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SELF HELP GROUP IN SOCIO ECONOMIC TRANSFORMATION WITH SPECIAL REGERENCE TO COIMBATORE

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ABSTRACT

In recent years, countries across globe face copious hindrances in gearing their economic development and rigorously plan and evolve various economic activities. The process of globalization together with faster development in information and communication technological revolution put them under a great pressure. Today, competition among countries seems to be increasingly very stiff. We are aware that countries are classified as developed and developing countries. Although economic growth is measured in various dimensions, the reality of the growth of a nation lies not only in economic growth, but in the status of its women. Further, a country cannot be called as "developed", if half of its population is deprived of its basic needs, livelihood, access to knowledge, and political voice. In short and simple words, women must be a part in all aspects of the development activities and programmes of a country. To ensure that women from merely populating numbers to becoming a strategic presence in decision-making all categories of women-especially the marginalized, under-represented and excluded groups-must actively be part of the development process. This must be an engendered process to develop and strengthen links between economic growth and gender justice. Keeping this in mind the governments both at the centre and the state developed various programmes exclusively for women in order to empower them and also to major extent to have financial and economic freedom in their life. The paper highlights a little piece of information and insight about Self Help Group, and the means they become energized at the current context.

KEYWORDS

Self Help Group, Poverty, Empowerment, Formation, SHG initiatives, Economically Active, Savings.

INTROUDCTION

Today the world is under the shove of globalization and information technological revolution and hence the globe has shrunk to a tiny village. In this context, India is a small slice and is rich enough to eat out; many drive new cars and witness shops for luxuries at malls with glittering styles, millions in the vast, countryside improved a lot but are still struggling for survival. "Poverty is one of the greatest problems in India. Government India is keen in taking a bundle of steps to eradicate, but still poverty has spread to the deep-roots almost in all backward and rural areas. Nearly two thirds of India's population live in rural areas, of them 170 million is poor. Although many rural people are migrating to cities, three out of four of India's poor people live in the vast rural parts of the country. For more than 21 per cent of them, poverty is a chronic condition.

POVERTY IN INDIA AT A GLANCE

Central and State Governments are keen in the process to eradicate poverty in the country by embryonic apt strategies. It is worth to state, one must have knowledge about the problems well before the time while they identify the means to overcome the problems. Table 1 exhibits the state of poverty level in India.

TABLE 1: INDIA AT A GLANCE

INDIA AT A GLANCE 2009			
POVERTY and SOCIAL	India	South Asia	Lower Middle Income
Population, mid-year (millions)	1,155.30	1,568	3,811
Population Mid Year (Perentage)	74		
GNI per capita (Atlas method, US\$)	1,220.00	1,082	2,316
GNI (Atlas method, US\$ billions)	1,405.70	1,697	8,825
Average annual growth, 2003-09			
Population (%)	1.4	1.5	1.2
Labor force (%)	2	2.2	1.5
Most recent estimate (latest year available, 2003-09)			
Poverty (% of population below national poverty line)			
Urban population (% of total population)	30	30	41
Life expectancy at birth (years)	64	64	68
Infant mortality (per 1,000 live births)	50	55	43
Child malnutrition (% of children under 5)	44	41	25
Access to an improved water source (% of population)	88	88	87
Literacy (% of population age 15+)	63	61	80
Gross primary enrollment (% of school-age population)	113	108	107
Male	115	110	109
Female	111	105	105

Source: http://devdata.worldbank.org/AAG/ind_aag.pdf

Note: 2009 data are preliminary estimates.

This table was produced from the Development Economics LDB database.

* The diamonds show four key indicators in the country (in bold) compared with its income-Group average. If data are missing, the diamond will be incomplete.

It reveals that virtually India plays a dominant role with an account of 74 percent of its total population live in poverty, when compared with South Asia. Nearly 41 percent are urban population fall under lower middle income class and out of the total population 30 percent of the urban population is below the poverty line. The labour force growth rate is found to be 2 percent whereas it is 2.2 percent in the case of South Asia. Poverty is one of the greatest problems for a country in its development process. It must find the means to eradicate or atleast to reduce the growth of poverty.

Self help groups have become more active and are spreading into cultural, political and bureaucratic spheres. Its prime process is in improving and lifting up financial and economic conditions. As an impact of active process, there is a rapid change in the lifestyle, saving, and economic freedom, and hence experienced that the poverty level is controlled to certain extent.

