



## Self Help Groups - Boon to Developing India

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“Coming together is a beginning, Keeping together is process, Working together is success,”  
– Henry Ford.

No one can do the work by single handed in the World. Even our two hands cooperate with each other, two feet cooperates with each other, like it one person is not a complete person so that he must have to take help from others, thus every person must have to take help of each other. Progress of a human being cannot complete with cooperation so that, cooperation among the human being is necessary. “Alone we can do little; together we can do so much.” – Helen Keller. On this basis a Self Help Groups are developed in India. Poverty and Unemployment is the main obstacle in the development of India. In India, according to the statement above the most of the people are unemployed because of skillful education. Social status of women in India is secondary, but now a days women are coming out of the social barricades, taking education, helping society for development.

As per the Human Development Report (2019), 28 percent of the populace was living beneath the public destitution line and 80.4 percent of the populace was living on (not exactly) the first UN Development Goal of two dollars every day (PPP), while the Employment and Unemployment Survey Report (2009-2010) assessed the general joblessness rate at 6.6 percent.

A Self Help Group (SHG) is a money (for self-improvement) related go-between board of trustees typically made out of 10 to 20 nearby ladies or men between 18 to 40 years. Most SHGs are in India, however, SHGs can be found in different nations, like in South Asia and Southeast Asia. SHG is only a gathering of individuals who are on everyday compensation, they structure a gathering and from that gathering, one individual gathers the cash and gives the cash to the individual who is out of luck. Individuals likewise make little customary investment funds commitments over a couple of months until there is sufficient cash in the gathering to start loaning. Assets may then be loaned back to the individuals or others in the town for any reason. In India, numerous SHGs are 'connected' to banks for the conveyance of micro credit.



**Objectives:-**

1. To study the importance of Self Help Group.
2. To study the impact of SHG.
3. To study the collective efforts taken by the women in the group.
4. To motivate the women taking up social responsibilities in sector of women development.
5. To enhance the confidence and capabilities among the women through SHG.

As COVID-19 has presented an unprecedented worldwide health emergency, women across the world have come on the frontlines. The members of women's SHGs have been playing a key role in the backdrop of the pandemic. In India, there are about 70 millions poor women members of the Self Help Groups (SHGs) formed under the Ministry of Rural Development's Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM). With the increased demand for medical facilities, these women have taken up the task of producing medical provisions including masks, personal protective equipment (PPE) and face shields for medical and police personnel, cleaning staff. Apart from this, their decentralised networks have enabled them to provide banking solutions, cooked meals and door-to-door services for the dissemination of accurate information in rural areas.

A SHG (self-improvement community) is a network-based gathering with 10-20 individuals. They are normally women from comparable social background and equal economical background, all voluntarily meeting up to set aside little amounts of cash, consistently. They pool their assets to turn out to financially stable, taking advances from their aggregate reserve funds in the midst of crisis or budgetary shortage, significant life occasions or to buy assets. The bunch individuals utilize aggregate astuteness and companion strain to guarantee appropriate end-utilization of credit and convenient reimbursement. In India, RBI guidelines command that banks offer financial services, remembering insurance free credits to these gatherings for low loan costs. This permits helpless women to go around the difficulties of avoidance from institutional money related administrations. This framework is firmly identified with that of solidarity loaning, broadly utilized by microfinance institutions.

Past their capacity as reserve funds and credit gathering, SHG's offer helpless women a stage for building solidarity. They permit women to meet up and follow up on issues identified with their own lives including health, nourishment, governance and gender justice.

Self Help Groups are begun by - Government Organisations (GO) that for the most part have wide enemy of neediness plans. Self improvement gatherings are viewed as instruments for objectives including enabling ladies, creating authority capacities among poor and the penniless individuals, increasing school enrolments and improving nutrition and the use of birth control. Budgetary intermediation is commonly considered more to be a passage to highlight these different objectives, instead of as an essential objective. This can obstruct their improvement as wellsprings of town capital, just as their endeavors to total privately controlled



pools of capital through an alliance, as was generally refined by credit associations.

