Identification And Progress Of Self Help Groups (Shgs) - A Case Study Of Khanakul-1 Block, Hooghly, West Bengal, India

Ayan Kumar Maity, Souvik Das

Abstract: Self-Help groups choose to come together to improve their living condition. It encourages self employment and poverty alleviation. The major benefits of these groups are social integrity, gender equality, financial support, improving government scheme, change of consumption pattern, housing and health development, banking, literacy etc. The main discussions of this paper are identification of self help groups and monthly progress report on SHGs bank credit linkage as on September – 2019 of Khanakul 1 Block, Hooghly, West Bengal, India. Here have also mentioned about functions of group, women’s empowerment in society, independency and interdependency of such groups with sustainable growth or development.

Keywords: Empowerment, animator, awareness, microcredit, equality, recycling, sustainability

1 INTRODUCTION

Controlling a group of people with similar socio-economic condition and having a desire to collectively perform a common purpose and in related case, empowerment of women are very vital issues in recent time (Sathiabam, K. 2010). So, Self Help Groups (SHGs) are one of the most important for keeping the similarities in socio-economic condition among poor people and growing empowerment among women’s in almost all developing countries, including India (Sharma, A., Roy, B., & Chakravorty, D. 2012 ). Mainly for upliftment of women’s empowerment and their welfare, SHGs has developed in India. This scheme are promoted by government of India and it is also supported by different state governments in India. This project is very much important for driving of poverty and social empowerment within the society (Kundu, A. 2008). For financial assistance different banks took forward to assist their different activities. This group helps the rural women in terms of leadership quality, administrative capacity, savings capacity, and also economic independency. They are able effectively recycling the resources generated among the members for meeting the productive and emergent credit need some members of the group. They utilize local resources of the rural surroundings and also identify new techniques and ideas for women empowerment. The success of this group is all kinds of rural community developments in sectors of caste, class, ethnic and religious (Lahiri dutt, k. u. n. t. a. l. a., & Samanta, G. 2006). Actually in all kinds of planning of social change, women choose a group to participate for development own-self and society (Beijing Conference, 1996). At the present time, they are also adapted modern technology like computer training etc. Mainly SHGs groups take a sincere role in rural policy making as well as their independency.

2 BACKGROUNDS

Concept of Self-Help group was originated in the co-operative philosophy with small and economically similar kinds of groups of rural poor women. Rural women play equal in entrepreneurship and economic development (Ahmad, T. & Pandey, J. K.2014). In a group of SHGs 15-20 homogenous people locate and they share the same type of needs or the same type of problems which are not being addressed by others (Sharma, 2001). Fujita, K., & Sato, K. in 2014 clarified the meaning and function and importance of the SHGs in condition of rapidly change of rural scenario. SHGs groups target the followings activities that are:

(I) To safe a small amount of money per day for future needs.

(II) Prepare a common fund to work in various purposes in future.

(III) To meets the emergence needs.

(IV) To have collective decision making.

(V) To solve conflicts through mutual discussion with help of leadership.

(VI) To provide co-lateral field own.

(VII) Social development and increasing social consciousness.

(VIII) Helps to public in his unfavorable condition.

Self-Help group movement is increasingly accepted as an innovation in the field of rural credit in India to help the rural poor women. Sharing experience enables them to give each other of mutual support and to pool practical information and was coping (Batiwala, 1994). SHGs are actually very small informal group. Voluntary membership, democratic structure, economic important features are included in this group. Fund generations are important principles of these groups. SHGs offered to member primarily banking services characterized by caused effectiveness, flexibility and freedom. Surplus amount is deposited in bank or post offices. These groups are very powerful because it can put action again defaulters and monitoring the behavior of members. (Sharma, M., 2008), empirically studied and examined a close relationship between financial inclusion and development.
SHGs are normally consisting of not less than five people. Economic improvement raise resource for development, Periodical meetings among members are important for salvation of group problems. Loan facility in this group is mainly basic mutual needs and trust with minimum documentation and without any security. Amount of loan is small, frequent and short duration. Rate of interest of loan is very low. Defaulters are rare due to group pressure and proper knowledge of the use of credit. It is real that government and others women organizations properly care about rules and regulations in dealing with female SHGs (Gurtoo, A., & Singh, A. 2014).

**3 OBJECTIVES**
To investigate the structure of SHGs in relation to Gram Panchayet and also find out the socio-economic improvement of rural poor women through the benefits of this project and also finding the scope of work of this group and planning for capacity building needs for strengthening SHGs.

