



# SELF HELP GROUPS CONTRIBUTE TO SUSTAINABLE DEVELOPMENT

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## Abstract :

The Self-Help Groups (SHGs) were initiated in India in 1985 as a valid concept to eradicate poverty and empower poor women to become self-reliant and energized to overcome the challenges faced. The most important feature of SHGs is that most of these groups are organized by women. Approx half of the population of the country belongs to women. In Northern India, 78.14 lakh SHGs were formed under day National Rural Livelihood Mission. The objective of the present study was to understand the contribution of self-help groups to sustainable development as well as promoted income generation activities. A traditional review method was used in the study and research articles were searched from Electronic Data Hub: Science Direct, Scopus, Research Gate and Google Scholar. In the study, only the English-language referred journal was included, the gray literature was also included in the study. The result of the study shows that the SHGs play a crucial role in self-employment by raising the level of income and standard of living in rural people. It provides great opportunities by giving necessary training which enables them to contribute towards their community development.

**Keywords:** Self Help Group, women income generation, Sustainable Development and rural development

## Introduction

India is a growing nation right now. However, it was known as "Sone ki Chidiya" a few centuries ago. It was rich in agriculture, minerals, the natural world, intellect and beauty. Before the British arrived, India was the richest country in the world. There was enough food for everyone and there was no population increase. The agricultural sector was flourishing and commerce with other countries was expanding. With a wealth of spiritual and intellectual understanding, we were world leaders in almost every way, not just financial. India accounted for around 24.5% of global trade in the 1500s, the same percentage as the whole continent of Europe. Indians and Greeks were among the first nations to embrace currency or money-based systems when the rest of the globe was still using the barter system. In terms of gender equality, India used to be far more liberal than it is now. In fact,

in Indian mythology, women are revered as goddesses. Women were forceful, strong and fearless in antiquity. Many nations have occupied and ruled over India. With all the setbacks the nation endured, its pride continued deteriorating and as a result, it is now falling behind in every area. Recently our Prime Minister Narendra Modi's vision for India is to earn the title of 'Sone ki Chidiya' by 2022. But only nourishing the roots of family and women are the roots in every family, will make this feasible.

The idea of self-help organizations nurtured the growth of women's empowerment. Self-help groups were first widely promoted by NABARD in 1991–1992, which is considered to be the beginning of the "SHG movement." The Reserve Bank of India further permitted SHGs to create bank savings accounts in 1993. The ability to use financial services gave the movement a significant boost. The goal of the government's provision of bank loans to women's self-help organizations is to ensure their sustainability. In order to empower themselves, women self-help organizations might employ loans with low interest rates. The members take use of the group's low-interest, collateral-free loans and monthly savings in a shared fund to cover their emergency expenses (Singh, 2008). At the micro level, SHGs give opportunity and financial support to poor and disadvantaged people, especially women, so they may improve their skills, find jobs, earn money and escape poverty (Duncombe and Heeks, 2002; Deininger and Liu, 2009). At the macro level, a thriving SHG fraternity serves as small and micro entrepreneurs, providing economic flexibility and converting the little involuntary savings of underprivileged women into local investments (which would have otherwise been lost to consumption) (Duncombe and Heeks, 2002). The motive of Self Help Group is providing them a sustainable income source to women improve their livelihood. Sustainable development is a common agenda for global concern but bringing this global concern into public policies is a difficult task. But by providing training and empowering women to create sustainable source of income the sustainability can be achieve. The most accepted definition of sustainable development according to the Brundtland's report is, "To meet the needs of present without compromising the ability of future generations to meet their own needs". It advocated the idea of "sustainable growth". According to The World Conservation Strategy report (1980), by the International Union for the Conservation of Nature and Natural Resources (IUCN), for development to be sustainable it must take into account the social and economic factors as well as the ecological ones.

### **Objectives of Self Help Groups (SHGs)**

1. The SHGs are economic organisation. Small funds are raised for day to day needs. The saving groups when transformed to earning groups not only increase the productivity of women but the credibility also.
2. Doors are wide open to women to understand and gain knowledge about Banking, Gram Panchayats, Zilla Parishad, Law and Judiciary etc.
3. As economical solutions are available, the family structure is maintained.
4. SHG is a good way to stop the exploitation of consumers.
5. Development of self-confidence is achieved.
6. A common platform is available for a dialogue and sharing of views.

## NEED OF THE STUDY

In the area of sustainable development for rural women, the focus must be laid on developing the capacity of women through increasing their economic power, social power, participation power and decision making powers. This is being achievable to a large extent through the formulation of SHGs. The 3 Pillars of Sustainable Development are Economic Sustainability, Social Sustainability and Cultural Sustainability. SHG's mainly focus on economic sustainability.

