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Thinking is **CAPITAL**,
Enterprise is the **WAY**,
Hard work is the **SOLUTION**

- Dr.APJ



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ROLE OF SELF HELP GROUPS IN MICROFINANCE

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Dr. Ezreth

Abstract

Microfinance has become an important tool for poverty alleviation and empowerment of women in Kerala. SHGs ensure women participation in the development of the country. A SHG is started because of unavailability of loans and other financial services to the poor people in rural areas and to eradicate by the working of an SHG. These SHGs are the financial relief for the illiterate assistance and also provide beneficial the rural people self reliant and giving a social commitment to its members. The main objective of the study is to analyze the role of SHGs in Microfinance. For this purpose, primary data were collected from fifty respondents of Chirayinkeezhu Taluk of Trivandrum District, by administering a structured interview schedule among them. There are some issues with regard to unavailability of finance, sickness of micro entrepreneurs, lack of adequate savings, difficulties in repayment, misuse of loan funds and so on. This will be the barriers to the achievement of self help groups. This can be overcome through adequate government actions and necessary funding by various agencies.

Introduction

Nowadays microfinance has become an important tool for women empowerment, rural development and poverty alleviation. It is emerged as a panacea for eradicating poverty and the development of underprivileged group as they are facing many problems. Micro-finance has become one of the most effective interventions for economic empowerment of the poor. In India there is a tremendous increase in the number of micro financial institutions. Microfinance activities mainly done through self help groups and through these loans are provided to the needy people.

In India Self help groups represent unique approach to financial intermediation. SHG are mainly village based financial intermediary committee usually composed of 10-20 members of local women or men and mixed group not preferred. According to RBI self help groups may be of registered or unregistered group of micro entrepreneurs. In India many SHG are linked to banks for the purpose of providing micro credit. The members are micro entrepreneurs; they save small sums of money, mutually agreeing to contribute a common fund and to meet their emergency needs on the basis of mutual help. Their activities are for becoming financially stable by taking loan for making them employed.

Self help groups (SHGs) have emerged as popular method of working with people in recent years. Since SHG based micro finance programmes cover a large number of women, it is expected that such programmes will have an important bearing on women's empowerment. Self-Help Groups (SHGs) have emerged in order to help poor women to secure inputs like credit and other services. Micro finance and SHGs are effective

in reducing poverty, empowering women, creating awareness and ensure sustainability of environment which finally results in sustainable development of the nation. To avert such a situation, growth with quality has become the paramount agenda of today among different stakeholders, as there is an over reaching concern about sustainability of the SHG movement in India. Self-help groups have been instrumental in empowerment by enabling women to work together in collective agency.

Micro finance through Self Help Group (henceforth SHG) has been recognized internationally as the modern tool to combat poverty and for women empowerment. The concept of SHG in India was introduced in 1985 and consequently a pilot scheme was started on Self-Help Bank Linkage programme.

Objectives of the Study

The main objective of the study is to analyze the role of SHGs in Microfinance

Methodology

The study accounts both primary and secondary data. Secondary data were collected from books, journals, magazines, newspapers, websites, etc. Primary data were collected from fifty respondents of Chirayinkeezhu Taluk of Trivandrum District, by administering a structured interview schedule among them. Judgment sampling is used in selection of respondents.

Role of Self Help Groups

SHG is a village based financial intermediary committee usually composed of 10-20 local women or men. A mixed group is generally not preferred most SHGs are located in India. Through SHG can be found in other countries especially in south Asia and Southeast Asia.

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