

A handbook on forming self help groups

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Empowering Communities: A Guide to Creating Self-Help Groups

Origin and Evolution

Self-help groups (SHGs) trace their roots to the Grameen Bank in Bangladesh, founded by Muhammad Yunus in 1983. Recognizing the transformative potential of microcredit, Yunus initiated a program to provide loans to poor women, who formed small groups to support each other.

Objectives of SHG Formation

The primary objectives of establishing SHGs are to:

- Promote financial inclusion and savings habits
- Enhance economic opportunities for marginalized communities
- Empower women and youth through shared experiences
- Foster social cohesion and community development

Government Support

In India, SHGs have gained significant support from the government through various schemes:

- Self-Employment Program for Urban Poor (SEPUP)
- Swarnjayanti Gram Swarozgar Yojana (SGSY)

- National Rural Livelihoods Mission (NRLM)

These schemes provide financial assistance, training, and infrastructure to SHGs, enabling them to grow and thrive.

Structure of SHGs

SHGs typically consist of 15-20 members who share common interests or goals. They elect a leadership team comprising a president, secretary, treasurer, and group animator. Meetings are held regularly to discuss financial matters, plan activities, and provide mutual support.

Method of Operation

SHGs operate on the principles of:

- **Regular savings:** Members contribute a small amount each month, which accumulates into a group fund.
- **Microcredit:** Members can access loans from the group fund at low interest rates, enabling them to start or grow small businesses.
- **Mutual support:** Members provide encouragement, advice, and emotional support to each other, creating a sense of collective responsibility.

Creating a Self-Help Program

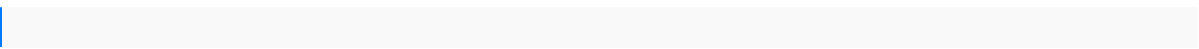
1. **Identify a target community:** Determine which population you want to serve.
2. **Conduct a needs assessment:** Consult with the community to understand their aspirations and challenges.
3. **Establish a core group:** Recruit a group of motivated individuals who will champion the SHG.
4. **Train the core group:** Provide training on SHG principles, financial literacy, and leadership skills.
5. **Facilitate group formation:** Guide the core group in recruiting additional members and forming a structured SHG.
6. **Provide ongoing support:** Offer mentorship, training, and access to resources to ensure the sustainability of the SHG.

Examples of Self-Help Groups

- Women's savings and loan groups
- Farmers' cooperatives
- Youth entrepreneurship collectives
- Community-based health groups

Growing a Self-Help Group

- **Foster a sense of belonging:** Create a welcoming and supportive environment where members feel valued.
- **Encourage participation:** Engage members in all aspects of group decision-making and activities.
- **Celebrate successes:** Acknowledge and reward group achievements to build confidence and motivation.
- **Seek external support:** Partner with government agencies, NGOs, and financial institutions for additional resources and capacity building.
- **Continuously innovate:** Explore new opportunities and initiatives to keep the group relevant and dynamic.



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