Another critical issue India faces today is malnutrition and hunger which is on rise due to poverty. Almost three-fourths of the rural population is severely affected, most of whom are children and women. World Reports indicates that one out of every five persons in the developing countries is chronically undernourished. The report further indicates that 74 percent of the poor in developing world live this region, and are mainly concentrated in rural areas. The other fact is that, in most Asian countries, 50 of the rural population solely depend and lead their life only through the income generated from agricultural sector.

INDIAN POPULATION ENGAGED IN ECONOMIC ACTIVITIES

TABLE NO. 2: INDIAN POPULATION AN OVERVIEW AND ECONOMIC ACTIVITIES (FIGURES IN LAKHS)

Indian Population an overview and economic activities															
	2004	2005	% Inc	2006	% Inc	2007	% Inc	2008	% Inc	2009	% Inc	2010	% Inc	2011	% Inc
Total Population	11229.91	11400.43	1.5	1157039	1.5	1173972	1.5	1190864	1.4	1207740	1.4	1224614	1.4	1241492	1.4
Total Male	5814.94	5900.86	1.5	598636	1.4	607142	1.4	615618	1.4	624083	1.4	632547	1.4	641015	1.3
Total Female	5414.97	5499.57	1.6	558402	1.5	566830	1.5	575246	1.5	583657	1.5	592068	1.4	600477	1.4
Rural Population	8029.97	8126.65	1.2	822090	1.2	831257	1.1	840156	1.1	848778	1.0	857109	1.0	865130	0.9
Urban Population	3199.94	3273.78	2.3	334948	2.3	342714	2.3	350708	2.3	358963	2.4	367505	2.4	376362	2.4
Agricultural Population	5747.48	5783.93	0.6	581885	0.6	584421	0.4	587206	0.5	589823	0.4	592277	0.4	594571	0.4
Non Agricultural Population	5482.44	5616.5	2.4	575154	2.4	589551	2.5	603658	2.4	617918	2.4	632337	2.3	646921	2.3
Total economically active population	4396.86	4491.37	2.1	458974	2.2	466877	1.7	476257	2.0	485793	2.0	495467	2.0	505276	2.0
Male economically active population	3167.4	3223.19	1.8	327928	1.7	334722	2.1	341039	1.9	347404	1.9	353806	1.8	360242	1.8
Female economically active population	1229.46	1268.19	3.2	131045	3.3	132155	0.8	135218	2.3	138388	2.3	141661	2.4	145034	2.4

Source: http://devdata.worldbank.org/AAG/ind_aag.pdf

Note: 2009 data are preliminary estimates. This table was produced from the Development Economics LDB database.

A country can economically prosper if its significant portion of population engaged in various economic activities. Table 2 illustrates the economically active population among men and women. It point out the population is spread in rural and urban areas. In the year 2005 and 2011, there is no significant change in the percentage of male and female population in the country. Both male and female populations accounts for 52 percent and 48 percent respectively. On the other hand, due to changes in agricultural sector and urbanization, the rural population has fallen down from 71 percent in 2005 to 70 percent in 2011. Whereas in case of urban population, there was a rise from 29 percent to 30 percent in the year 2005 and 2011 respectively. In effect to these changes the agricultural population has fallen down from 51 percent in 2005 to 48 percent in 2011. In reverse, the non agricultural population has increased from 49 percent in 2005 to 52 percent in 2011.

The percentages of population engaged in economic activities have increased from 39 percent in 2005 to 41 percent in 2011. The male population engaged in economic activity participation has rose from 28 percent in 2005 to 29 percent in 2011. Likewise the female population has also started to participate in the economic activities. The share of female population engaged in economic activity also raised from 11 percent in 2005 to 12 percent in 2011.

Hence, the governments must focuses on Agricultural and rural development on the most priority basis in their national development policies and programmes. If it is aimed perfectly and evolved appropriate strategies it could eliminate the problems of food insecurity and rural poverty. At present these facts are being considered as fresh attention by policy makers not only at country levels but also at regional levels.

Today it was realized by the planners involved in planning and implementing development process that bottom up approach is much effective than the top down approach. It was realized that this could help in poverty alleviation programmes. This may be conducted in association with non-governmental organizations and self help local groups.

