



A Research Study on Financial Empowerment of Women through SelfHelp Groups with Special Reference to Delhi, India

Dr Anamika Srivastava

ABSTRACT

Women Empowerment is the prerequisite to transform a developing country into a developed country. Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers, as said by Mahatma Gandhi.

The objective of the present study is to analyse the impact of self-help groups, to explore changes in women with regards to their financial empowerment. The study also talks about media representation on SHGs. The study is both quantitative and qualitative; survey and questionnaire/schedule, both, have been carried out for sample. The universe of the research is Delhi. The sample size is 400 respondents.

Keywords: Self Help Groups (SHGs), women, empowerment

1.1 PROLOGUE

Woman like Anne Bradstreet, through literature, was able to reflect upon these hardships and articulate them in a perspective by, and for women. In her poetry, "The Prologue," she is able to speak her mind freely while still concealing it. Bradstreet's poetry is not a direct call for empowerment but yes it gives light to women for empowering themselves.

The term empowerment is defined as the process of awareness and capacity building leading to greater participation, to greater decision-making power and control and transformative action. Empowerment of women signifies harnessing women power by their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them) awareness of gendered power structures, self-esteem, and self-confidence.

Now there is change in perception and attitudes towards women. The Universal Declaration of Human Rights adopted and proclaimed by the General Assembly of the United Nations on 10th December 1948, envisaged in Article 2 that “everyone is entitled to all the rights and freedoms set forth in this declaration without distinction of any kind”.

Women should become self-reliant to make themselves independent and can contribute in national development. The government of India had ushered in the millennium by declaring the year 2001 as ‘Women Empowerment Year’ to focus on a vision where women are equal partners of men. The last decades have witnessed some basic changes in the status and role of women. Indian constitution guarantees equality to woman in various fields of life. Yet large number of women are either ill equipped or not in position to propel themselves out of their socio-economic conditions. There should be an aim to increase the public awareness about women’s rights and to respond to demands from women’s organization to strengthen communication and solidarity among women.

The success stories of Nain Dei and 1,200 other rural women, who together formed 75 self-help groups is based on the same foundation. In 2016, Collective Efforts for Voluntary Actions (CEVA), a non-profit organisation, working in the Pangi valley for eight years, collaborated with National Bank of Agriculture and Rural Development (NABARD). It encouraged the women to form self-help groups to empower themselves and improve their socio-economic conditions.

SHGs have been emerged as a powerful instrument in order to alleviate the financial empowerment of women in the rural economy. Through Self Help Groups (SHGs), the proper attention is given for women financial independence. SHGs through the network of commercial banks, co-operative banks, regional rural banks, NABARD and NGO's has been largely supply driven and a recent approach in the provision of financial services to the poor and further upgrading their status in the society. In this way, SHGs are important not only to reduce rural poverty, to promote rural savings but also to increase gainful employment.

Keeping this in mind, the present study is about to analyse the current position of women empowerment and their financial growth after their joining SHGs.

1.2. The Self-Help Groups

In recent years, SHGs have become a significant movement in India. 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. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Delhi, India.

In 1991-92 NABARD started promoting self-help groups on a large scale. And it was the real take-off point for the 'SHG movement'. In 1993, the Reserve Bank of India also allowed SHGs to open saving accounts in banks.

Self Help Groups is a method of organising the poor people and the marginalised to come together to solve their individual problem and is used by the government, NGOs and other worldwide. The poor collect their savings and save it in banks. In return they receive easy access to loans with a small rate of interest to start their micro unit enterprise.

Over the past two decades of the Bank's association, India's SHGs movement has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor with the objective of bringing every assisted family above the poverty line and to solve their problems related to poverty illiteracy, lack of skills health care through groups.

Today, 67 million Indian women are members of 6 million SHGs and Total 74.80 lakh SHGs have been formed across the country (except Delhi and Chandigarh) under DAY-NRLM. Strengthening of SHGs 5.43 lakh SHGs have been formed in the current Financial Year Under the uniform interest subvention scheme, women SHGs will be eligible for loans up to Rs 3 lakhs at an interest rate of 7% per annum from next year i.e. 2022-23. (<https://www.pib.gov.in/PressReleasePage.aspx?PRID=1810970>, 2022 4:27PM by PIB Delhi). 70 lakh self-help groups across the country which is more than three times the figure for 6-7 years. The number of SHGs linked to banks has increased from about 500 in the early 1990s to more than 1.6 million in 2006.

The numbers of SHGs in India (2005-06 to 2009-10)

S.no.	Year	Number of SHGs	Growth Rate
1.	2005-06	2238565	109.47
2.	2006-07	2924973	30.66
3.	2007—08	5009794	71.28
4.	2008-09	6121147	22.2
5.	2009-10	6959250	13.6

In above table, it is shown that how the number of SHGs are increased in the period 2005-06 to 2009-10. In 2005-2006 the number of SHGs has been increased by 109.47 growth rate i.e. 22, 38,565. In the year 2006-07 growth rate was 30.66, in 2007-2008 growth rate was 71.28 in 2008-09 growth rate was 22.2 and in 2009-10 Growth rate is 13.6. The variation is grater in growth rate.

