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**SELF HELP GROUPS ROLE IN MICROFINANCE - AN OPINION FROM
LATEST INDIAN LITERATURE**

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Abstract

In the progress archetype, micro-finance has evolved as a need-based programme for alleviation of poverty and empowerment to the so far neglected target groups (poor, women, deprived etc.) and micro-finance has become one of the most effective interventions for monetary empowerment of the poor or needy peoples. The understanding across India and other countries has shown a robust prospective of Microfinance to integrate with the development issues thereby significantly impacting the lives of deprived. This paper critically reviews the various empirical studies carried out in India and it will help the researchers in the field of SHG and microfinance. Though the literature available is fairly large, the review is limited to the 54 major studies carried out in India to identify the most important trends. Studies carried out in India, as evident from this paper, indicates that micro finance and Self Help groups, by and large contributed to the development of core poor in terms of economic well being, alleviating poverty and empowerment leading to over all improvement of rural poor.

Keywords: Micro finance - Self Help Groups - empowerment - income generating activities
– Positive Benefits

The National Bank for Agriculture and Rural Development (NABARD) introduced a pilot project commonly known as SHG linkage project in 1992. With a small beginning in 1992 as a pilot project, the active participation of Government, Banks, development agencies and NGOs has made the SHG movement as the world's largest microfinance programme. The literature on Self Help Group (SHG) and micro finance is relatively one of the youngest Hence SHG and micro finance may be said at a recent movement and it is the youngest field of research. In the progress archetype, micro-finance has evolved as a need-based programme for alleviation of poverty and empowerment to the so far abandoned target groups (women, poor, deprived etc.) and micro-finance has become one of the most effective interventions for empowerment of the deprived. The experience across India and other countries has shown a robust probable of Microfinance to integrate with the improvement issues thereby significantly impacting the lives of poor. Though its origin may be traced back to approximately thirty years but the literature available is very large. This paper critically reviews the various empirical studies carried out in India on Self Help Groups and micro finance and its impact on

the lives of rural people and it will help the researchers in the field of SHG and microfinance. Though the literature available is fairly large, the review is limited to the 54 major studies carried out in India to identify the major trends.

Self Help Groups

Self Help Groups are voluntarily formed informal groups. A SHG consists of 10-20 members. The members are encouraged to save on regular basis. They use the joint resources to meet the credit needs of the group members. The groups are democratic in nature and collectively make decisions. Since the members are neighbors and have common interest, the group is a homogenous one and cohesiveness is one of the characteristic features of the group. Regular savings, periodic meetings, compulsory attendance, proper repayment and systematic training are the salient features of the SHG which is also denoted by "PANCHSUTRA" of SHGs. Evidences from various developing countries throughout the world have shown that the poor can be helped by organizing themselves into Self Help Groups.

Self Help Groups have the following advantages:

1. They encourage the poor to save. The poor become creditworthy and bankable customers and are not seen as beneficiaries. They reduce the transaction cost of lenders and borrowers.
2. Women are trained in new skills and technologies and the wage earning workers become micro entrepreneurs.
3. They help the poor to gain economic and social empowerment. Increased asset creation and savings, higher employment and improved social lives of members are the benefits to the members.

Micro-finance

The terms micro credit and micro finance are interchangeably used, the term micro finance connotes broader activity. Now, there is a shift from micro credit (small loans) to micro finance, in which in addition to credit, mobilization of savings, insurance, training and support services like assistance in marketing of client's products are provided which are otherwise known as „credit plus“. Micro finance is considered as a development tool to alleviate poverty in Asian, African and South American countries. Micro finance gives quick and tangible results to the poor people especially women. Micro finance is required by the poor people to invest in income generating activities which will break their vicious cycle of poverty.

NABARD has defined micro finance as follows: "Micro finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban and urban areas for enabling them to raise their standard of living." UN declared the year 2005 as year of micro credit since the policy makers of UN supported the view that micro finance is an instrument to fight against poverty. According to Nobel Committee, micro finance can help the people to break poverty, which in turn is seen as an important prerequisite to establish long last peace.