It was also identified by various reports there are four critical areas of inequality between men and women in India:

- Economic participation and opportunity-outcomes on salaries, participation levels and access to high-skilled employment.
- Educational attainment-outcomes on access to basic and higher level education.
- Political empowerment-outcomes on representation in decision-making structures and
- Health and Survival-outcomes on life expectancy and sex ratio.

At this juncture Government of India and its states had begun to encourage the formation of Self Help Group and extend their supports with a view to gear up its growth at all levels. Self Help Group is one among the key elements in improving and strengthening the economic development and economic activities in the country.

SELF-HELP GROUPS AS AN INSTRUMENT FOR ECONOMIC EMPOWERMENT

Before getting into the subject matter a clear understanding about what a Self Help Group is a must. Its key role in gearing up the economic development, various functions and activities, not but the least the problems faced by these Self Help Groups.

What is self-help group (SHG)?

Self Help Group (SHG) is a group of village-based financial intermediary usually composed of between 10-15 local women. The group may either a registered or unregistered group having homogenous socio-economic backgrounds, willfully joining together with an attitude to save their money, make use of such funds to contribute to a common fund with an intention to meet their emergency needs on the basis of mutual help.

ORIGIN AND CONCEPT OF SHGS

ORIGIN

The evolution of Self Help Group is from the neighbourhood country of India. SHG originated from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus.

In India though the first SHGs was started and formed in 1975, it was started to take off during the year 1986-1987. Self Help Groups, although initiated in India for the first time in 1984 by the Mysore Resettlement and Development Agency (MYRADA), have caught on rapidly with encouraging support from organizations such as the National Bank for Agricultural and Rural Development (NABARD). Subsequently, at the instance of the Reserve Bank of India (the central banking institution), commercial banks started promoting SHGs.

CONCEPT OF SELF HELP GROUP

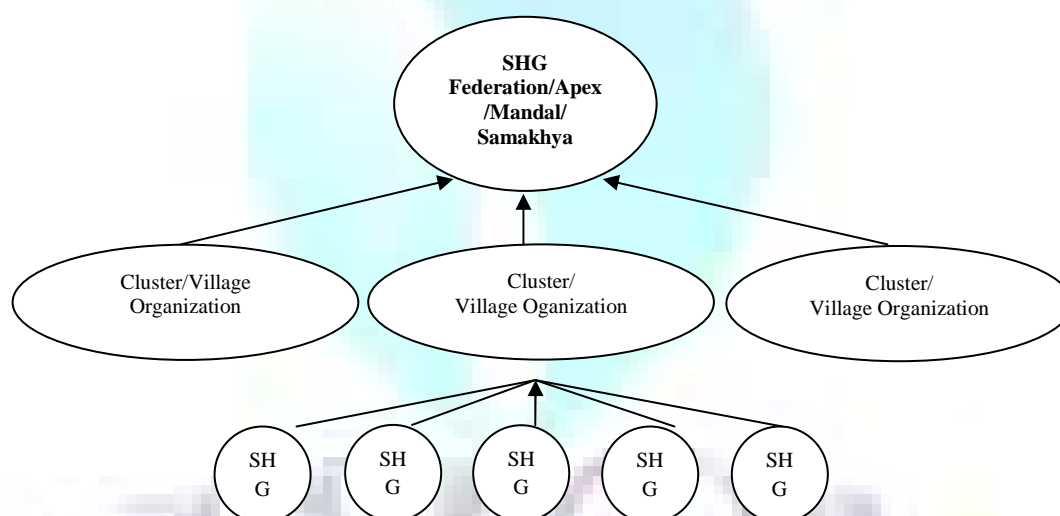
The concept of SHG is based on the following principles:

- One of the most powerful tool among the several that are available for the socio economic development for the poor is the Self Help Group coupled with mutual help.
- Highly responsive and efficient Participative financial services management.
- The very vital need for the poor is not only credit support, but they also need savings and other services;
- Poor can save and are bankable and SHGs as clients, result in wider outreach at a low transaction cost with much lower risk costs for the banks;
- They can create a common fund through contribution as small savings on a regular basis;
- The working system is highly flexible and democratic in nature.
- Loaning is done chiefly on good faith with minimum documentation and without any security;
- The loan amounts are normally very small, reasonable, frequent and for a short period.
- Default of repayment is very rarely happen and repayment is made in prompt and in time.
- Periodic meetings non-traditional savings.
- Lending rate of interest is affordable, varies from group to group and loan to loan. But still the interest rate is little higher than the banks but lower than the money lenders.