Source: NABARD

As on 30th November 2021, Mission has its footprints in 6769 blocks of 706 districts in 30 states and 6 UTs. It has mobilised a total of 8.01 Crore women from poor and vulnerable communities into 73.19 lakhs SHGs and formed 4,24,189 Village organisation and 32,406 CLFs.

Self-Help Groups are an informal and voluntary group, formed for fighting for common causes like poverty, illiteracy, violence, and deprivation of basic necessities of life. SHGs are the registered or unregistered group of micro entrepreneurs with a homogenous social and economic background, voluntarily coming together to

save small amounts regularly and mutually agreeing to contribute to a common fund to meet their emergency needs on mutual help basis.

1.3 Self-Help Groups and changed scenario for women:

“Age has not dampened her spirits nor diminished her creative skills” proved by a 65 year old women, Bimla Devi. She works in a nursery school run inside the Estate, runs errands, looks after her house, and then joins her friends at the Kalpana Chawla self-help group (SHG), where she along with eight other women reutilise old paper to good use. At this age, she is willing to take up challenges and she fits the bill of an empowered woman and what can be achieved with a little of help.

Many people who reside inside the sprawling Rashtrapati Bhavan complex in the Capital, Bimla Devi is among the handful of women who are part of self-help groups started previous year inside the President’s Estate on the recommendation of former President Pratibha Patil.

SHG is not just a source of satisfaction but a means of earning their “own money” which instils a sense of independence. The President’s Office is the major consumer for the products created by these groups, the women are confident that their wares will find takers outside as well. After being used in the Rashtrapati Bhavan canteen and in some houses inside the President’s Estate, word has spread about its quality.

The discrimination prevents women from playing for a full part in society and decision-making. In the early decades, the concept of women development was totally out of mind and the condition was miserable. But with the changed scenario, the thinking of people has been changed due to education, awareness and now, the problems of women are looked upon as the problems of social welfare and are considered more seriously and ultimately solved in the form of other way round particularly in the past more than 15 years. Due to the development of new policies, programmes and even projects, the status of women has totally been changed as they provide assistance to the low income women. The concern for low-income women’s needs has coincided historically with recognition of their important role in development. Various intervention approaches have been developed in order to address the needs of the women which ultimately reveal modifications not only in social policy approaches to third world development, state policies relating to women but also in the overall economic policy of the country as a whole. The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength.

1.4. The SHGs work and Representation in the Media:

Media is not only source of information but also a source of awareness and inspiration. Technology has made media more powerful and independent. Media shapes the thoughts of audience and has the power to create a wide impact. It accelerates women empowerment which leads to their economic empowerment. In this study, it is also examined the role of different kinds of media in women empowerment. This study can be also useful

in the sense that where as different governmental and nongovernmental Institutions are doing their best in promoting the women empowerment at different levels. The researcher also examined about media representation about the functioning of SHGs and their role for empowering women.

New Media plays an important and vital role in women's empowerment and its development. Media can create an awakening inspiration to achieve their potential as prime source of change in the society, we live in. The extraordinary revolution of New Media is affecting the basic structure of societies. It helps to speak out against the oppression and marginalization of women at the grass root level. Media is considered as the most potent and influential mean, in this regard as it has the capacity of persuading and moulding opinion. The relationship of the media and the women is important because whatever image women have in our country is influenced by media. It is thus vital, to utilize the media for the improving the status of women in India and divulging their role in national development.

1.5 This research paper thus looks at:

1. Analyse the impact of self-help groups.
2. Examines the changes in women with regards to their financial empowerment.
3. And the Representation in the Media.

1.6 The theoretical background:

The theoretical background building blocks deployed by the paper for its framework are explained below: In India, the advancement and empowerment of woman has been a leading objective of state policy ever since the attainment of independence in 1947. Institutions of different types - central, state, and local governments; non-governmental organizations; civil society; and other bodies - are active to ensure gender equality. India's Eleventh Five Year Plan (2007-2012) recognizes women for the first time not just as equal citizens, but as agents of economic and social growth. Self-help Groups (SHGs) have emerged as an effective instrument to promote entrepreneurship and self-confidence among women, particularly in rural areas. (Raheem, 2011).

