



## Empowerment of Women Through Self Help Groups

By Sultana Jehan Begum

LAP Lambert Academic Publishing Dez 2011, 2011. Taschenbuch. Book Condition: Neu. 220x150x9 mm. This item is printed on demand - Print on Demand Neuware - The women s SHG model is a home grown Indian model. Based on the principles of self-help, self-management, self-responsibility and self-reliance, the groups were mobilized by promoting institutions (often NGOs). The self help promoting institutions found that saving and loans could be the binding factor for groups to remain active and pursue their own agenda. NABARD launched a pilot to link SHGs to banks in 1992 which provided these institutions with a boost. The Reserve Bank of India (RBI) permitted banks to open saving accounts in the name of informal SHGs and lend to those groups without cash collateral and without asking for the purpose of the loan. Since 1996, SHG banking has been recognized as regular banking activity. In the process SHGs emerged as mass movement across the country and the largest community based micro finance model in the world. Two decades of the SHG movement has demonstrated positive impact on poverty. The model offers great potential to have millions of member-owned, member-managed and member-used organizations of the poor. In a nutshell this book is highly useful..



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