SHG MOVEMENT IN INDIA

It was very much difficult and tedious to determine the date of the actual conception and propagation of SHGs, however the formation of small groups among rural and urban people for the purpose of savings and credit is well established in India. In the earlier periods, NGOs played a crucial role in innovating the SHG model and began to implement the same to develop the process fully. The policy makers observed and worked with development organizations and bankers and discussed with them the possibility of promoting these savings and credit groups at a larger level in 1980. Out of untiring effort and due to simplicity in the formation of SHGs, it paved a strong platform for the widespread reach across the country. State governments created revolving loan funds in order to fund SHGs. Later in the 1990s, SHGs were considered as more than just a financial intermediation but as a common interest group, working on other concerns as well. Due to the widespread of SHGs across the country it paved way for the formation of SHG Federations that are more sophisticated form of organization that involve several SHGs forming into Village Organizations (VO) / Cluster Federations and then ultimately into higher level federations (called as Mandal Samakhya (MS) in AP or SHG Federation generally). The distinction between SHG Federations and SHGs is, the former is a more formal institutions and the latter is an informal one. Many of these SHG federations are registered as societies, mutual benefit trusts and mutually aided cooperative societies. SHG Federations resulted in several key benefits including:

- Stronger political and advocacy capabilities
- Sharing of knowledge and experiences
- Economies of scale
- Access to greater capital

FIGURE 1: ILLUSTRATIVE SHG FEDERATION

The federations so formed have presented some key benefits to SHGs as a result of their greater scale. But, at the same time there are some drawbacks, or constraints.

Government of Tamilnadu initiated and introduced Mahalair Thittam. In this Mahalir Thittam, federations of SHGs are formed at Village Panchayat Level called Panchayat Level Federation (PLF). These federations, identified the pool of talents and resources and began exploit the economies of scale in production and marketing, which offered many benefits to the members of SHGs immensely. The federation also guide and monitor the functioning of SHGs in all Village Panchayats and strengthening them is the key for ensuring sustainability and self reliance of SHGs. Two representatives from each SHGs coming under a panchayat / group of villages that contain 20 – 50 members