The book deals with issues of education and keeping women in its central position to explore the intervening factors and their influence causing status-injury of and intellectual misrecognition for the women as also social impacts of education irrespective of culture, which hinder their development. Development is the immediate concern, however difficult to achieve ignoring the participation of all for whom it is proposed. In the gendered society like ours, gaps are prominent in favour of males in almost all indices of development, which are actually the resultant of gender-role-stereotyping, often disseminated through formal education and thereby arrange 'gender-creation'. (Roy, 2009)

The vast majority of Rural Women still depends on the locally available non-commercial sources of energy such as Animal dung, Crop waste and fuel wood. In recognition of the diversity of women's situations and in

acknowledgement of the needs of specially disadvantaged groups, measures and programmes will be undertaken to provide them with special assistance. (Singh, 2010)

Microcredit is a financial innovation that is generally considered to have originated with the Grameen Bank in Bangladesh. The strength of microcredit lies in its ability to organize idle women into a productive workforce with their proven creditworthiness. Microcredit enables the poor to undertake income-generating or self-employment activities, 90% of micro-credit beneficiaries are believed to be women. Microcredit has not only made women more productive, it has also empowered them. In this connection, micro credit with Self-Help Groups (SHGs) plays an effective role for promoting women socio-economic empowerment. (Lianzela., 2012)

According to the study, the support and efforts of many people who are part of the SHG movement in India. In particular, in the field, it is impossible to name all the SHG members and others too in their villages (including dropouts, and non-members) – and the leaders and staff of the SHG promoting agencies (NGOs, government agencies and banks) who have spent time with the study team and shared their views, experiences and data. Our main hope is that we have fairly reflected what they told us, and that the study findings will lead to a better understanding of some of the realities facing SHGs – and SHPAs and banks especially as their numbers grow, and to practical strategies to address the dark sides and strengthen the lights. (EDA Rural Systems Pvt Ltd, 2006)

The study analyses the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity, and socio-economic betterment of the poor for their consolidation. (Sahoo, 2013)

The report says to, the mushrooming of Self-Help Groups in the countryside is fast changing the life style of rural women in Himachal Pradesh. More than nine thousand such SHGs have become operative here and are covering more than 50 thousand rural women belonging to BPL and other poor families under the ongoing National Rural Livelihood Mission. The mission has been implemented in five blocks in the State in the first phase and the rest would be covered in the next stages in coming four years, said an official spokesman here on Sunday. In order to strengthen and provide greater financial support to the poor families with the goal of poverty alleviation through social mobilisation, institutions and capacity building, financial inclusion, saturation approach, skill generation and a portfolio of sustainable livelihoods, the NRLM has been made operational in the hill State from April 2013. The State was given Rs. 14.92 crore for initiating the programme. (<http://www.thehindu.com/news/cities/Delhi/self-help-groups-making-ruralwomen-selfreliant/article7168538.ece>, 2015)

Since the reconstitution of the Commission in January 2000, the Commission started projects with the aim of making women economically empowered. One of the major initiatives taken by the Delhi Commission for Women in the year 2000-2001 was to set up pilot projects in collaboration with partner NGOs for empowering

women economically and thus helping prevent crimes against women. The Commission tied up with various NGOs working in various parts of Delhi for formation of Self-Help Groups. Self-Help Groups-more than 16,000 women have been involved. (<http://dcw.delhigovt.nic.in/SHGs%201.htm>)

3. RESEARCH METHODOLOGY

Objective

1. To explore the meaning for women empowerment.
2. To examine the functioning of SHGs in Delhi.
3. To study the media's representation on women empowerment and Self-Help Groups.

Sampling method and size

Considering this particular research, from the data available from the SHGs in Delhi, 250 SHG working women, 50 SHG Trainers/Members, NGOs functionary, 50 media persons, 50 random viewers who are directly or indirectly involved the research were selected by simple random sampling method for survey.

These 400 respondents were selected by random sampling by checking their availability. It is convenient sampling that is used as a technique here.

Units of Data Collection and Analysis

A unit of analysis is a response in word, symbol, or a theme. It is generally a single ascertain about a subject or could even be an entire article. These are the aspects the researcher will be studying through the research. Here the researcher has prospects for financial empowerment of women through SHG and the contribution of media in terms of such issues.

These respondents were contacted at different SHGs in Delhi, media persons in various media organisation, NGOs, and some place Delhi and they were administrated by pretested questionnaire.

The units of analysis that are used in the current study are:

□ Basic parameters that decide the prospect of category of respondents, age group, qualification, and marital status.

Variables

Independent variables are systematically identified varied by the researcher and dependent variables are observed and their values are presumed to ascertain depend on the effects of the independent variable. In other words, association of variables are what the researcher wishes to explain.

The variables in this particular research are: -

1. Independent variable: respondent's category, age, qualification, and marital status.

2. Dependent variable: media, understanding about women empowerment, financial empowerment, loan, income, government's support.

Tools of Data Collection

The tools of data collection translate the research objectives into specific questions/items, the response to which will provide the data required to achieve research objectives. In this research, Questionnaire and schedule are used as a tool for data collection in surveys.

4. DATA ANALYSIS & INTERPRETATION

The data has been collected from primary source. A set of questionnaires are being prepared for assessing the functioning of the SHG and its representation of media of the study area. The survey is done on 400 respondents of different Self-Help Groups (SHGs) and stakeholders in Delhi.