**4 METHODOLOGIES**
The research has followed mainly quantitative methodology. Primary and secondary data has been collected from the selected block. Local administrative as well as different groups are randomly identified through sampling method to complete the paper. Different mapping, diagrams, charts, network study are also have taken to complete this paper.

**5 HELPS OF SHGS**
Various kinds of person can get benefits from this group. A reasonably educated person can help any poor person from this group. That person should be a local person of that place so that he can known to all local persons. These kinds of persons are called an ‘animator’ or ‘facilitator’. Any kinds of persons can be a successful animator like as a retired school teacher, a retired government servant, a health worker, a field officer, staff of a development agency, field officer, a staff member of a commercial bank, a field staff from the local co-operative bank or society, unemployed educated local person, a voluntary agency or Non Governmental Organization (NGO), The development department of the State Government etc. Overall women are gets various kinds of benefits which is very important for their self help and future development.

**Diagram 1: At glance objectives of SHGs**
[Source: - http://www.nabard.org/shg1.sid.html]

**Diagram 2: Support of SHGs**
(Source - self help groups in rural development; Rajesh Timane)

**6 PERFORMANCES OF SHGs IN BANK LINKAGE PROGRAMME**
Professor of Economics at Chitgaon University of Bangladesh, Prof. Muhammed Yunus, was an initiator of an action research in project of ‘Grameen Bank’. The project was started in 1976. Later this project converted as a formal bank by the Government of Bangladesh. It was also named as Schedule Bank (SB) in 1986. It helped to poor landless women to be a self employee. It got a huge number of support and membership at end of 2001. It had a membership of 23.78 lakh. There have some micro finance giant as like as Bangladesh Rural Advancement Committee (BRAC), the Association for Social Advancement (ASA) etc. Bangladesh Rural Advancement Committee (BRAC) provided a great empowerment of poor women, education, human rights, health, nutrition and other supportive services in the rural areas of the country. This large success of Bangladesh's modified India. It was understood that the microfinance is a great powerful matter for all kinds of development for poor and women and also for society. From this intension the concept of SHGs and credit management groups organized. At that time Indian bank started to provide micro credit. In 1987, Mysore Resettlement and Development Agency (MYRAD) promoted Credit Management Groups (CMGs) alike of SHGs supported women providing social empowerment. In 1991-92, the NABARD started to promote SHGs and it was the time of SHG movement in India. In 1993, the Reserve Bank of India (RBI)
allowed SHGs to open saving accounts in banks. In present nearly 560 banks like as Nationalized Banks (NBs), Scheduled Banks (SBs), Regional Rural Banks (RRBs) and the Government institutions like District Rural Development Agency (DRDA) are involved in the promotion of SHGs.

6.1 Importance of SHGs bank linkage
For promoting financial inclusion, SHGs bank linking programed is very much essential. From this bank linkage, members will be able to get the interest from bank and this interest is very much important for progressing SHGs. Bank linkage are very also important for financial literacy of the group members. It also contributes to needful utilization of funds. This source of fund comes mainly from interest of other’s income, funds of Federation, savings of SHG’s members, banking loan etc. To get various facilities from the bank linkage of SHG, two key steps are very much important (1) Open a Savings bank account and (2) Credit Linkage of SHG.

6.2 Advantages of the saving bank account to the SHGs and its members
If SHGs can make a savings bank account for purpose of bank linkage, he can take various kinds of benefits. From this bank linkage facility, SHGs can develop and progress in different kinds of sectors. It can also take a financial support for future and sudden important condition.
1. Savings bank account can give various banking services and interest to SHGs.
2. SHGs can keep their surplus money with safety in this savings account and they can use this money at anytime.
3. Savings bank provides an opportunity to SHGs for any kinds of financial transaction.
4. This account also contributes about financial literacy of all the individual members of the SHG in any kinds of problems.
5. This account can provide all of financial security.

6.3 Problems faced in SHG bank linkages
Although the bank linkage is very much essential for developing SHGs in various sectors, different problem are faced in bank linkage:
1. Problem related to acknowledgement of loan application
2. Problem of credit linkage process
3. Residence proof problems are also faced by members of SHGs
4. NOC (No Objection Certificate) problems
5. Problem related to issuing loan passbook from bank, for members of SHGs
6. Bank processing fees is not favorable for poor members of SHGs
7. Problem faced for buying insurance
8. Problem related to repayment schedule for loans of members
9. Adjustment of dues of loans is another problem of family members of SHGs.