INITIATIVES BY SHG

FIG. 2 – VARIOUS INITIATIVE OF SHGs

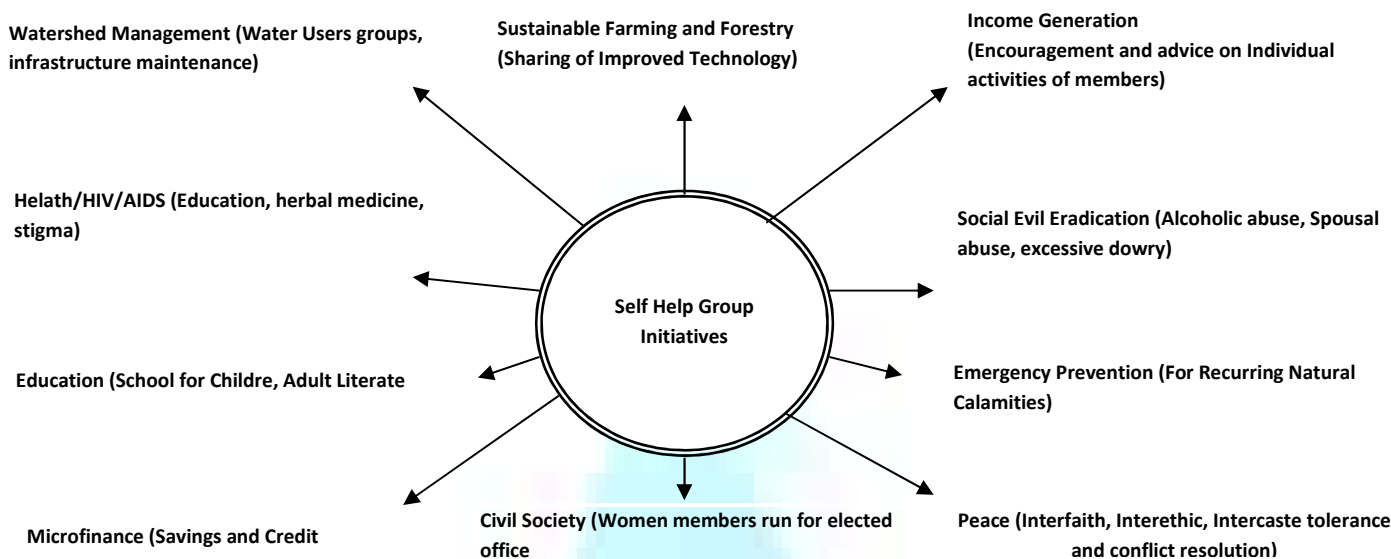


Figure 2 illustrates various initiatives carried out by Self Help Groups. They are engaged in water shed management, farming and forestry with use of improved technology. One of key initiatives of these SHGs is Microfinance, through which they are able make considerable savings and avail credit facilities from commercial and other financial institutions. Further they are also aggressively fighting against various social evils such as dowry harassment, alcoholic abuse, spousal abuse and so forth. By looking at the above it could be noticed that they operate under different issues in order to empower themselves in socio economic aspects.

SELF HELP GROUP IN COIMBATORE DISTRICT

In the recent years, the SHG had started attain manifold colours and strides and is very much popular through length and breadth of the country. In Tamilnadu the performance of SHG is highly at an interesting pace and at a faster growth as well. Coimbatore is well known for all kinds of industry and is renowned for especially textiles and engineering goods.

TABLE 3: SHG GROUP FORMATION AS ON 31.03.2010

Group Formation As On 31.03.2010										
S. No	District	Rural			Urban			Total		
		Groups formed	Women Enrolled	Savings In Lakhs	Groups formed	Women Enrolled	Savings	Groups formed	Women Enrolled	Savings In Lakhs
1	Ariyalur	5991	95856	3224.00	717	11113	303.14	6708	106969	3527.14
2	Chennai	0	0	00	23620	366110	9948.75	23620	366110	9948.75
3	Coimbatore	9842	157472	5022.78	5037	78073	3502.40	14879	235545	8525.18
4	Cuddalore	13890	222240	8122.87	3815	59132	2171.52	17705	281372	10294.39
5	Dharmapuri	6807	108912	6665.92	1198	18569	581.97	8005	127481	7247.89
6	Dindigul	10776	172416	4398.29	2793	43291	551.71	13569	215707	4950.00
7	Erode	9456	151296	5758.05	5975	92612	3186.70	15431	243908	8944.75
8	Kancheepuram	16457	263312	9342.66	7034	109027	3744.41	23491	372339	13087.07
9	Kanniyakumari	6135	98160	5062.41	7994	123907	6855.79	14129	222067	11918.20
10	Karur	7448	119168	7984.67	2302	35681	3841.53	9750	154849	11826.20
11	Krishnagiri	8687	138992	8562.00	1224	18972	230.50	9911	157964	8792.50
12	Madurai	9707	155312	6659.31	4713	73051	1854.50	14420	228363	8513.81
13	Nagapattinam	11392	182272	7340.93	2216	34348	1589.52	13608	216620	8930.45
14	Namakkal	8406	134496	5773.94	3412	52886	3161.31	11818	187382	8935.25
15	Nilgiris	3510	56160	1985.20	3756	58218	2253.50	7266	114378	4238.70
16	Pembalur	3454	55264	823.46	562	8711	128.94	4016	63975	952.40
17	Pudukkottai	9832	157312	17033.93	1492	23126	4416.09	11324	180438	21450.02
18	Ramnad	8019	128304	6807.90	1909	29589	1278.68	9928	157893	8086.58
19	Salem	10952	175232	4426.96	7512	116436	2740.54	18464	291668	7167.50
20	Sivagangai	8841	141456	4021.12	1492	23126	1862.58	10333	164582	5883.70
21	Thiruvannamalai	14833	237328	4526.00	2814	43617	682.00	17647	280945	5208.00
22	Thirunelveli	11789	188624	5825.63	7196	111538	4033.97	18985	300162	9859.60
23	Thanjavur	13415	214640	8168.70	3893	60341	1933.40	17308	274981	10102.10
24	Theni	6400	102400	3118.78	4560	70680	2109.27	10960	173080	5228.05
25	Thiruvallur	10560	168960	6097.27	6168	95604	2303.71	16728	264564	8400.98
26	Thiruvarur	9279	148464	3726.14	1640	25420	498.60	10919	173884	4224.74
27	Tirupur	7032	112512	4295.50	4720	73160	2896.46	11752	185672	7191.96
28	Thoothukudi	10796	172736	7191.96	4242	65751	2048.34	15038	238487	7514.74
29	Trichy	10415	166640	5466.40	4915	76182	2465.17	15330	242822	5962.94
30	Vellore	13653	218448	3497.77	2835	43942	302.69	16488	262390	9358.56
31	Villupuram	16841	269456	9055.87	2688	41664	718.95	19529	311120	5075.45
32	Virudhunagar	9429	150864	4356.50	2821	43725	1096.89	12250	194589	5453.39
	TOTAL	302092	4833472	184342.92	139219	2157894	74770.12	441311	6991366	256800.99

