

## **Executive Summary**

The present piece of work aims to study the impact of SHGs on the marginalized communities. The study highlights how far Self Help Groups have been successful in the social and economic up-liftment of the Marginalised Communities. The study tries to explore what changes have occurred in the respondents living condition and behaviour after becoming the member of the Group.

The present study has intrinsically gone into various issues, its approach and solutions for making the Self Help Group scheme a phenomenal success. This will help the women think positive and empower themselves. Keeping this broad framework, the present research study was undertaken to assess self-help groups and their socio economic status on marginalized communities particularly in Muzaffarpur District of Bihar.

For convenience and better understanding, the entire research work has been divided into Seven Chapters along with paraphernalia's like foot-notes, tables, graphs, annexure etc. Utmost care has been taken to present each and every detail pertaining to the scheme and also most importantly views of the respondents (who are key persons for highlighting fallacies and successes). The chapter plans for the present research study has been planned with a view to provide detailed information on the subject. The entire region of study is divided in seven different chapters. The first chapter deals with the objectives, coverage and methodology of the study. It has been tried to discuss the profile of the respondents and the profile of the area concerned that is Muzaffarpur district of Bihar.

The second chapter gives a brief overview of the concept of SHGs which discusses the definition of Self Help Group its procedure for formation, its history its formation, approaches, principles, norms and other such related

issues and the level or mode of implementation on ground level at various level, Self Help Group Federation.

The third chapter deals with the concept and status of Marginalised community in brief. There are four social groups being selected i.e. the Scheduled Caste, Backward Caste, Muslims and women on the basis of various studies on social exclusion and marginalised group and demography of the reference area i.e. Muzaffarpur district of Bihar. This chapter provides a picture of the above mentioned four groups in Muzaffarpur.

The Fourth Chapter is about the initiatives of the Government and the Non Government Organisations in the field of social upliftment of the Marginalised communities through the instrument of Self Help Group. This chapter deals in brief, various schemes of the Government that are operational in the rural areas and their impact on the area concerned with special reference to Muzaffarpur District of Bihar.

Various departments of Government of India, State Governments and organisations like National Bank for Agriculture and Rural Development (NABARD), Rashtriya Mahila Kosh, Scheduled Caste Finance and Development Corporation, National Backward Class Finance and Development Corporation (NBCFDC), Minorities Finance and Development Corporation are using this instrument for the economic and social development of Marginalised communities. This chapter also deals with Self Help Group Promotion Institutions (SHPIs) and the activities and impact of NGOs.

The fifth chapter deals with the impact of Self Help Group on Social development of Marginalised communities. The parameters of the social development taken in this chapter are mainly education, health and hygiene level, awareness level, confidence level, living standard, decision making capacities etc. These are the areas which determine the social condition and

start the process of social inclusion of any community and group of communities. It is appended by case studies which explain how women of socially excluded and marginalised group emerge as the leader of the area and even elected as local representative to Panchayat bodies.

Self Help Groups and economic development of Marginalised Communities is the area of discussion in sixth Chapter. The parameter for economic development discussed here are mainly occupational structure of the respondents who are females and members of SHGs and subsequent transformation in their occupational structure. Income structure is another important parameter which is also the main determinant for poverty. Their saving nature, their loan repayment tendency and capacity, their attitude towards new entrepreneurship has also been discussed. This chapter also appended with case studies which provide a picture, how women of marginalised community using the instrument of Self Help Group got economic and social recognition in the area and became self dependent and economically confident.

The findings of the study and personal observations are collected in the last chapter with some suggestion based on the experience and discussion with various groups and stakeholders like members of SHG, NGO, bank and block officials, PRI members, social activist of the areas, higher officials like DDC and DM of the district regarding efficient and transparent implementation with maximum output and total upliftment of the marginalised groups.

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