Analysis of the studies

The study reveals that most of the studies are State specific only. A very few studies were conducted in different States. Only one study covers the country as a whole. Out of the 49 studies covered by the researcher in this study, only 6 researches has stated that there is no so positive effective of SHG and microfinance and nearly 90% of the studies reported positive impact of the microfinance & SHG.

Out of the 49 research studies analyzed, majority of the (36) research studies focused on the impact of microfinance / SHG on women empowerment in various States and five research studies were conducted on the effect of microfinance / SHG on increase in income and access to financial sources and five studies were conducted to study the effect of microfinance on employment opening in non-form sector and only one study focused on poverty reduction with empowerment.

Majority of the studies observed the positive effect of microfinance through SHG on political, economic, social and psychological empowerment, increase in income and employment opportunities, development of leadership qualities, enhanced participation in community activities and high degree of participation n domestic as well as n the society. Study conclusions all the 49 research studies are presented in tabular form for easy reference.

S.n.	State	Researcher	Conclusions of the study
1	West Bengal	Dhara and Nitra (2005)	Empowerment is only at elementary level and women are not aware of the banking procedure and leaders are finding it difficult to maintain account books.
2	Haryana	Kumar (2005)	Micro finance enhanced knowledge and skills of women.
3	Andhra Pradesh	Anuradha (2005)	Enormous increase in self confidence among the women and significant reduction in dependence on money lenders and freedom from money lenders given them self respect.
4	Jharkhand.	Kabeer and Noponen (2005)	Members had more nutritious food, and enjoyed a favorable food situation and they had more of livestock, diversified cropping, high value crops, higher savings and reduced indebtedness.
5	Andhra Pradesh	Simanowitz and Walter (2005)	Improved access to quality clinic as a result of increased savings and the clients experienced increased feelings of confidence and self
6	Orissa	Rajagopalan (2005)	Women gained very significantly in terms of mobility, self confidence, access to financial services, building of own savings, competence in public affairs and improved status at home and in the community.
7	Kerala	Devi (2006)	Micro credit helped in poverty alleviation and Empowerment of rural women and the income generating activities made a difference in the lives of poor women by providing economic independence, self confidence and autonomy.

8	Andhra Pradesh	Farrington and Priya (2006)	Decrease in indebtedness and 30 per cent of groups felt that they have been socially empowered.
9	Assam	Leelavathy and Aradhana (2006)	Members of SHG have a high degree of participation in decision making and most of the members of the group expressed that they were economically empowered after joining Self Help Groups.
10	Uttranchal	Meenakshi (2006)	Self Help Groups brought greater awareness regarding their roles, responsibilities and rights due to the participation in group meetings, training programmes and exposure visits have led to confidence building and social self esteem among women.
11	Rajasthan.	Moyle, Dollard and Biswas (2006)	SHGs achieved both economic and personal empowerment in terms of collective efficiency, proactive attitudes, self-esteem and self efficacy
12	Andhra Pradesh, Karnataka, Orissa and Rajasthan	Sinha (2006)	Only 12 per cent SHGs taken issues on social justice such as domestic violence, dealing with dowry, prevention of child marriage, bigamy. Default rate was high at 28 per cent, 38 percent of very poor members have more over due, defunct groups emerging as an indicator of loan default.
13	Andhra Pradesh	Suguna (2006)	Improved social empowerment and capacity building of rural women.
14	Tamil Nadu	Anjugam and Ramasamy(2007)	The study has revealed that landless and marginal farm households and socially backward households participated more in the SHG-led microfinance programme.
15	Maharashtra	Gaiha and Nandhi (2007)	Ninety eight per cent respondents informed that their self confidence improved
16	Uttar Pradesh	Singh, Kaushal and Gautam (2007)	Group process had a positive significant relationship of empowerment and women's participation in Self Help Groups enabled them to gain self confidence, social and economic empowerment and capacity building.
17	Orissa, Tamil Nadu, Andhra Pradesh, Uttar Pradesh and Maharashtra	Swain and Wallentin (2007)	There is significant increase in the level of women empowerment over a period of time (2000-2003) and it does not mean that every woman has been empowered to the same degree, but on the average, the Self Help Group members were empowered over this period.
18	Odisha	Jyotirmayee (2008)	Experience of SHGs in Orissa reveals that most of the groups are not able to do so purposively or compulsively. This aspect of the linkage programme has received little attention.