Source: Government of Tamilnadu Official Website

Table No 3 indicates number of Self Help Groups formed 32 districts of Tamilnadu as on 31.03.2010. It shows the details such as the groups formed in rural areas, urban areas, and savings of SHG. There are 441311 SHGs formed of which 302092 SHGs were formed in the rural areas in the Tamilnadu. The remaining SHGs of 139219 were formed in urban areas. Altogether these SHGs have made a savings to the tune of Rs 256800.99 lakhs with an enrollment of 6991366 women. Table also show that the women enrolled in SHGs is much greater among the rural women rather than urban. The rural groups have 4833472 women who were able to have savings of Rs 184342.92 lakhs. On the other hand, the urban SHGs have 2157894 who able to have savings worth Rs. 74770.12 lakhs.

TABLE NO. 4: SELF HELP GROUPS FORMED BY TNCDW LTD. (AS ON 31.03.2011)

No. of SHGs :	4,91,311
Rural :	3,32,092
Urban :	1,59,219
No. of SHG Members :	76,59,682
Rural :	51,77,028
Urban :	24,82,654
Financial Linkages to SHGs:	
Total Savings of SHGs :	2,973 crores
Revolving fund provided so far :	4,47,081 SHGs
Credit Linkage provided so far :	11,603.83 crores
Federation of SHGs:	
No. of Habitation Level Forums (HLFs) :	11,452
No. of Panchayat Level Federations restructured :	5,085
Support Organisations in the women empowerment & poverty alleviation programmes:	
No. of Banks involved :	21
No. of Bank Branches involved :	6300
No. of NGOs Affiliated :	447
No. of PLFs Affiliated :	334
No. of Training Institutions :	256
Marketing support to SHGs:	
Types of SHG Products :	327
No. of Marketing Complexes in the State	
Main Complexes :	29
Additional Buildings :	22
Complexes at Block/Village Level :	256
Village Haats :	86
SHG Infrastructure:	
No. of SHG Buildings :	12,618
No. of Buildings taken up for Constructions :	1,066
Placement linked skill training for youth :	
No. of Youth Trained so far :	93,762
Youth placed in private sector :	60,407
No. of Training Institutions :	256
Types of Trades :	45

Source: Tamilnadu State Corporation for Women Development

The SHGs growth has reached some more glorious heights in the 2010- 2011 year. Table No.4, shown above gives a clear picture of the performance and growth details of SHGs in Tamilnadu. This was achieved through Tamil Nadu Corporation for Development of Women. As on 31.03.2011, the state has 4,91,311 SHGs. Among this, 3,32,092 are formed in Rural areas and the remaining 1,59,219 SHGs were in urban areas. As far as the number of members in SHGs, out of 76,59,682 members, 51,77,028 were members of SHGs formed in rural parts of the state and leaving the remaining 24,82,654 to the urban. It means of all the total number of members of SHGs, 68 percent of them are from the rural and the remaining 32 percent from the urban areas. According to the source mentioned in the table it could be noticed that almost 91 percent of the SHGs have received revolving fund through various sf from various bank –SHG model of microfinance programme. Altogether the SHGs in the state have successfully created savings to the level of 2,973 crores and with a credit linkage to the value worth Rs. 11,603,83 crorea

TABLE NO. 5: COIMBATORE DISTRICT AND BLOCKS

Sl. No.	Name of the Block	Number of Panchayat village
1	Anamalai	19
2	Annur	21
3	Avanashi	31
4	Gudimangalam	23
5	Karamadai	17
6	Kinathukadavu	34
7	Madathukulam	11
8	Madukkarai	9
9	Palladam	20
10	Periyanaikkanpalayam	9
11	Pollachi(North)	39
12	Pollachi(South)	26
13	Pongalur	16
14	Sarcarsamakulam	8
15	Sultanpet	20
16	Sulur	17
17	Thondamuthur	10
18	Tiruppur	21
19	Udumalaipettai	38

Source: Office of the District Collector, Coimbatore

Table No. 5 above gives the break up details of blocks across Coimbatore District. The district has 19 blocks and has 389 panchayats. Pollachi north has the larger number of blocks with 39, following it is Udumalpet with 38 blocks, and Kinathukadavu with 34 blocks. Sarkarsamakulam block has the least number of the least of 8 blocks.

