

Economic Empowerment of Women: Self Help Groups Analysis towards the Sustainable Development

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Abstract: India is facing a number of challenges in consolidating, saturating and sustaining SHG movement, especially in SBLP. Towards this, the impediments need to be identified and appropriate strategies have to be developed to overcome the identified impediments. The Government promotional efforts need to be supplemented with learning from different states' experiences and independent assessments and observations of present status of SHG institutions in the country. Self-help groups (SHGs) and women's self-help groups (WSHGs) in particular, represent a form of intervention that is a radical departure from most current programmes. Self-help groups are small informal association of the poor created at the grass root level for the purpose of enabling members to reap economic benefits out of mutual help solidarity and joint responsibility. Self-help groups are formed voluntarily by the rural and urban poor to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and community. As these self-help groups are effective for eradication of poverty and social empowerment and sustainable empowerment. The paper will discuss the working of grassroots participatory implementation of self-help groups that is demand driven by 'beneficiaries' that, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal. Further the paper will evaluate the self-help groups disburse microcredit to the rural women for the purpose of making them enterprising women and encouraging them to inter into entrepreneurial activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs enhance equality of status of women as participation, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The paper will conclude with the review of literature and how the women are empowered by the micro finance institutions socially and economically protecting their rights with valuable information for implementing agency as well as policy makers to enhance the performance of SHGs and sustainable development of women empowerment.

Keywords: Empowerment of Women, Micro-Finance, Self-Help Groups, Sustainable Empowerment

Introduction

In the late 19th century, citizens in some European countries like Germany and Britain started ROSCA Rotating Savings and Credit Association. The concept evolved over decades and was pioneered by Noble laureate Mohammad Yunus as Self Help Groups (SHGs) in 1970s. Notably, core principle of both the ideas are same 'the collateral of loan is trust and peer pressure'. Those who are not familiar with the term SHG, "SHGs are small economical homogenous affinity groups of rural poor, voluntarily formed to save and mutually contribute a common fund to be lent to its members as per group decision."

Self-Help Groups are major means of women's socioeconomic empowerment. SHGs increase savings habits of women, helps women to raise loans, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services. By doing so, they increase economic freedom of women and increase the status of women in their family and society. Much of the research and developmental activities are going on women empowerment through Self-Help Groups and many of the information sources are published (Jyothi Kalyanrao Heggani; Sindhe Jaganath R; 2014)). The basic principles of the SHGs are group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based

lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment.

Self-help groups (SHG) are village-based initiatives, where members regularly save up in order to start lending once the group collected enough money. Often from a homogenous economic and social background, they have the common goal to pool their resources in order to fund common or individual projects, ensuring financial stability and repayment. This kind of solidarity lending was often triggered by NGOs, organising poor communities in rural areas of India, triggering social and financial support. This micro-finance and self-managed model is often the first step to financial inclusion through the participation of the community.

Not only do SHGs uplift the livelihood of low-income householders, they also empower their social and political lives. It is a very strong instrument of economic development, creating financial habits and unleashing entrepreneurial talents. Women are particularly concerned. According to the State Bank of India, more than 91% of SHGs members are women. In 20 years, 100 million rural women have been taking part to SHGs; a very successful tool for the empowerment. With time, SHGs got recognition from banks and the Reserve Bank of India, and became a vehicle of social sector services. When the movement started, the question of "how such an unregistered organisation could be given credit?". In 1996, a circular of the Reserve Bank of India made a SHG a normal business activity banks could lend money to.

In 1998, NABARD started linking some of these groups with banks so that they can borrow from banks once they gathered a base of their own capital. Through the Self-Help Group Linkage Programme, NABARD provided financial services to more than a third of rural India by connecting a million of SHGs in 10 years. More than 30 000 bank branches and some 5 000 NGOs participated to this immense project. The impact of SHGs on poverty is enormous and shows the huge potential of banking on the most unprivileged population. By such recognition from the banking sector and being so much on the rise, SHGs moved in 2008 from consumption credit-based to production credit-based. The next step NABARD is particularly focused on is digitisation, through its pilot project e-Shakti. It aims at improving the quality of book-keeping of SHGs and enables banks to take informed credit decisions about each group. It also facilitates convergence of delivery system with SHGs using Aandhaar linked identity. Main-streaming SHGs members with national financial inclusion agenda should allow them to access a wider range of financial services. The project already launched in 2015 "digitized" in April 2017 120.00 SHGs, accounting for almost 1.5 million individuals. Among them, 1.455.000 are women, almost all being now linked with Aandhaar. Such initiative fits in with the goal to cut the dependence on cash transactions in India.