In this paper reviewing the extant literature on self help group contribution to sustainable development.

### Objectives of the Study :-

1. To understand the role of Self Help Groups contribution in sustainable development.
2. To review the Activities promoted by SHGs for income generation.
3. The overall objectives of the present study is to analyses women empowerment through self help groups with respect to the SHG members in Agra district of Uttarpradesh. The specific objective is to know the change in economic condition of SHG members.

### Review Literature

**Goyal and Parkash (2011)** attempted to study the problems and prospects of women entrepreneurs in India and revealed that the women entrepreneurs are persuasive, diligent and competitive and there should be consistent effort to motivate offer training and women entrepreneurship should be examined both at the individual level and at the firm level.

**Darrene, Harpel and Mayer (2008)** studied how various elements of human capital impacted self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage-earning women. The study also revealed the fact that the education attainment level is faster for self-employed women than that for other working women.

**Singh (2008)** explored why women entered into entrepreneurship, how they developed their businesses, the challenges and obstacles they faced in such efforts. Lack of interaction with successful entrepreneurs, social un-acceptance of women entrepreneurs, family responsibilities, gender discrimination have been found to be major obstacles in the growth of women entrepreneurship.

**Lall and Sahai, (2008)** assessed multi-dimensional issues of women entrepreneurship and family businesses and compared the challenges. The study involved variables like degree of commitment, entrepreneurial challenges and future plan for expansion based on demographic variables. Characteristics of business owners were identified as self-perception, self-esteem, entrepreneurial intensity and operational problem for future plans for growth and expansion. While the study revealed a considerable growth in the number of women opting to work in family owned business, it also showed that women entrepreneurs still have lower status in the society and they face more operational challenges in managing their businesses.

**Damwad (2007)** shared his experiences across five Nordic countries namely (i) Finland (ii) Denmark (iii) Iceland (iv) Norway and (v) Sweden besides initiatives and obstacles of women entrepreneurship. It enlisted few obstacles like financing, lack of knowledge and skills in business life, markets and entrepreneurial activity, work-life balance among others.

**Anand, Paul; Saxena, Swati; Gonzalez, Rolando; Dang, Hai-Anh H. (2019)** This research investigates a women's self-help group program with more than 1.5 million participants in one of Northern India's most rurally underdeveloped areas. The program's four core activity streams are microsavings, agricultural entrepreneur training, health and nutrition education, and political engagement. In the paper, the relationship between program enrolment and improved quality of life is studied. Using new data on a variety of self-reported capability indicators from members and non-members, the paper estimates propensity score matching models and reports evidence of differences in some dimensions as well as significant benefits to those from the most disadvantaged groups—scheduled castes and tribes. The study looks at robustness and comes to the conclusion that there is proof the program has helped with some aspects of sustainable development.

**Gaas, A. (2019)** This essay explores the role that community-led development has in attaining equitable economic growth and sustainable development. The research took a qualitative approach and looked at progress reports, case studies, and external comments from SHG for the previous five years. It also conducted interviews with the direct beneficiaries to cross-check the answers and reports read. The research showed that the SHGA gave its members social and economic power by fostering interdependent, trustworthy communities that served as a social safety net and encouraged economic activity through loans, savings, and potential investments among SHGA members. Finally, the research provided pertinent advice on how to enhance sustainable community-driven and owned development appliances based on its internal systems and macro-external elements.

**Sharma . B (2014)** The foundation of every country is research and education focused on sustainable growth. Furthermore, policies for sustainable development emphasize the importance of education, which is now essential for raising awareness of environmental protection among students, researchers, instructors and local communities. The current article provides an outline of how research and higher education contribute to a nation's sustainable growth. Additionally, efforts have been made to summarize the situation of the nation's higher education system and the different national and state financial organizations.

### **Research Methodology**

Research Design: Exploratory research which is based on past literature review.

Sources of Data: Major source of data is secondary sources of data taken from web sites, journals, books and published research etc.

### **Results and Discussions**

The study shown that formation and training of women Self Help Group is not a easy task and making sustainable. Government face so many problems to establish sustainable selg help groups. Women need time to time motivation and continues improvement in their income source.

### **Recommendations**

Adequate concessional financial assistance should be provided by the Government to SHGs. The proper occupation training should be organized by the government in order to make the SHGs members competent. The

district authority may need to adopt a day today system to monitor the functioning of SHGs. The Government should take necessary steps to bring all poor rural women to participate and encourage them to join the SHGs.

## Conclusion

Self Help Groups has been found as the appropriate approach and effective tool for poverty alleviation and empowerment of rural women. The SHGs have made a revolution in the rural women folk by enabling them to become self dependant, self reliant and self employed.

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