TABLE NO. 6 - BLOCK WISE SELF-HELP GROUPS IN COIMBATORE DISTRICT AS ON JULY 2010

S.No	Name of the Block	Age Groups (Years)							Total Women Covered
		0-6 Months	6 M-1 Year	1-2	2-3	3-4	4+	Total	
I	RURAL SHGS								
1	Karamadai	24	34	115	20	21	830	1044	14844
2	Pollachi North	17	22	8	0	159	661	867	12359
3	Annur	21	0	103	0	0	617	741	10647
4	Pollachi South	20	0	20	24	186	445	695	9990
5	Anaimalai	10	36	37	43	90	402	618	8652
6	Perianaickenpalayam	39	1	50	45	62	398	595	8486
7	Sulur	47	0	43	21	34	350	495	7229
8	Kinathukadavu	14	0	0	0	0	438	452	6510
9	Sulthanpet	59	17	40	28	39	216	399	5820
10	Thondamuthur	0	0	0	0	0	287	287	4018
11	Sarkar Samakulam	9	0	0	0	4	157	170	2497
12	Madukkarai	0	0	0	0	58	106	164	2296
	Sub total (1 to 12)	260	110	416	181	653	4907	6527	93348
II	Urban SHGs								
a	Town Panchayat	47	23	69	112	209	3168	3628	50792
b	Municipality	31	86	57	0	75	1898	2147	30648
c	Corporation	25	156	264	116	608	2180	3349	46886
	Sub total (a+b+c)	103	265	390	228	892	7246	9124	128326
III	Grand Total (I+II)	363	375	806	409	1545	12153	15651	221674

Source: Project Office, Project Implementation Unit, Mahalir Thittam, Coimbatore, 2010

Table No. 6 shown above indicate the blockwise distribution of Self Help Group in Coimbatore. There are 15651 SHGs in Coimbatore women enrollment of 221674 in the year 2010 as on July. Karamadai block has the highest number of SHGs 1044 with women enrollment of 14844 members. Total women enrolled in SHGs in the leading blocks of 12 it was noticed that 93,348 have enrolled in the SHGs. Majority of the SHGs to the level of 128326 are from Town Panchayats, Municipality and Corporation of Tamilnadu. As per the statistical information available as on 31.03.2010 as shown in the Table No. 3, women enrollment was 235545 and savings worth Rs. 8525.18 lakhs. As far as the groups formed in the rural areas, it was 9842 SHGS with women enrollment of 157472 whose savings are Rs. 5022.78 lakhs. The urban SHGs formed in Coimbatore district was 5037 having women enrollment of 78703 having savings of Rs. 3502.4 lakhs.

NATIONAL BANK FOR AGRICULTURE & RURAL DEVELOPMENT (NABARD)

Like Central and State Governments, NABARD also had taken several strategic measures in 1986-87 to spur the growth of Self Help Group with an intention to eradicate poverty alleviation programme. After long years of such initiatives, fruitful results started to its galore in 1991-92 from the linkage of SHGs with the banks. In Tamil Nadu the SHGs were started early during the year 1989 at combined Dharmapuri District. At present 1.40 lakhs groups are functioning with 23.83 lakhs members. So far SHG formed by women only benefited and utilized bank linkages, but at the recent times men are also eager to form such SHGs. Many self help groups, especially in India under NABARD's SHG bank linkage programme, borrow from banks once they have accumulated a base of their own capital and have established a track record of regular repayment.

NABARD estimates 3.2 million SHGs in India, representing 43 million members that have taken loans from banks under its linkage programme to date.

- In the contrary, nearly 57% of the SHG are credit linked.
- Assisting in formulation of credit guidelines.
- Assisting in creation of SHG-friendly banking environment in districts and State.
- Solving all field-level bank-related problems of SHGs through prompt intervention.
- Providing refinance support to SHG credit to banks.
- Ensuring inclusion of SHG credit outlay under District Annual Credit Plan and disaggregation into branch-wise credit.