19	Kerala	Oommen(2008)	It is significant that the SC/STs have 'fairly improved' their ability to collectively bargain, to plan projects and to organize group activities besides improving their social position within their own groups and within the wider community. But there was poor economic empowerment measured in terms of improvement in assets and income.
20	Haryana and Orissa	Tripathy and Jain (2008)	Micro finance has a negligible income impact on asset less rural poor, deprived and disadvantaged.
21	Kerala	Nirmala and Geetha (2009)	Positive impact of microfinance. It contributes for improvement in household economic welfare and enterprise stability or growth and Micro finance is empowering women, bringing gender equality.
22	Kerala	Raghavan(2009)	By participating in various incomes generating – cum-developmental activities, the morale and confidence of women became very high. Capacity of the poor women of the State in several areas has gone up considerably. Status of women in families and community has also improved
23	West Bengal	Banerjee(2009)	It was observed that from low-income group more people have shifted to high-income levels. This has reduced the inequality in the distribution of family monthly income
24	Tamil Nadu	Pillai and Nadarajan(2010)	The study concludes that microfinance has brought better psychological and social empowerment than economic empowerment
25	Tamil Nadu.	Subramaniam (2010)	SHGs have ushered a silent revolution of poverty alleviation and women empowerment.
26	 Karnataka	Makandar (2011)	Women have been actively participating in decision making process after becoming members of SHG in the areas consumption of house hold items, education of children and their marriage, number of children, family planning, purchase and sale of property.
27	India	NABARD (2011)	76 per cent of the women members were able to interact with officials and 28 per cent of the members were able to save in banks; the result were seen in decision making in household matter, sending children to school, changing undesirable habits of their spouse, participating in Gram Panchayat election. Access to bank credit after joining SHG (98per cent) as compared to mere two per cent before joining, increase in income by undertaking income generating activities, etc.'
28	Tamil Nadu	Palanichamy. (2011)	After joining with SHGs the income have increased along with thrift are got self confident for living with community.

29	Tamil Nadu.	Rajendran and Raya(2011)	There is a high level of political empowerment as compared to economic empowerment and poor level of social empowerment.
30	Kerala	Reji (2011)	Micro finance through groups have empowered women in Kerala
31	Tamil Nadu	Sathiyabama and Meeenakshi Saratha (2011)	It was found that the qualities like democratic decision making, team spirit, team work, social mobility, self confidence, and boldness to meet the officials, mutual help and in total the leadership qualities have improved to a significant level.
32	Haryana	Surender, Kumari, and Sehrawat(2011)	There is positive impact of SHGs on employment generation. Number of working days of beneficiaries in Live- Stock, Business and any others profession had increased after joining the SHGs. In this way, it is indicating that SHGs generate employment. Majority of beneficiaries accepted the improvement in economic condition after joining SHG.
33	Assam	Barua, (2012)	The amount of loans provided to the members of SHGs was so small that it can't help the members to fight against poverty. There is the failure of SHGs, but not the failure of self-help.
34	Assam	Das(2012)	Observed that SHGs has a positive impact on women member and in many cases it is proved that SHG promotes empowerment SHGs have positive impact on decision making pattern
35	Odisha	Mohapatra (2012)	SHGs contributed to socioeconomic empowerment of women at household level
36	Assam	Sarkar & Baishya (2012)	Results suggest that women's access to credit has a role in improving the household decision making capacity, workforce participation rate and control over resources and even political and legal awareness, thereby opening/opportunity for greater empowerment of women of Assam
37	Karnataka	Manjunatha S. (2013)	Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general.
38	Odisha	Ansuman Sahoo (2013)	The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods.