The data of survey is based on analysis of data that is undertaken for getting the responses of the respondents on the questionnaires and interview after a direct meeting with the respondents to get their responses as per their convenience.

Only the members of SHGs and NGOs are working in Delhi, media persons and some random people, who are directly or indirectly involved in such kind of activities were selected to fill the questionnaires.

After doing the survey, the researcher has tried to conclude the role of SHG in financial empowerment of women and how much media is broadcasting the news related to SHG in the context of financial empowerment of women in Delhi.

➤ **Analysis Survey on SHG Worker, SHG Trainer, Media Person & Random viewers**

- **Universe:** Delhi, India
- **No of people interviewed:** 40.

5.1 FINDINGS OF THE STUDY

The main findings of study are:

1. It was found that the responses of respondents in the research are quite interesting as well as revealing of actual and ground problems of women empowerment. In this new world women are considered as they are empowered and known as half of the world, but still, we have lots of barriers and lack of awareness for empowering women. In other words, the women are still treated as lesser than men either professionally or personally. There are lots of need for growth and improvement.
2. The qualification of respondents is not appraisable, who are working in SHG. The other category of respondents is good.
3. On the view of women empowerment, the finding is positive. The respondents are aware of women empowerment. Although they have different perception about women empowerment. Out of 400 respondents, 86.25% respondents understand the meaning and concept of women empowerment. 26.5% respondents have opinion that the women who are financially strong are empowered women. While 21% said that socially empowered women are empowered. 18.75% stated that self-dependent women are empowered. 14% respondents said that being educated refers women empowerment. 13% and 6% of sample respondents have similarity in their opinion they stated that awareness and awareness of rights-duties shows that the women are empowered.
4. About understanding about SHG and information sources about SHG, the respondents have different opinion. Majority of sample respondents 32.75% said that its place to earn and 26.25% said the women get empowered after joining SHG. 47.75% got to know about SHG from other sources. 33.75% got to know about SHG through NGO 17% got to know through Community.
5. The majority of sample respondents (46.25) prefer SHG for financial gain. 67% respondents take loan from SHG. 45.75% respondents take loan for income generation activity. 75% of sample of respondents have given their opinion that they feel improvement in their income and livelihood after joining SHG. But interestingly, for 71% respondents, SHG is not their regular source of income.

6. 39% respondents said that SHG helps women for their financially empowered. 76.5% respondent said that they got aware of various social issues, and they got able to understand that such as child marriage and crime against women etc. After joining SHG, 51% respondents thought that they got able to take participation in decision making.
7. 51% respondents said that the economic activity which is conducted by SHG is satisfactory. Mainly, education and professional activity. 50.25% said that economic activities support in their happiness.
8. On the view of Media and its presentation related women empowerment and news related to SHG, the respondent has very positive approach. 90% of sample of respondents aware of Media.
9. 68% respondents prefer to watch Television. 42% respondents said media focus on news of women empowerment. 29.75% respondents said that Television more focus on issues related to women empowerment. 29.25% said radio focus on issues related to women empowerment. 19% respondents said that Print Media focus on such issues.
10. On the promotion of SHG and its related news, huge number of respondents said that 45% respondents said that media promotes SHG and its related news. 44.25% said that Print Media more focus on SHG work, while 26.75% said Television gives more importance to SHG news and 21% said that web media have more news related to SHG.
11. Finally, on the view of SHG's role in women empowerment, 46% of sample respondents said it adequate. The role of SHG for empowering women financially and socially as well is satisfactory. 16% said that it's feeble while 19.25% said that it's strong and 15.75% said that the role of SHG in women empowerment is weak.

5.2 CONCLUSION OF THE STUDY

The final conclusions to our research with respect to the objectives are:

1. Empowering women aims to inspire women with the courage to break free from the chains of limiting self-belief patterns and societal or religious conditioning that have traditionally kept women suppressed and unable to see their true beauty and power.
3. Mass media plays one of the significant roles in women's development and its empowerment. Media can create an awakening inspiration to achieve their potential as prime movers of change in society. But,

during study for review of literature and theoretical framework, the research found that digital media is actively talking about Self Help Group and evaluating its function.

4. The study therefore reflects that the major constraints faced were lack of formal education, no freedom to take decisions, dominance of group leaders, decision made at administrative level, less cooperation of officials, less profit, travel expenses for disbursement of loan, poor monitoring and technical guidance, inadequate space for enterprise, high cost of raw materials, lack of storage facilities, non-cooperation between educated and uneducated people and non-cooperation from family members. These constraints may be solved through extension strategies like adult education, vocational training of members, facilitating of bank officials and providing proper marketing facilities.

It is therefore suggested that the women need to be sufficiently exposed to the objectives and functioning of the SHGs so that they could manage the group effectively. This also will develop their interest in undertaking various activities with credit facilities, need based training and generate income which will definitely make them empowered.

