

Q. What is SHG? Critically analyse the success story of SHGs in India. (200 words).

Ans. SHG (Self Help Groups) is a group of 10-20 women in a village who come together & perform various works like making food items, basket-weaving etc. so as to earn money.

They also deposit some amount of money voluntarily so that this money can be used in various activities & in case of emergency. In general, they make their own SHG Bank. They also give loans to women in need.

It is not only a step of empowering a women in rural & backward areas but it ^{also} creates a sense of unity & oneness among the village women. They share the skills, training for producing the item. Also, they are a source of employment for the destitute women who are left alone by their families for some reasons.

But there can be some issue in a SHG as it can create disparity among the group if leader of the group

is very arrogant & proud. Also, allocation of funds can create disputes among women as they are maintained by leader & as we know that she lacks professional knowledge in handling money so it can create a situation of chaos.

Further, many companies & NGOs join hands with these SHGs to market & advertise their products as a part of their CSR (Corporate Social Responsibility). But ~~there~~ there are SHGs in remote & interior areas of villages which are left-untouched & their products merely reach the nearby towns. Comparatively, they earn less profit.

Therefore, SHGs is a good initiative taken by women in rural areas. It has helped women create her own identity in a place where ~~she~~ they are still considered below ~~man~~ men.