7 INSTITUTIONAL STRUCTURES OF SHGs
SHGs have a unique structure. It maintains its work in a particular procedure. It creates various kinds of developmental activities in a systematic way.

8 LIFE CYCLES OF SHGs
Considering selection of groups, identify leaders and register in the group. After that, it has some activities based on local resources as well as their performances and decision with group action. Next stage, identification of problem and policy framing for solution of the project and finally evaluate the program or project and all the activities are interested and it is also a team game within their interdependency. So, they follow a cyclic order of their performance.

8 AN OVERVIEW OF SHGs AT KHANAKUL – I Block

(Diagram 4: Institutional structure of SHGs)

(Diagram 5: Life cycle of SHGs) [Source: www.women Development Corporation. in]
9.1 Total number of Self Help Group under Khanakul-I Block:

<table>
<thead>
<tr>
<th>Name of Block</th>
<th>Name of G.P.</th>
<th>Total no. of SHGs linked</th>
<th>No. of 6 months old SHGs not yet credit linked</th>
<th>No. of SHGs Credit Linked to Rs. 1.50 lakh</th>
<th>No. of SHGs Credit Linked above 1.50 lakh &amp; up to 2.50 lakh</th>
<th>No. of SHGs Credit Linked above 2.50 lakh &amp; up to 3.50 lakh</th>
<th>No. of SHGs Credit Linked above 3.50 lakh</th>
<th>Total of Credit Linked SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Khanakul-I</td>
<td>Arunda</td>
<td>178</td>
<td>2</td>
<td>45</td>
<td>60</td>
<td>71</td>
<td>-</td>
<td>176</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Balipur</td>
<td>166</td>
<td>2</td>
<td>57</td>
<td>72</td>
<td>35</td>
<td>-</td>
<td>164</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Ghoshpur</td>
<td>205</td>
<td>10</td>
<td>55</td>
<td>95</td>
<td>45</td>
<td>-</td>
<td>195</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Khanakul-I</td>
<td>219</td>
<td>21</td>
<td>60</td>
<td>75</td>
<td>63</td>
<td>-</td>
<td>198</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Khanakul-II</td>
<td>190</td>
<td>11</td>
<td>60</td>
<td>94</td>
<td>25</td>
<td>-</td>
<td>179</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Kishorepur-I</td>
<td>95</td>
<td>8</td>
<td>35</td>
<td>41</td>
<td>11</td>
<td>-</td>
<td>87</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Kishorepur-II</td>
<td>118</td>
<td>18</td>
<td>40</td>
<td>58</td>
<td>2</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Pole-I</td>
<td>143</td>
<td>2</td>
<td>36</td>
<td>79</td>
<td>26</td>
<td>-</td>
<td>141</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Pole-II</td>
<td>88</td>
<td>16</td>
<td>56</td>
<td>15</td>
<td>1</td>
<td>-</td>
<td>72</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Rammohan-I</td>
<td>163</td>
<td>94</td>
<td>15</td>
<td>41</td>
<td>13</td>
<td>-</td>
<td>69</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Rammohan-II</td>
<td>197</td>
<td>29</td>
<td>45</td>
<td>77</td>
<td>46</td>
<td>-</td>
<td>168</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Tantisal</td>
<td>165</td>
<td>25</td>
<td>30</td>
<td>86</td>
<td>24</td>
<td>-</td>
<td>140</td>
</tr>
<tr>
<td>Khanakul-I</td>
<td>Thakuranichak</td>
<td>147</td>
<td>9</td>
<td>58</td>
<td>65</td>
<td>15</td>
<td>-</td>
<td>138</td>
</tr>
<tr>
<td>SUB-TOTAL OF KH-I BLOCK</td>
<td></td>
<td>2074</td>
<td>247</td>
<td>592</td>
<td>858</td>
<td>377</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
<td>3023</td>
<td>247</td>
<td>592</td>
<td>858</td>
<td>377</td>
<td>0</td>
<td>2074</td>
</tr>
</tbody>
</table>