39	Tamil Nadu	Major R. Rajasekaran1 & R. Sindhu (2013)	The analysis clearly shows that the role of women entrepreneurs' contribution to the society is commendable.
40	Arunachal Pradesh	Akepi linggi ehili (2013)	The SHG-Bank Linkage Programme, in the past nineteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor.
41	South India	Jun Goto (2014)	longer SHG - membership durations since external loans have become available positively influence food expenditure, particularly by buffering its inherent seasonal volatility.
42	Tamil Nadu	S. Mamta, M. Saravanakumar and S.Srividhya (2014)	Sustainability of SHGs to effect such change is directly linked to their financial sustainability. Women SHGs can set their goods and services in the global market by their effective capitalist practices.
43	Assam	Rahul Sarania (2014)	The empowerment of rural women can be achieved through the provision of micro-credit to Self-Help Group (SHG) members.
44	Rajasthan	Lakhawat Saroj and Charan Shailendra Singh (2014)	Micro-finance movement has helped to develop a enormous number of self help groups (SHGs) in our nation, that encourage small amount of savings as well as the reprocess of generating resources amongst the members.
45	Kerala	Vasantha (2015)	The research shows that micro finance brought positive changes in the lives of poor women. Consumption and employment are the two important factors responsible for reduction of poverty reduction.
46	Punjab	Ms. Sarita Thakur (2015)	Microfinance can contribute to poverty alleviation programmes. Micro-finance interventions through SHGs programmes are well recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor in India
47	Maharashtra	Prof Vinayak Gramopadhye (2015)	The micro financing movement through Self Help Groups (SHGs) has transformed the lives of millions of women who were economically dependent on others. Women have become self dependent and self confident.
48	Punjab	Rasna Pathak and S. K Singla (2015)	For sustainable growth, Micro Finance through Self Help Groups promise to deliver poverty alleviation and results in Financial Inclusion.

49	Maharashtra	Dr. Thirumagal. J. Pillai (2015)	Micro finance has been playing a major role in many gender and development strategies because of its direct relationship to both poverty alleviation and empowerment of women. Micro finance Programs like the Self Help Groups in India are encouraged for their positive economic impact and the belief that they empower women.
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despite the fact that majority of the studies have indicated positive impact of micro finance, it is right time to remind the development researchers that Maithreyi (2007) found that there are both positive and not so positive appraisals of how exactly micro finance helps women and to what extent and she feared that inadvertently micro finance leads to a kind of involuntary diversification where the rural household engages in a multiplicity of low productivity enterprise-a goat here, a cow there and so on. Similarly, Rajagopalan (2007) described that often, exaggerated claims are made about SHGs building housing colonies and bridges, doing a roaring export business etc. Since these SHGs comprise of rural women barely literate, such claims look incredible. Yet, the fact remains that micro credit has liberated lakhs of families in villages from the clutches of predatory money lenders. It is also true that almost in every village some rural entrepreneurs have emerged with guidance from NGOs, DRDA, banks and other financial institutions.

Conclusions

The micro finance revolution, a recent product of development, ensures the availability of institutional credit and financial inclusion to the poor, who were so far excluded from the institutional credit system. The literature review has shown the impact of micro finance and self Help Groups as a mixed picture, but it is an effective instrument and tool to pull the poor households from poverty in developing countries where it becomes a philosophy and practice of poverty eradication, empowerment and inclusive growth, especially in Asia, Africa and Latin American countries. In India, as evident from the study that most of the literature on micro finance revolves around four southern states where Governments and Non Governmental Organizations are taking lead in the spread of micro finance. Studies carried out in India, as evident from the above literature review, indicated that micro finance and Self Help groups, by and large contributed to the development of core poor in terms of economic well being, alleviating poverty and empowerment leading to over all development of rural poor.

Further suggestions

As recommended by Prahalad (2008) when the bottom of the pyramid i.e. four billion people are converted into micro producers, opportunity for global growth becomes obvious. The real effectiveness and success depends on alleviating poverty by converting the poor into producers which will increase the income of the rural families. The observations made by Herms (2007) in his research may be taken as a suggestion for all further studies in micro finance. After having reviewed the debate on micro finance and poverty, he concluded that it is still unclear whether micro finance substantially does not contribute to a reduction of poverty nor it is clear whether micro finance is the most efficient method to reduce poverty. Hermes recommended that more solid empirical research is needed.

Limitation of the study:

The paper analyzed only published reports in the reputed journals or books and does not cover any of the unpublished research work.

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