Review of Literature

Women's empowerment can be measured by factors contributing to each of the following i.e. their personal, economic, familial, and political empowerment (Pancey and Roberts; 2012). Household and interfamilial relations are to be included which is believed to be a central locus of women's dis-empowerment in India. To understand the change women undergo in becoming empowered we look at the above aspects. Various studies show that the women have been empowered based on factors such as income, households, political, decision making etc.

According to NABARD's publication Status of Microfinance in India 2011-12 there are disparities in the geographical spread of SHG bank linkage programme and credit deepening (Nabard, 2012). As on March 2012, out of 33 states, 22 states and union territories have less than 50% of SHGs having a savings bank account have a loan outstanding to banks; another 10 states have 50 to 80 percent of SHGs with loan outstanding; and only one state, namely Andhra Pradesh, has 80% percent of SHGs with loan outstanding to banks. The percentage of SHGs credit linked to bank is highest in Andhra Pradesh with 94% and lowest in the country in Arunachal Pradesh with 4%. Out of 33 states, 9 states & union territories namely, Andhra Pradesh (94%) Puducherry (76%), Tripura (74%), Bihar (73%), Jharkhand (71%) Odisha (58%), West Bengal (56%) and Tamilnadu (56%) and Himachal Pradesh (55%), have more than the national scenario (55%).

During the financial year 2011-12, the banks disbursed a total loan of Rs. 16,535 crores to 11,47,878 SHGs with an average of Rs. 144,046 per SHG (Nabard, 2012). The average amount of loan per SHG is highest in Andhra Pradesh with Rs. 215,875 and lowest in Lakshadweep with Rs. 14,375 when compared to all other states. Of the total 33 states and union territories, majority states & union territories' average loan size is more than Rs. 100,000 (19) followed by Rs. 50,000 to Rs. 100,000 (12) and less than Rs. 50,000 (2). There is a wide difference in the average loan per SHG across the states/union territories. Further, there are only six state/union territories namely Andhra Pradesh (Rs. 215,875), Puducherry (Rs. 194,230), Karnataka (Rs. 185,290), Haryana (Rs. 160,309), Kerala (154,620) and Uttarakhand (148,155) that have more than the national average of loan per SHG.

Pandey and Rini Roberts (2011) examined the impact of participation in Self Help Groups on the empowerment of women in Chamarajnagar District of Karnataka using personal narrative method. The authors recommended that it is necessary to provide a convergence of inputs, ensuring a proactive involvement of women in the program, changing social norms and perceptions and anchoring with wider movements of social change. Tripathy and Jain (2011) assessed the distributional implications of the world's largest ever government operated micro-finance programme and examines the suitability of the Self Help Group (SHG)–micro-enterprise framework towards effective income generation and poverty alleviation. The statistical analysis indicates that while internal savings and group corpus have a positive and significant effect on the income growth of beneficiaries, bank credit does not have any such impact. The results also highlight that the socially and economically forward regions are more likely to benefit from this programme. This has policy implications towards effective governance of government operated micro-finance initiatives in developing nations.

The Women Empowerment Programme

Valmiki Rama Krishna; R. Shashidhar (2018) in the paper titled “Teacher Empowerment Programme in India: A new Vision in Women Empowerment has noted elaborately about the empowerment of women in Teaching profession and within the context expressed need, the Teacher Empowerment Programme emerged as one important programme that focused increasingly on gender equity for teachers. This in-service programme began in the Dhar district of Madhya Pradesh in 1992 as a grassroots effort designed to meet the immediate needs of teachers for new content and skills that would increase their influence on the process of education. Focused on interactive participation and decision-making of teachers, the TEP aimed to place power in their hands and facilitate its responsible use. Innovative and imaginative, the TEP did not reject official education policy; its general objectives and processes are consistent with the guidelines of the National Policy on Education (NPE) and its Programme of Action (POA).

