



Role of self-help group in life of rural women

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ABSTRACT

Microfinance has evolved over the past quarter century across India into various operating forms and to a varying degree of success. One such form of microfinance has been the development of the self-help movement. Based on the concept of “self-help,” small groups of women have formed into groups of ten to twenty and operate a savings-first business model whereby the member’s savings are used to fund loans. The results from these self-help groups (SHGs) are promising and have become a focus of intense examination as it is proving to be an effective method of poverty reduction. This paper examines how SHG is formed, how group meeting is organised, no of groups of which women are member, reasons for joining self-help group, the problem faced by the self-help group women, become self employed or not, whether quality of life has improved, the satisfaction level of self-help group members in SHG activities.