Reference:

Book:

- 1) A Handbook on Forming Self-Help Groups (SHGs), Micro Credit Innovations Department National Bank for Agriculture and Rural Development
- 2) Abdul Raheem (2011), Women Empowerment Through Self-Help Groups (SHGs) – 31 Jul 2011, ISBN-13: 978-8177082876 -ISBN-10: 8177082876
- 3) Malhotra, A. et al Measuring Women's Empowerment as A Variable in International Development 4) Rajesh Roy (ed.) (2009) Women Education and Development, Publisher: Shipra Publications ISBN-

Research Papers:

- 1) Singh, Dr. P., and Gupta, S. (2013) A Conceptual Study on Women Empowerment-Facts and Realities, IOSR Journals Of Humanities And Social Science (IOSR-JHSS) Volume 11, Issue 4 PP 54-63 e-ISSN: 2279-0837, p-ISSN: 2279-0845
- 2) Khan, Dr. Ehtesham Ahmad & Moin Arif, Women Empowerment Role of New Media, (2013) Common research health Association for Education, Administration and Management, Volume 1, Issue 3 (ISSN NO 2322-0147).
- 3) Neeraja, P. (2013) Empowerment of Women: Prospects in Sericulture, Mittal Publications;1ST edition (2013) (ISBN-10: 8183244580 ISBN-13: 978-8183244589)
- 4) Narang, U. (2012) "Self Help Group: An Effective Approach to Women Empowerment in India", IRJC International Journal of Social Science & Interdisciplinary Research, Vol.1, Issue 8, ISSN 2277 3630, pp. 8-12

- 5) Islam, M., Sarmah, J. K. (2014) "Impact of Self-Help Groups in Empowering Women: A Study of Rural Assam", Social Change and Development, Vol. XI No.2

Web Sites:

- 1) <http://www.thehindu.com/news/cities/Delhi/self-help-groups-making-rural-womenselfreliant/article7168538.ece>
- 2) <https://www.ndtv.com/topic/self~help-groups>
- 3) <http://profit.ndtv.com/news/banking-finance/article-disbursed-rs-5-500-crore-to-women-self-helpgroups-in-5-years-icici-bank-1667617>
- 4) <http://www.dnaindia.com/topic/self-help-groups-shg>
- 5) <http://timesofindia.indiatimes.com/city/thiruvananthapuram/shg-for-hivve-peoplelaunched/articleshow/57319261.cms>
- 6) <http://www.thehindu.com/news/cities/Delhi/Self-help-groups-thriving-in-RashtrapatiBhavan/article16837951.ece>
- 7) <http://economictimes.indiatimes.com/topic/SHGs>
- 8) <https://www.ndtv.com/video/features/news/self-help-groups-undergo-silent-revolution-28801>
- 9) <http://navjyoti.org.in/self-help-groups/>
- 10) https://markmybook.com/book.php?book=8385&gclid=Cj0KCQjwgb3OBRDNARIsAOyZbxBJxu4RnDiecCvJqAPiUJpnKB6gTDXinAOEqEIU4CsqVJOMoafz3YaAkZvEALw_wcB
- 11) <http://thehoot.org/web/Defining-alternative-media-in-the-Indian-context/879-1-1-34-true.html>
- 12) http://www.ifad.org/evaluation/public_html/eksyst/doc/insight/pi/india-13.htm
- 13) http://www.academia.edu/4814541/A_Conceptual_Study_on_Women_Empowerment-Facts_and_Realities
- 14) http://www.academia.edu/4814541/A_Conceptual_Study_on_Women_EmpowermentFacts_and_Realities
- 15) <http://www.indiaonlinepages.com/population/literacy-rate-in-india.html>
- 16) <http://pubs.sciepub.com/ajrd/1/5/4/>
- 17) <http://indianexpress.com/about/self-help-groups/>
- 18) <http://iosrjournals.org/iosr-jbm/papers/Vol8-issue6/C0861724.pdf?id=5166>

Annexure I- News related to Self Help Group

Here is some glimpse of news related to Self Help Group that is published in Print Media and broadcasted on Web media.

1.

News Home » Business » India Business

NABARD Financial Services to support self-help groups in all states

Manish Raji TNN | Jun 6, 2014, 03:36 PM IST

CHENNAI: NABARD Financial Services (NABFINS), a subsidiary of National Bank for Rural and Agricultural Development which provides financial assistance to self help groups (SHGs), will expand its operations to all states in the country, according to NABARD chairman Dr Harsh Kumar Bhanwala.

At present, NABFINS serves a total of 66 districts in four states. (27 in Tamil Nadu, 26 in Karnataka, four in Andhra Pradesh and nine in Maharashtra).

NABARD will also grant support for promoting 2,000 new producer organizations (POs) in the next three years under a separate window -- Producer's Organization Development Fund (PODF), said the chairman. PO is a group of farmers and producers who come together to grow, harvest and aggregate their produce.