Debadutta Kumar Panda (2009) writes on “Assessing the Impact of Participation in Women Self-Help Group-based Microfinance: Non-experimental Evidences from Rural Households in India” in „International Journal of Rural Management“. A quasi-experimental design was made under which the target group was compared with a selected control group across a set of household variables like income, assets positions, savings, consumption, employment, literacy and migration. A multistage random sampling was used to select 150 cross-sectional samples from Orissa, Jharkhand and Chhattisgarh states of India. Descriptive statistics, test of significance by z-statistics and probit model under econometrics were used to measure the impact of participation in the self-help group-based microfinance. The distribution of household income and assets was measured by Gini coefficient and Lorenz curve. The household was taken as the unit of analysis. The study concluded with the positive impact on the increase in income, assets position, savings and literacy and in the reduction of migration of rural households. Weak evidence of significant impact of the group-based microfinance on the distribution of household income and assets was found. The participation of women in the self-help group was strongly determined by household income, employment, migration, saving and literacy positions.

Rise of the SHGs in India and in Karnataka

At their most basic level, “SHGs are voluntary, small group structures for mutual aid and the accomplishment of a special purpose. They are usually formed by peers, who have come together for mutual assistance in satisfying a common need.” SHGs emerged in India early 1980s, but have roots in Bangladesh. In the 1970s, Professor Muhammad Yunus, a Bangladeshi social entrepreneur, began experimenting with innovative ways to provide capital to women at the Bottom of the Pyramid (BOP). The SHG lending mechanism that he pioneered seeks to address the feminization of poverty- the global reality that women suffer from unequal legal rights, unequal access to education and capital, and other inequities that drive and perpetuate poverty. “One way that governments, development agencies, and grassroots women’s groups have tried to address these inequalities is through women’s economic self-help groups (SHGs). The basic assumptions undergirding these income-generating group programs are that giving women access to working capital can increase their ability to “generate choices and exercise bargaining power as well as develop a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life.”

Bangladeshi SHGs proved incredibly successful at capitalizing BOP women. Yunus’ strategy was lauded globally as a model for building pathways out of poverty. The Government of India launched its first SHG program in the early 1980s via a “pilot scheme for the Development of Women and Children in Rural Areas to improve the gender component of India’s Integrated Rural Development Project.” Today, Indians contains millions of SHGs. Primarily a South Asian phenomenon, the movement also has traction in sub-Saharan Africa and Latin America.

Typically, Indian SHGs consist of 5-15 members. Usually, participants are women of similar social and economic backgrounds. These groups convene on regular basis, at which time members make routine deposits into a joint savings account. Overwhelmingly, the existing literature finds that SHGs improve socio-economic conditions. SHG connections to microfinance are shown to increase consumption, nutrition, and asset accumulation. Positive impacts on household financial status are also documented. Yet, findings on participation and impact distribution are mixed. A study of Key Informant Interviews and focus groups finds that SHG members perceive low participation among the very poor related studies suggest that participation by the very poor in SHGs and SHG-BLP is low, while coverage of non-poor is considerable. Other studies suggest that while the very poor may participate less than the non-poor, the marginal impact is greater. Poor women are the most likely to increase their rates of savings and income as a result of credit and bank linkage.

Table No. 1: Administrative Structure of Self-Help Groups (State Level)

Official Members	State Level	Ministry of Rural Development Member/Secretary/Joint Secretary Department of Rural Development and Ministry of Panchayatraj State level Co-ordination Committee	Non-Official Members
Official Members	District Level	Chairman Members/Secretary District Level Development Agency for Each District District Collector/Chairman Zilla Parishad Chairman (Vice-Chairman)	Non-Official Members
Official Members	Taluk Level	Member of Governing Body Project Director (DRDA) Asst. Project Director (DWCRA)	Non-Official Members
Official Members	Village Level	Taluk Level Organisation Village Level Organization Self Help Group Leader	Non-Official Members

Based on the assumptions that women differ from men in their social positions and that those differences consist of asymmetric, unequal power relations between the genders, “women’s empowerment” refers to the process of increasing women’s access to control over the strategic life choices that affect them and access to the opportunities that allow them fully to realize their capacities. Women’s empowerment as an economic, political, and sociocultural process challenges the system of sexual stratification that has resulted in women’s subordination and marginalization in order to improve women’s quality of life.