- Promotional assistance to NGOs/SHGs for their capacity building.
- Providing training opportunities to banks, NGOs, and development agencies on SHG related aspects.
- Assist through funding some of the training programmes

MICRO FINANCE

In the current scenario, Micro finance programme perform as key strategy for addressing both poverty alleviation and women's empowerment. Prior to 1990s, credit schemes meant for women were almost negligible. There was a wrong notion by many that the poor people look for loan at subsidized rates of interest on soft terms, they are unskilled, incapable in savings, credit worthiness and hence they have totally neglected. But today the practices of several SHGs reveal that rural poor are actually efficient managers of credit and finance. Hence it was felt that availability of timely and adequate credit is essential for them to run their enterprises. Further most of the poverty alleviation programmes such as Self Employment Programmes and Subsidies of credit offered by the governments have received only a little success. Today micro finance was identified as one of the most effective and highly a flexible strategy in the effort of poverty alleviation programmes. Beyond it has also boosted the people's earning power by reaching to the remote parts of the country,

NEED FOR EMPOWERMENT

Every nation across the globe is keen in developing the country as powerful in all dimensions. This could be achieved through empowering its citizens in the country. Empowerment is far away from essentially political; it must be a process involved with personal, economic, social and political dimensions with personal empowerment being the core component in the empowerment process.

Micro-financing to SHGs create lot of avenues for the empowerment and in promoting well being for women. This led to have feel among women as they are strengthened, attained self esteem and self worth, instilled a greater sense of awareness about social and political issues leading to increased mobility. Thus micro-finance programmes enabled women to contribute to the household economy, increasing their intra-household bargaining power. Micro financing through Self-help groups had transformed economic power in the hands of women and considerably reduced their dependence on men. The lack of education they had to seek help from their husbands or any other educated man/ woman for day-to-day work. The political as well as economic empowerment will not succeed in the absence of women education in skills and vocations they require the most.

Therefore, developing countries are under greater thrust and take effective steps to enroll the members of SHGs in the Schemes of open schooling or any other distance mode to impart education. In current scenario SHGs providing microcredit for economic activities at village level is fast catching up. Many NGOs already operate and are promoted by government sponsored institutions/banks. The most suitable and the ideal form for promoting these SHGs are the Village level cooperative institutions. It is mandatory that the policy reforms should include not only cooperativization, and essential support services but also the strategic alliance between the state, cooperative sector and the private sector.

PROBLEMS ENCOUNTERED BY SHGS

The major hurdle faced by SHGs is the transaction and getting linkage with the financial institutions and lending agencies. The reason is that most of these SHGs are formal but with unregistered status. Some of them are not attached with formally registered NGOs in this regard. SHGs also don't have their own business models for the purpose of promoting themselves in the market and get the support from other agencies and they often rely models framed by Government and other institutions. Though it was found that the performance and growth of SHGs are rapidly increasing in the years, it has also found certain critical areas on which information is lacking to a major extent. There are insufficient information relating to number of SHGs functioning in the state and country. It is also noted that details regarding the number of women and women groups who have credit access is absent. Although several statistical information disclose that the credit availed by SHGs from banks and other financial institutions are increasing year after year, nothing was mentioned about the purpose and the nature of enterprises for which such loans and credit were received by them. It was also observed that there is an unclear lending norm and practices being practiced and hence all these lead to a difficult situation for the assessment of SHGs.

CONCLUSION

Therefore, it is vital on the part of the policy makers and implementing authorities that they should keep an eye on all matters relating to the policy objectives with adequate data for the purpose of monitoring and evaluation. While framing such policies they prioritize their objectives on the socio economic importance and for the economic development of not only the country but also the individuals who live below the poverty line.

Urban and rural sectors should be linked to work together. We must build up the social infrastructure. We should promote self help group and community based groups to manage themselves. Social funds are interested in having networks among the groups to plan and overcome the crisis, which can be solved, together at the local level.

In particular, empowerment of women and the inculcation of financial training and discipline amongst the poor will undoubtedly have long-term socio-economic benefits. The principles of self-help and microcredit thus hold the key to economic and socio-cultural freedom for India's millions of poor, opening the gates of a hitherto untapped reservoir of human enterprise.

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