9.2 MONTHLY PROGRESS REPORT ON SHG BANK CREDIT LINKAGE AS ON September – 2019
(Cumulative Since Inception):

<table>
<thead>
<tr>
<th>SI no.</th>
<th>Name of District</th>
<th>Name of Block</th>
<th>Name of G.P.</th>
<th>Total no. of SB Linked SHGs</th>
<th>No. of 6 months old SHGs not yet credit linked</th>
<th>No. of SHGs Credit Linked to Rs. 1.50 lakh</th>
<th>No. of SHGs Credit Linked above 1.50 lakh &amp; up to 2.50 lakh</th>
<th>No. of SHGs Credit Linked above 2.50 lakh &amp; up to 3.50 lakh</th>
<th>No. of SHGs Credit Linked above 3.50 lakh</th>
<th>Total of Credit Linked SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Hooghly</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 1: Number of Self Help Groups at Khanakul 1 Block)

[Sources: WDO of Khanakul 1 Block]

Diagram 6: Panchayet wise SHGs

Total number of self-help groups under those Grampanchayet

- Arunda
- Balipur
- Ghoshpur
- Khanakul-I
- Khanakul-II
- Kishorepur-I
- Pole-I
- Pole-II
- Rammohan-I
- Rammohan-II
- Tantisal
- Thakuranichak

(6+7+8+9)

Table 2: SHG bank credit linkage) [Sources: WDO of Khanakul 1 Block]
### 9.3 Name of some self-help groups under those Gram Panchayets:

<table>
<thead>
<tr>
<th>Name of Grampanchyet</th>
<th>Name of some self-help groups under those Gram Panchyets</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Arunda</strong></td>
<td>Akash kusum mahila samity, alapan shg, alor dica, al unnayan samity, apana unnayan samity, bibekananda swanirvar gosthi, bishalaxmi unnayan samity, ekata mahila samity, ghumko swanirvar gosthi, gour hari unnayan samiti, kusumkumari mahila samity, maa durga shg, mahakash mahila samity, mamamayee unnayan samity, nimoni unnayan samity, prabhata mahila samiti, puja shg, raja mahila samity, shiv unnayan samiti, shrimey mahila samity, sudamchak kalimata swanirbhar gosthi, surya unnayan samiti, naraun unnan samuty, baba bambahatwo, bholanath unnayan samaty, fullashari shg, maa kalyaneswari, maa saradamayee, mother teresa, padma unnayan samity, pritiyata swanirbhar ghoshathy, rani rasmani, srikrishna etc.</td>
</tr>
<tr>
<td><strong>Balipur</strong></td>
<td>Ahali swanirvar gosthi, asha swanirvar gosthi, bandhan swanirvar gosthi, brahma, emon shg, fatema swanirvar gosthi, ganga debi, gopol, isami shg, karbala swanirvar gosthi, koruna swanirvar gosthi, kulsum swanirvar gosthi, maa durga, mam bou shg, mina swanirvar gosthi, moon swanirvar gosthi, rakhi, ruposhni swanirvar gosthi, shiuli, tafik swanirvar gosthi, tina swanirvar gosthi, tuli shg, uday swanirvar gosthi, amra sabai mahila samity, anjali swanirvar gosthi, lagna swanirvar gosthi, mamoni swanirvar gosthi, meghala awanirvar gosthi, priya swanirvar gosthi, sati shg, sohely, swanamayee shg, balipur uttar para swanirvar gosthi, ranar swanirvar gosthi, sadhana swanirvar gosthi etc.</td>
</tr>
<tr>
<td><strong>Ghoshpur</strong></td>
<td>Agradut shg, asit unnayan sangha, barsha sangha, ghoshpur, gourmte, maa annapurna, maa ganga, maa mansamata sangha, ma saradiya, mother teresa, nabadita, rabi shg, sadhana sangha, subhna sandhya, srinoti shg, tibandwip, tua shg, usha shg, baba bankurarey sangha, chand vairab, dakhinpara shg, gopal krishna, hanumanji shg, lucky sangha, marangburo shg, Masitiola shg, pal unnayan sangha, paschim para shg, sadhanyee shg, udaypara para shg, dupal sangha, keka sangha, kusum shg, laxmi sangha, masinabd mamtaj shg, mosinabed sevenightesix shg, nbiji shg, suelru sangha, nabin sangha, baba sannasi shg, jyechindy shg, new panchananda sangha, nisha sangha, ramkrishna sangha, ujjwal sangha, agradut shg, annapurna shg, ful sangha etc.</td>
</tr>
<tr>
<td><strong>Khanakul-I</strong></td>
<td>Annapurna swanirbhar gosthi, arpan swanirbhar gosthi, biplabi swanirbhar gosthi, bishalaxmi swanirbhar gosthi, chandra mailika shg, jagannath swanirbhar gosthi, laxmimata swanirbhar gosthi, maa durga swanirbhar gosthi, mahaprabhu swanirbhar gosthi, nazrul swanirbhar gosthi, padma swanirbhar gosthi, parbati swanirbhar gosthi, sarashi shg, satadal swanirbhar gosthi, seba samabay gosthi, shiuli swanirbhar gosthi, tarina shg, tista swanirbhar gosthi, agamani swanirbhar gosthi, amrikha swanirbhar gosthi, keya shg, hyama swanirbhar gosthi, dalia swanirbhar gosthi, mahabeer swanirbhar gosthi, prilita swanirbhar gosthi, santashi shg, sobatably swanirbhar gosthi, tirupati shg.</td>
</tr>
<tr>
<td><strong>Khanakul-II</strong></td>
<td>Baba taraknath swayambhar gosthi, baba taraknath swayambhar gosthi, bikram swanirbhar gosthi, chanpa swanirbhar gosthi, chapa shg, dolan swayambhar gosthi, gouranga swayambhar gosthi, kalimata swanirbhar gosthi, kalimata swanirbhar gosthi, lal swanirbhar gosthi, makka sayamvar gosthi, nabab swanirbhar gosthi, nil swanirbhar gosthi, roja swayambhar gosthi, sabuj swanirbhar gosthi, sahaajee swanirbhar gosthi, sarada maa shg, yeeaseen swanirbhar gosthi, dip swanirbhar gosthi, tilottama swayambhar gosthi, singhabahini swanirbhar gosthi, abhiram swanirbhar gosthi, unnayan swanirbhar gosthi, unnayan swanirbhar gosthi, sita swanirbhar gosthi, singhabahini swanirbhar gosthi, sibaji swanirbhar gosthi, sibaji swanirbhar gosthi, milan swanirbhar gosthi etc.</td>
</tr>
<tr>
<td><strong>Kishorepur-I</strong></td>
<td>Alo shg, barsha shg, bokul swanirbhar gosthi, mamataj swanirbhar gosthi, milan swanirbhar gosthi, mou shg, rasi swanirbhar gosthi, sabuj swanirbhar gosthi, sahara shg, trisha swanirbhar gosthi, tulsi swanirbhar gosthi, akash swanirbhar gosthi, jaya shg, kabita swanirbhar gosthi, maya shg, maya shg, mukul swanirbhar gosthi, sathi shg, bharatmata shg, bristi shg, kadam swanirbhar gosthi, koyel swanirbhar gosthi, kusum swanirbhar gosthi, mandodari shg, payel swanirbhar gosthi, rabi shg, rajani swanirbhar gosthi, ratri swanirvar gosthi, saraswatimata shg, tufan swanirvar gosthi, tiyas swanirvar gosthi, sikha swanirbhar gosthi, sangrami swanirbhar gosthi, ranu swanirbhar gosthi, mandira swayambhar gosthi, mousumi shg, grishwa shg group etc.</td>
</tr>
<tr>
<td><strong>Kishorepur-II</strong></td>
<td>Alo swanirbhar gosthi, bani swanirbhar gosthi, bristi shg, gitanjali swanirbhar gosthi, joy swanirbhor gosthi, karabi swanirbhor gosthi, kishalaya swanirbhor gosthi, mansa shg, ma lara, nayantara swanirbhar gosthi, neha swanirbhar gosthi, pasubo swanirvar gosthi, surya shg, tulsi shg, ashoka shg, bibekananda swanirvar gosthi, milan swanirvar gosthi, ragni swanirvar gosthi, ramkrishna swanirvar gosthi, shava shg, arroni swanirbhar gosthi, golap swanirbhar gosthi, satadal swanirbhar gosthi, amra sabai swanirbhar gosthi, dio shg, rabindra swanirbhar gosthi, saptani swanirbhar gosthi, shib swanirbhar gosthi, tota swanirbhar gosthi, saraswati shg, ramrohan swanirbhar gosthi, pakhi shg, misthi swanirvar gosthi, mahamilan swanirbhar gosthi, gones swanirbhor gosthi etc.</td>
</tr>
</tbody>
</table>
Table 3: Name of some self-help groups

