



## Microfinance Self-help Groups in India: Living Up to Their Promise?

By Frances Sinha

Practical Action Publishing. Paperback. Book Condition: new. BRAND NEW, Microfinance Self-help Groups in India: Living Up to Their Promise?, Frances Sinha, Self-Help Groups (SHGs), a means of reaching rural women with savings and credit services, have taken off dramatically in India, where an estimated 25 million women are members. Their benefits are social as well as economic: SHGs encourage women to become active in village affairs, or take action against domestic violence, the dowry system, or the lack of schools. But some questions remain. How effective and transparent are the groups in managing their finances? Are the groups sustainable? Do the poorest benefit? What does it take for SHGs to mobilize for social action? How effective are such actions? For the first time, detailed field research probes beneath the surface of India's world-renowned SHGs. It explores both social and financial performance in the SHG movement. This text reveals that whilst there are important achievements, especially on the social side, without more strategic attention and more resources these are unlikely to be sustainable.



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