Empowering women in the process of development has become the main concern of almost all development strategies and programs. Development agencies are currently very much worried about raising the empowerment level of women so that they can be able to challenge their relation in family and society (Harigopal G. Agrawal; 2018). Empowerment is a concept that has become popular for describing in recent times, a process of enabling, to gain benefits and opportunities for people with socially marginalized groups and groups. Empowerment is a process that helps people to increase their awareness, activities and control their life standard. In other words, empowerment facilitates change in their lives and enables a person to compete according to their efficiency. The term 'empowerment' has developed especially in the field of development in the context of women in the mid1980s. This has become the main solution to many social problems such as high population growth rate, decline in environment and low status of women. Empowerment is defined as a process through which women have gained more control over the resources (information,, knowledge, income, skill training and technology etc.), challenging patriarchy ideology and therefore take part in leadership, decision making process. Empowerment gives legal and moral power

to the individual in all areas of life, which is essential for social, economic, political, psychological, religious and spiritual, which is the basis of mankind's existence and holistic development. Empowerment expresses strong views that the claims of the social planning of all the people that protect them from the worst abuse and deprivation and safeguard independence for the life of dignity. Further, social behavior, psychological and cultural environment of society discriminated against women due to patriarchal social order, there are large social processes and institutional arrangements which strengthen and maintain women's subordination. Sexuality, fertility and vital areas of labor remain under the control of men and Leadership to empower all these women towards the sustainable development goals achievement in India.

After Independence, India was one among the countries which went in for social and economic transformation of the rural population. As a preferred condition, rural development became a definite strategy for the improvement of the living conditions of the rural poor. In this direction the Government of India made efforts to solve problems such as poverty, ill health, illiteracy, and backwardness of varied nature prevailing in rural areas, by giving greater attention to the uplift of the rural poor. Valmiki Krishna, Venkatesha, (2019) social inequalities existed in the villages and these have continued for centuries. Under these circumstances, soon after Independence the concept of social justice figured in the Indian constitution. Thus the constitution of India made an attempt to provide equal social opportunities for the development of personality of all the people in the society, without any discrimination on the basis of caste, sex or race. However, social inequalities continued for a long time in the Indian society. The reasons may be several. The people from higher social strata had received education, and they controlled and managed land. They took up income earning activities. On the contrary, the lower strata people were denied education, and they were deprived of their right to manage and control land. Thus they were forced to take up low income earning activities. Particularly in the villages the lower strata people took up supportive works for the people who had taken up agricultural activities, such as Carpentry, Blacksmith, Leather work, and labour.

The empowerment and autonomy of women and the improvement of their political, social, economic and health status is a highly important end in itself. In addition, it is essential for the achievement of sustainable development. The full participation and partnership of both women and men is required in productive and reproductive life, including shared responsibilities for the care and nurturing of children and maintenance of the household. In all parts of the world, women are facing threats to their lives, health and well-being as a result of being overburdened with work and of their lack of power and influence. In most regions of the world, women receive less formal education than men, and at the same time, women's own knowledge, abilities and coping mechanisms often go unrecognized. The power relations that impede women's attainment of healthy and fulfilling lives operate at many levels of society, from the most personal to the highly public. Achieving change requires policy and programme actions that will improve women's access to secure livelihoods and economic resources, alleviate their extreme responsibilities with regard to housework, remove legal impediments to their participation in public life, and raise social awareness through effective programmes of education and mass communication. In addition, improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, especially in the area of sexuality and reproduction. This, in turn, is essential for the long-term success of population programmes. Experience shows that population and development programmes are most effective when steps have simultaneously been taken to improve the status of women.

In the long run of achievement the goals of gender equality; role played by women in development, poverty alleviation microfinance programs helped women targeting rural women for their increased empowerment socially and economically. The aim Self Help Groups is to empower women to make rational decisions and it has been a success of women empowering economically in Rural as well as in Urban Areas. A number of studies have been proved how microfinance institutions affect the social wellbeing of people in an economy. Even though women shelve with a significant portion of poverty and gender inequality globally; as a result of barriers by the society and structures women lack behind the development process and also facing gender inequality and socially and psychologically since from the centuries. Communities will be benefitted whenever women are engaged in activities of economic value such as participation in self-help groups.