"NABARD will also explore the possibility to provide IT-related services and guidance to cooperative banks and Rural Financial Institutions (RFIs)," the chairman

The news is published in Times of India's business section on 6th June 2014. The National Bank NABARD which provides financial assistance to self-help groups (SHGs). The chairman, Dr Harsh Kumar Bhanwala of NABARD had said that he will also explore the possibility to provide IT-related services and guidance to cooperative banks and Rural Financial Institutions and will expand its operations to all states in the country.

<http://timesofindia.indiatimes.com/business/india-business/NABARD-Financial-Services-to-support-self-helpgroups-in-all-states/articleshow/36147645.cms> 2.

THE HINDU

NEWS - CITIES - DELHI

DELHI

Self Help Groups making rural women self-reliant

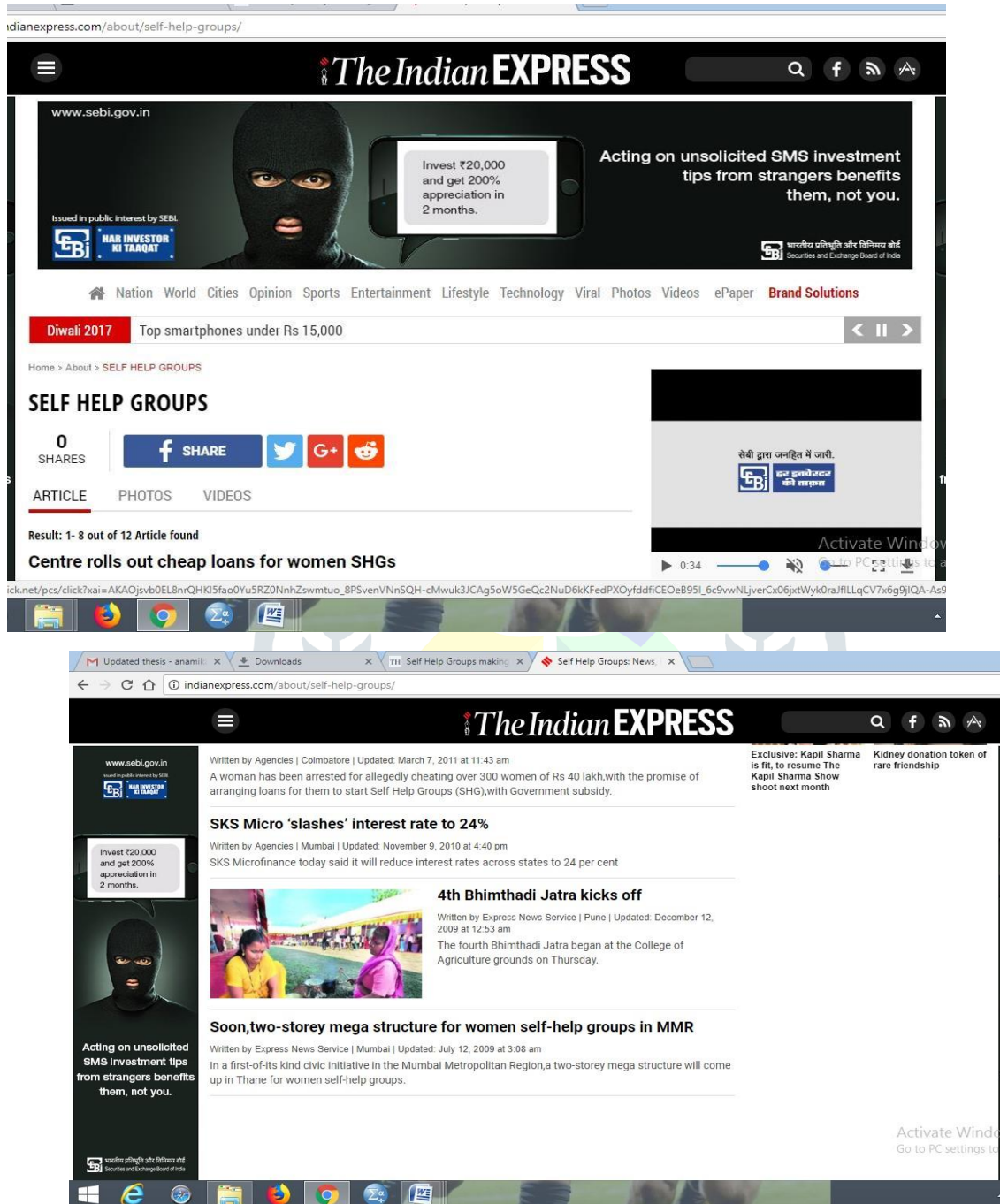
Staff Correspondent
SHIMLA: MAY 04, 2015 00:00 IST
UPDATED: MAY 04, 2015 05:35 IST

The mushrooming of Self Help Groups in the countryside is fast changing the life style of rural women in Himachal Pradesh. More than nine thousand such SHGs have become operative here and are covering more than 50 thousand rural women belonging to BPL and other poor families under the ongoing National Rural Livelihood Mission

The above news is published in Delhi edition of The Hindu on 6th June 2014. The news is related to Self Help Groups of Himanchal Pradesh. The increasing number of Self-Help Groups in Himanchal Pradesh is helping to change the life style of rural women. More than 50 thousand rural women belonging to BPL and other poor families under the ongoing National Rural Livelihood Mission are being covered by SHG.