<table>
<thead>
<tr>
<th>Name of some self-help groups</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pole-I</td>
</tr>
<tr>
<td>Ajmira mohila swanirbhar gosthi, akash swanirbhar gosthi, baba loknath swanirbhar gosthi, databalea mnhila swanirbhar gosthi, driti shg, eid shg, gour shg, himalay mohila swanirbhar gosthi, jullkar mahila swanirbhar gosthi, khajababa mohila swanirbhar gosthi, konok shg, rani shg, sangi shg, tithi shg, tuhina shg, alokamala shg, ayesha shg, bishmilla shg, gangamata mohila swanirbhar gosthi, gopal shg, khusbu shg, maa mansha shg, mala shg, malika shg, minmamai mohila swanirbhar gosthi, nisha shg, nurjian mahila swanirbhar gosthi, pakshi shg, swarawalti swanirbhar gosthi, shri krishna swanirbhar gosthi, sima shg, sathi swanirbhar gosthi, rupali shg etc.</td>
</tr>
<tr>
<td>Pole-II</td>
</tr>
<tr>
<td>Anath shg, ghanda shg, krishna shg, momatj shg, pushpa shg, supriya swanirbhar gosthi, tarama shg, ajmir swanirbhar gosthi, assman shg, golap shg, khadija swanirbhar gosthi, khushi shg, rubina shg, tajmahal shg, taniya swanirbhar gosthi, chand shg, aparaajita mohila sayamber group, baba taraknath mohila sayamber group, bismilla mohila sayamber group, chanditara mohila sayamber group, lalon mohila sayamber group, mahamaya mohila sayamber group, monasamata mohila sayamber group, nijrujul mohila sayamber group, nayantara mohila sayamber group, pratilata aparaajita mohila sayamber group, taraknath group, sitalamata group, saraswatimata group, santosi mata group, sabitri group, pirbaba group, manasamata group, laxmilata group, khudira group, durgamata group, binodini group, anukul thakur group etc.</td>
</tr>
<tr>
<td>Rammohan-I</td>
</tr>
<tr>
<td>Anandamayee sayambhagosthi, baba bishakama swanirbhar gosthi, bhutnath sayambhagosthi, bishnur swanirbhar gosthi, falguni sayambhagosthi, gobinda sayambhagosthi, gourang sayambhagosthi, madhabi swanirbhar gosthi, mahaprabhu sayambhagosthi, mani swanirbhar gosthi, new ramkrishna sayambhagosthi, nilkantha shg, radhamadhav sayambhagosthi, sabuj swanirbhar gosthi, sabuj swanirbhar gosthi, shridhar sayambhagosthi, baba nakti kshetra sayambhagosthi, durgamatasayambhagosthi, gourang swanirbhar gosthi, gourang swanirbhar gosthi, dukanta shg, sita swanirbhar gosthi, rabinrda shg, nabachen shg, milan shg, mathangini swanirbhar, kalpataru shg, disar mahila samiti shg, bakul swanirbhar gosthi, sarda sitalamata swanirbhar gosthi, radhaballav swanirbhar gosthi etc.</td>
</tr>
<tr>
<td>Rammohan-II</td>
</tr>
<tr>
<td>Agomoni shg, akankha shg, baba jagat roy shg, bharatmata, bibahari shg, biswakarma, birsti, chandana, deshbandhu, ganesh shg, gangashree unnanay samity, harekrishna, hoi choi shg, jaye shg, kabita shg, khudiram, sukhe, santi swayonbhar, sange, maa saradamoni, sangra, joyguru shg, baba loknath, baba ghanteswar, baba ghanteswar, shantinath, sarathi sangha, santoshi mata, pinnarag, kishalay, kalimata, jagadhati mata shg, furura, elahi bharasa, dharmaraj, allaha, tagar shg, sumiya swanirbhar gosthi, saraswati mata, ramkrishna sahayak sangha, nazrul shg, mithai shg, mamata, mahila samity, khajababa, kamni, kalimata swanirbhar gosthi, jhumko shg, jagaran, jaba sangha, haitiya, hajarat mahammad, gangadebi, eid sangha, bidisha, ashu shg, ajmir, suchana swanirbhar, etc.</td>
</tr>
<tr>
<td>Tantisal</td>
</tr>
<tr>
<td>Anandamela swanivar gosthi, ankita swanirvor gosthi, basanti, bidyasagar swanirvor gosthi, bishalaxmi samity, chaithali, kalimata, kalyani, kshudiram sangha, laxhimimata samity, mahila shakti, netaji, olai bibi, olai chandi ma, pallobi swanir vor gosthi, ramkrishna shg, udogyi mahila sangha, akash seba samity, anukul swanirbhar gosthi, bidisha swanirbhar gosthi, falguni shg, gour hari swanirbhar gosthi, jaba sangh, jagaran samity, jagaran samity, nishana swanirbhar gosthi, provati sangha, raja rammoohan samity, sangrami swanirbhar gosthi, sarada sangha, shri krishna mahila samaty, prabhati, tajmahal, sonar bangla, fatema, damodar shg, srikrishna sayambhagosthi, tarama shg, raghunath shg, nakshtra shg, rabindranathone etc.</td>
</tr>
<tr>
<td>Thakuranichak</td>
</tr>
<tr>
<td>Aradhana shg, astha swanirbhar dal, ayekkatan shg, baheguru shg, bishnu shg, durgata mata shg, eraboti shg, jaba-2 shg, kalimata sangha swanirbhar gosthi, krishna shg, laksh bhandar shg, mahaprabhu swanirbhar dalthree, mansamata sangha, mehannati swanirbhar gosthi, pipasa swanirbhar dal, prakshsa shg, sabuj shg, santoshima sangha, tiya shg, asha swanirbhar gosthi, balaka swanirvar gosthi, jibamukhi swanirbhar gosthi, joyee shg, arohi shg, taraknath swanirbhar gosthi, vivekananda, taraknath swanirbhar gosthi, sattiyapir, sattiyapir, kalimata, durgamata, ganesh, swaraswati, saradama shg, milan swanirvar gosthi, mansamata, jagaddhatri, gouranga swanirbhar gosthi, elahi varasa shg, sarada maa, rup narayan swanirvar gosthi, ramrohan self help group, pratilata swanirvar gosthi, nibedita, moulapak, mahatma gandhi, madina, etc.</td>
</tr>
</tbody>
</table>

