



Banking on Self-help Groups: Twenty Years On

Ajay Tankha

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Banking on Self-help Groups reviews the existing state of affairs in respect of the SHG (Self-help Group) movement and addresses the question of what should be the next phase of development of the SHGs. It identifies the policy gaps and opportunities that exist for the SHGs to be mainstreamed further into the formal financial system.

The author examines elements of strategy and design being adopted by the National Rural Livelihoods Mission as also the potential role of NABARD in the development of SHGs in the future. The study focuses on three core issues pertaining to SHGs. These relate to (i) cost-effectiveness, (ii) sustainability, and (iii) impact, i.e., the development cost of SHGs and SHG-based institutions, the sustainability of SHG models and community institutions fostered by them, and the economic and social impact on SHG members.

The book concludes with a discussion of proposals and institutional arrangements that provide the way forward for the continued and uninterrupted growth of SHGs as an agency for change in the rural sector of India.

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