Many of the SHG's are in India, under the NABARD's 'SHG Bank Linkage' program. This model has attracted attention as a possible way of delivering micro-finance services to poor families, which have difficulty to reach bank or other institutions. "By amassing their individual reserve funds into a solitary store, self improvement gatherings limit the bank's exchange costs and produce an appealing volume of stores. Through self improvement gatherings, the bank can serve little country contributors while paying them a market pace of revenue. "The women's movement that started as a leap of faith some 15 years ago has proved to be an invaluable resource in these difficult times. Our partnership with the Indian government in building social capital among the rural poor has paid off in spades," said Gayatri Acharya, who drives the World Bank's \$750 million help for India's National Rural Livelihoods Mission. NRLM is India's driving project for decreasing the neediness by coming to towards the grass-root level in the rustic women into Self Help Group to for building the network.

As announced by the Ministry of Rural Development, around 78,373 SHG individuals are by and by engaged with the assembling of veils and cleaning arrangements. Ladies SHG individuals in 27 State Rural Livelihood Missions (SRLMs) have delivered around 19.6 million covers, 50,000 liters of hand wash and more than 100,000 liters of sanitiser. The SHG groups are generally formed on three stages Group formation Capital formation Skill development and taking up of economic activity for income. It is a village based financial support stability groups. Members of this groups make small regular investments with huge numbers of daily workers lost their jobs during the lockdown period. Problem occurred of their food supply, SHG have set up over 10,000 community kitchens in various places/cities all over the country and stated supply fresh food and some of them supply daily needs packets to the 'hand- to- mouth workers' and the corona warriors doing their duties promptly. Thousands of peoples taken the food from these SHGs. They did it for our country and the needful people as a social work from their small savings.

During the pandemic condition in India SHGs help control the spread of gossips, the women are effectively using their vast network of online media to control confusion about the covid 19. They offered critical assistance to the Government in the significant stretches of need. The progressing reduce influence on transient work, where titanic amounts of unemployed families started walking around to their towns a few miles away, shows how fundamental it is for genuine information to channel down to the grassroots," explained Varun Singh, the Bank's social headway ace. Women's social events are also scattering covid related messages among hard-to-show up at peoples. In Kerala, Kudumbashree is starting the public position's Break the Chain entryway by exposing issues about hand tidiness and social isolating through mobile phones, flags and after a long time after week get- together. In Bihar, maybe the most tragic state, Jeevika - the state's SHG stage – is spreading the word about hand



washing, confine and self-separation through flyers, tunes, accounts and phone messages.

### **Conclusion :**

Self-help groups are started by -governmental organizations (GO) that generally have broad anti-poverty agendas. Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor and the needy people, increasing school enrolments and improving nutrition and the use of birth control.

Financial intermediation is commonly considered more to be a section highlight these different objectives, as opposed to as an essential goal. This can thwart their advancement as wellsprings of town capital, just as their endeavors to total privately controlled pools of capital through the organization, as was truly cultivated by credit associations.

SHGs have significantly empowered poor people, especially women, in rural areas. SHGs have helped immensely in reducing the influence of informal lenders in rural areas. Many big corporate sectors are also promoting SHGs at many places in India.

The work down by the SHGs during the lockdown period in India is remarkable, basic support to the helpless is valuable. The decisions are taken by the groups are based on majority is the low. Every member of the group have a power of rejection. Each women of the group is having a value. Awareness of Financial strength, education, future planning, health awarenesslike hygiene and sanitation, nutritional values increased due to the SHG community.

Women are the backbone of the society; they are contributing a lot for the development of a nation. The contribution of these groups cannot be ignored, Unity is strength when there is teamwork and collaboration wonderful things can be achieved. With this small savings by women future of India is bright.

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