<http://www.thehindu.com/news/cities/Delhi/self-help-groups-making-rural-womenselfreliant/article7168538.ece>

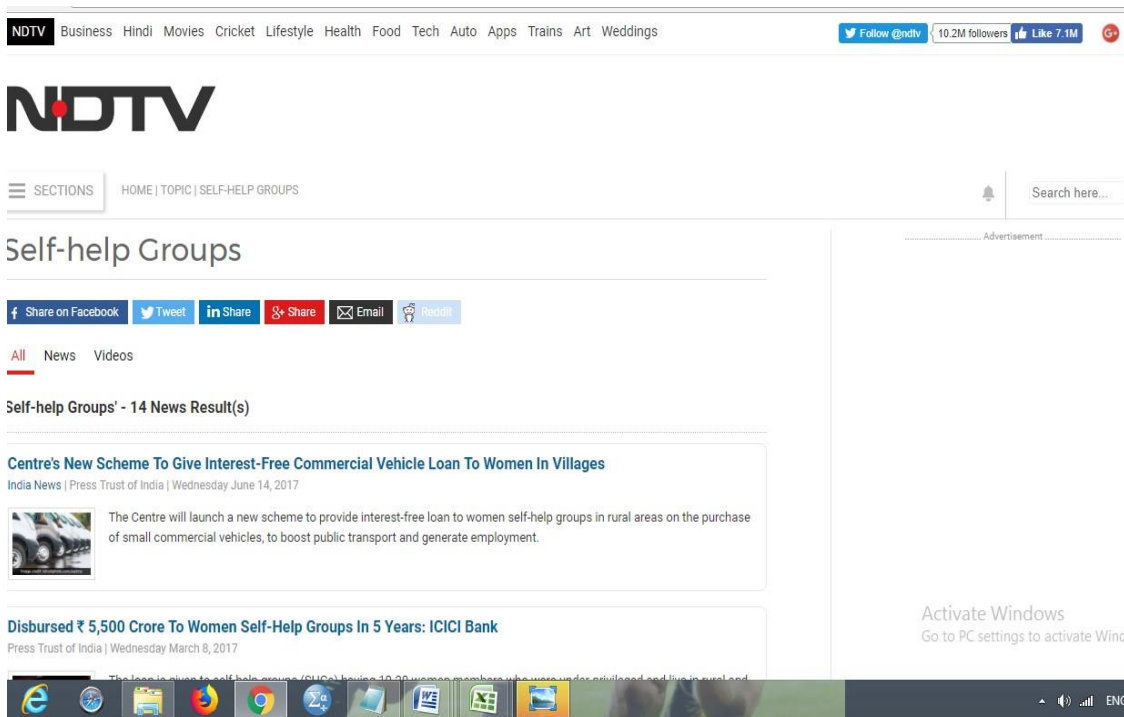
3.



In e-paper of The Indian Express, on February 4, 2014, a collection of news related to SHG has been published. The focus of news was different perspectives of SHG for different issues.

<http://indianexpress.com/about/self-help-groups/>

4.



The screenshot displays the NDTV website's 'Self-help Groups' page. The top navigation bar includes categories like Business, Hindi, Movies, Cricket, Lifestyle, Health, Food, Tech, Auto, Apps, Trains, Art, and Weddings. The NDTV logo is prominently featured. Below the logo, there are social media sharing options for Facebook, Twitter, LinkedIn, and Email. The main content area shows a list of news results under the heading 'Self-help Groups' - 14 News Result(s). Two news items are visible: 'Centre's New Scheme To Give Interest-Free Commercial Vehicle Loan To Women In Villages' dated Wednesday June 14, 2017, and 'Disbursed ₹ 5,500 Crore To Women Self-Help Groups In 5 Years: ICICI Bank' dated Wednesday March 8, 2017. The Windows taskbar is visible at the bottom of the browser window.