**10 IMPORTANCES**

This concept helps to SHGs group to overcome the exploitation, economic independency women's empowerment in society etc. It definitely evaluates various sectors as like as the personal, social, economic and financial empowerments (Minimol, M. C., & Makesh, K. G. 2012). This group plays an important role in difference between consumer credit and production credit. SHGs

[Sources: https://nrlm.gov.in/BlockWiseSHGMemersAction.do?methodName=showShgMembers&encd=0]
disburse microcredit to the rural women for the purpose of
mocking them enterprising women. This group needs their
credit needs. It enhances the equality of status of women
and their empowerment. It helps to drives literacy as well as
poverty. Different training helps to boost their independency.

11 FUNCTIONS OF SHGS
It uplift the living condition of poor, mobilize individual
scheme, credit awareness, assist the member financial
support, identify the problem and solution, socio-economic
development, linkage with NGO, skill development through
training, trust, self confidence, team work and leadership
quality.

12 PROCESSES OF SHGs GRADING
For development grading system of SHGs, different stages,
different parameters and different methodologies are used.
To get a minimum marks in each evolution part of SHGs,
this stage by stage development are very necessary.
Grading system is not based on questionnaire. Here
members should not need to participate actively. Actually in
grading system, all members can express own perception
about any problem in any situation. It can develop and
progress this grading system automatically.

<table>
<thead>
<tr>
<th>Grading</th>
<th>Period</th>
<th>Stage</th>
<th>Status Evaluation of SHG</th>
</tr>
</thead>
<tbody>
<tr>
<td>First</td>
<td>After 6 months</td>
<td>In Fifth Stage</td>
<td>Mature Group</td>
</tr>
<tr>
<td>Second</td>
<td>After 12 months</td>
<td>In seventh stage</td>
<td>Stable Group</td>
</tr>
</tbody>
</table>

Table 4: SHGs Grading

13 CONCLUSIONS
Finally the reference study of Khanakul 1 Block, Hooghly; it
can be said that, Socio-Economic status of rural poor
women are gradually uplifting with monthly progress report
related to Bank linkage and activities. Numbers of groups
are gradually increasing in this Block and SHGs member’s
gains momentum with this scheme and also influences
positively around the society of the Block with reference this paper.

14 ACKNOWLEDGMENTS
We are highly thankful to Khanakul WDO officer and other
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continuous support to complete our research paper.

15 REFERENCE
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