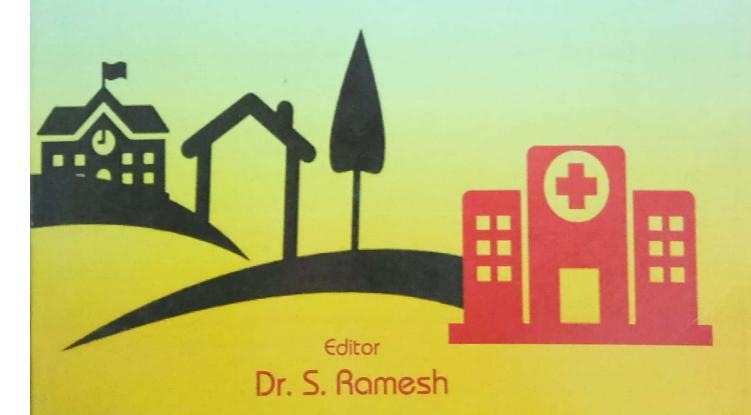
IMPACT OF EMPOWERMENT PROGRAMMES ON RURAL DEVELOPMENT IN INDIA







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27.Micro Credit for Sustainable Development: Role of NGOs

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LINTRODUCTION

Poverty is one of the biggest challenges to the development of a developing country like India where a major population is living in rural and semi-urban areas. Poverty leads to hunger, malnutrition, illiteracy and social misdeeds. The main reason may be lack of ample employment opportunities in the country. Since employability of human resource is a key to sustainable development, creating self-employment opportunities is one way of alleviating poverty and solving the consequential problems of unemployment. There are over 24 crores people anyhow sustaining below the poverty line in the country. The Scheme of Micro-Credit has been found as an effective instrument for lifting the perished poor above the level of poverty by providing them adequate self-employment opportunities and making them credit worthy. In the context of the contemporary social empowerment, self realizations and self initiatives are the bases for the formation of Self-Help Groups (SHGs). This has motivated NGOs to form SHGs in rural areas to empower them through developing their inherent skills. Thus, SHG movement among the rural poor in different parts of the country has emerged as a very reliable and efficient mode for technology transfer. Chanakya's philosophical statement has transformed into the SHGs with the help of NGOs and their efforts. Microfinance is the tool to empower the rural poor and also tool against human deprivation. Microfinance is motivating sustainable development through the supportive NGOs. The growth of microfinance in India has been in response to the failure of institutional initiatives of rural credit system and involvement of informal credit system - rural credits especially rural cooperatives. This has led to establishment of microfinance institutions under the guidelines of NABARD. Micro-credit programme works through NGOs/SHGs and the merit lies in weekly monitoring and refund of installments.

II. GROWTH OF MICROFINANCE IN INDIA

During the 1960s and 1970s the key issue in agriculture and rural development was agricultural production. Apart from improved seeds and seedlings, fertilizer, pesticides, tools and machines agricultural credit was an input for improved agricultural production. The target groups were farmers and the issue was how to disburse agricultural credit to farmers. The funds were provided by governments and donors. Disbursement mattered, not repayment. The main disbursement channels were agricultural development banks and projects. Agricultural credit was a service, not a business. The strategy had much to show: the green revolution, driven by technology, financed on credit, with subsidized interest rates. The produce was purchased by government at guaranteed prices. So green revolution succeeded thereby ignoring the business of the financial services. But when farmers didn't repay their loans, the banks didn't cover their costs and the governments ran out of money to finance the subsidies, the banking business finally failed, and

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