The portal of

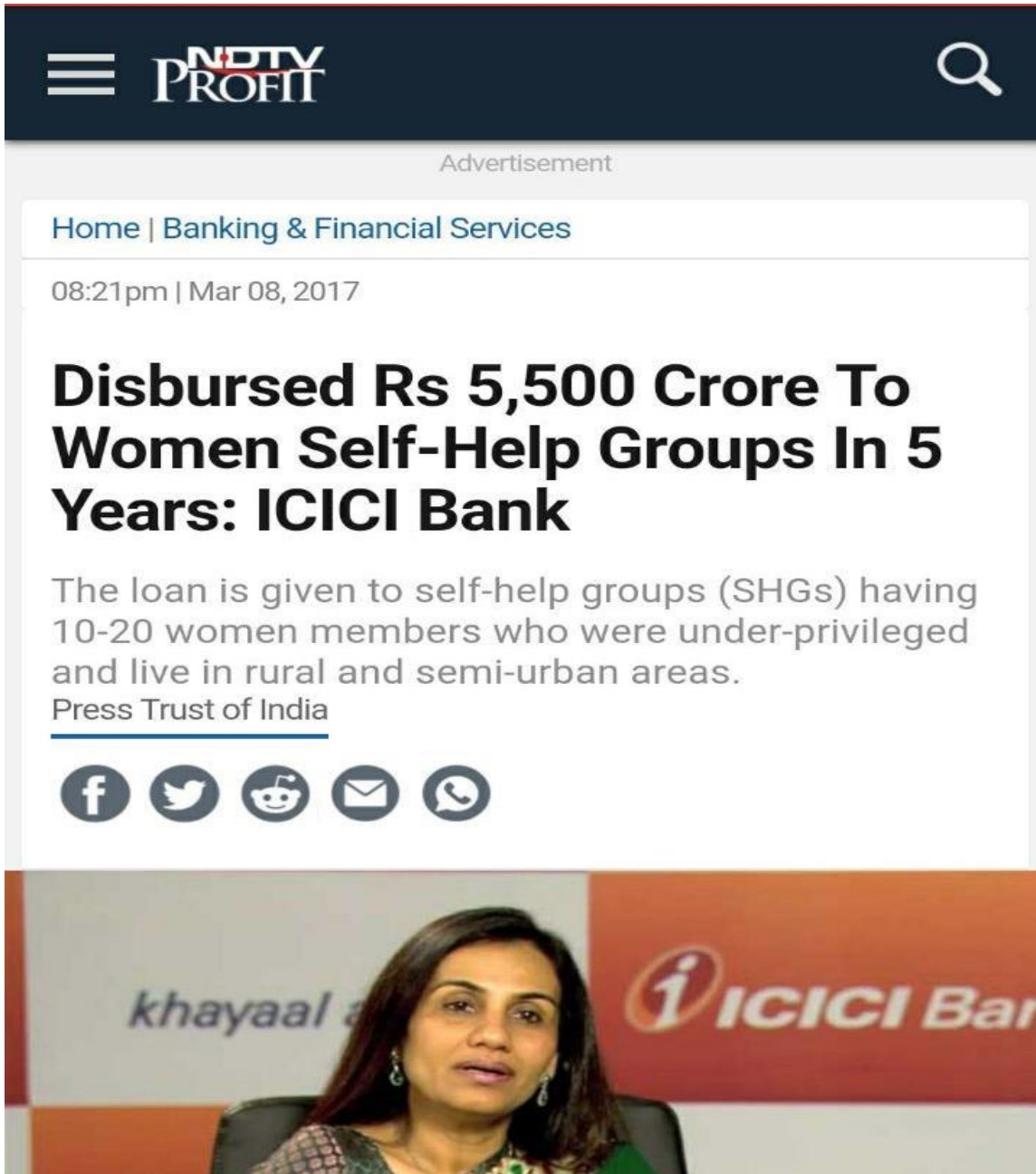
NDTV

provides the news

collection related to 'Selfhelp Groups' in India. It a collection of 14 News about SHG. Each news tells the development and improvement for women who are working or associated with Self Help Group.

<https://www.ndtv.com/topic/self-help-groups>

5.



NDTV

Profits broadcasted news related to SHG on March 08,

2017, quoting by PTI. The

managing director and

CEO

of

ICICI Bank

Ms. Chanda Kochhar said in a

statement

that the women

forming

such

SHGs

are remarkable and they have great business acumen. This urges us to continue funding their dreams and help uplift more families. ICICI Bank has given over Rs. 5,500 crore to self-help groups (SHGs) having 10-20 women members who were under-privileged and live in rural and semi-urban areas. Using technology, ICICI Bank officials also assist women SHGs to open bank account through tap banking.

As on January 31, 2017 ICICI Bank had 2,353 branches in rural and semi-urban areas. Of this, 479 branches are in unbanked villages.

<http://profit.ndtv.com/news/banking-finance/article-disbursed-rs-5-500-crore-to-women-self-help-groups-in-5-years-icici-bank-1667617>

1.



On MAY 10, 2008, NDTV published a video related to Silent revolution of SHG. The huge growth of IT sector in Chennai is having its impact in rural Tamil Nadu. Even the not-so-educated rural women of selfhelp groups are catching up with computers. They want to computerise their transactions and grow bigger with the help of banks.

<https://www.ndtv.com/video/features/news/self-help-groups-undergo-silent-revolution-28801>

Besides the above-mentioned news here, there are various organisations that are working with SHG and for women empowerment, regular publish the development news about SHG. So, web media is giving its more contribution for SHG's related news.