PREFACE

Programmes directly targeting poor families and supporting their livelihoods promotion hold a major promise to trigger pro-poor growth. However, the past record of implementation of these programmes has not been very successful and the pro-poor growth that they were supposed to generate has actually not taken place. The strategy of self-employment through organizing the poor into Self Help Groups (SHGs) became the cornerstone of the new strategy.

Group approach has been found to be a cost effective, equitable and sustainable way to channelize developmental efforts in right direction. The rural poor however, may not be able to form groups by themselves and would require the services of some change agents like developmental agencies or NGOs, among others to act as catalyst, facilitator and an intermediate link with formal credit agencies in local setting. The Self Help Promoting Institutions are the institutions promoting such groups who are also guided in improving their standard of living by converging various programmes relating to literacy, health, nutrition, housing, sanitation, ecological conservation and restoration etc.

The 11th Five Year Plan (2008-2012) talks of transforming SHGs to community based organizations which will enable them to operate on a bigger scale and truly come up as poor peoples’ institutions. They would also be in a position to shift from micro credit to larger credit facilities offered by banking institutions and thus will come into their own as a formidable economic force.

There is no doubt that enormous potential lies with SHGs which professional social workers can explore to make these groups effective instruments of social inclusion and subsequently financial inclusion. These institutions of poor is a form of generating social capital and if guided with understanding can nurture human capital among the disadvantaged. SHGs provide opportunities for practice of group work, inter-group work and community work. A social worker would need to have skills in establishing good interpersonal relationships, communication and leadership skills and managerial and analytical skills for making these institutions as viable instrument for the empowerment of marginalized groups.
The present study has been carried out to understand the role of social worker in the social mobilization, formation and stabilization of Self-Help Groups. What are the problems faced by women while working with SHGs have been explored and analyzed in this study? Besides, what has been the impact assessment of SHGs on women in terms of their social, political and economic empowerment has also been studied in the present work.

The study consists of seven chapters. First chapter is a introduction which encompasses definition of poverty and its existence at International and National levels. Attempts which have been made to alleviative poverty and women’s approaches of development has been covered in this chapter. This chapter also throws light on the concept of Self Help Group, its history, purpose, structure, principles, formation and development of SHG. Poverty, a great priority areas for social workers and group work is one of the method of Social Work is also covered briefly in this chapter. It also gives a review of literature concerning self help groups, micro credit, micro finance, women empowerment and role of social worker in the development of SHG.

Second chapter discusses the methodology adopted in the present study. Profile and functioning of the members of SHG is given in the third chapter. This chapter discusses the profile of the members of SHG which includes age, education, martial status, family size, occupation, their participation, awareness level about Swarana Jyanti Gram Swarozgar Yojana (SGSY), aim of joining SHG and experiences of rural women in the formation and stabilization of SHG. In addition to this, functioning of SHG in terms of framing of rules and regulations, book keeping, maintenance of records, frequency of meetings, method of saving, loan of the bank etc. are also covered in this chapter.

Fourth chapter studies the problems faced by the members of SHG while forming and sustaining their groups. Fifth chapter deals with the role of social worker in the development of SHG. Sixth chapter discusses the impact of SHG on women in terms of social, political and economic empowerment. This chapter also discusses in details as how far women have empowered themselves after joining SHG. Case studies of best practices are also given in this chapter to make it more comprehensive.

Finally, seventh chapter presents the conclusion and recommendations for