SHG's Economic Status and Performing analysis towards Sustainability

Enhancing financial access of the poor by encouraging microenterprises through provisions of investment facilities, training and business service support is a strategy widely being adopted by developing countries to overcome the problems of poverty, unemployment, inequality and deteriorating welfare. Sustainability in simple terms refers to the long-term continuance of the microfinance programme without depending on the support of external agencies. One of the most important goals of the microfinance programme is that of the empowerment of women. Formation

of self-help group (SHG) is a path breaking initiative that can transform the lives of a number of families. The concept of empowerment is defined as the process by which women take control and ownership of their choices. In India, the poor people in time of their emergency run to the door of the landlords and money lenders to fulfill their credit needs and this comes usually at a very high interest rate. There are many other constraints which affect the promotion of self-help groups (Seema Rani; Candy Tandon; 2016).

Rutherford, in the foreword of Allen, (2002), argues that sustainability in savings and credit groups is not about survival rate of groups. At the impact measurement level, while the poverty approach tend to measure impact at the individual level and sometimes also at the community level, the sustainability approach often assumes that as long as the clients return for repeated loans they experience a positive impact. The focus is therefore on measuring organizational sustainability that will indicate whether the services can become permanently available. According to most practitioners, the trade-off is real between outreach the number of poor successfully targeted and sustainable financial performance operating at break even or better despite the rhetoric of microfinance proselytizers that it is illusory. That does not imply a fixed trade-off, however, because “the exact relationship between financial self-sufficiency and depth of outreach in a given situation will depend on the way in which all these factors interact with each other.” (UKEssays; 2018).

Table No. 2: Self-Help Groups Profile in India

SHGs Profile in India (State-wise)							
S.No.	State Name	Districts Count		Blocks Count		SHGs Count	
		Total Districts	Districts (SHGs entry has Started)	Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	ANDHRA PRADESH	13	13	662	662	703389	937
2	ASSAM	33	33	219	219	285137	26
3	BIHAR	38	38	534	534	954442	889
4	CHHATTISGARH	27	27	146	146	184870	1193
5	GUJARAT	33	33	248	248	251525	735
6	JHARKHAND	24	24	263	263	236871	9967
7	KARNATAKA	30	30	176	176	235264	3961
8	KERALA	14	14	152	152	235037	145
9	MADHYA PRADESH	52	52	313	313	303059	202
10	MAHARASHTRA	34	34	351	351	479183	337
11	ODISHA	30	30	314	314	432522	4061
12	RAJASTHAN	33	33	295	292	162347	1939
13	TAMIL NADU	31	31	385	385	323417	20625
14	TELANGANA	32	0	542	0	0	0
15	UTTAR PRADESH	75	75	823	821	370111	4170
16	WEST BENGAL	22	22	342	342	858155	5891
	Sub Total	521	489	5765	5218	6015329	55078
NORTH WEST STATES							
1	HARYANA	22	22	141	138	40446	49
2	HIMACHAL PRADESH	12	12	80	80	22283	185
3	JAMMU AND KASHMIR	20	20	125	96	43542	11
4	PUNJAB	22	22	150	104	18529	17

5	UTTARAKHAND	13	13	95	95	32010	168
	Sub Total	89	89	591	513	156810	430
NORTH EAST STATES							
1	ARUNACHAL PRADESH	25	15	114	38	2981	0
2	MANIPUR	16	3	70	7	2022	0
3	MEGHALAYA	11	11	46	46	24868	52
4	MIZORAM	11	11	26	26	6123	5
5	NAGALAND	11	11	74	72	11075	62
6	SIKKIM	4	4	32	32	5000	9
7	TRIPURA	8	8	58	58	23117	214
	Sub Total	86	63	420	279	75186	342
UNION TERRITORIES							
1	ANDAMAN AND NICOBAR	3	3	9	9	878	3
2	GOA	2	2	12	12	2527	7
3	LADAKH	2	2	18	4	451	37
4	LAKSHADWEEP	1	1	10	4	154	2
5	PUDUCHERRY	2	2	3	3	2919	2
6	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	3	3	3	3	401	8
	Sub Total	13	13	55	35	7330	59
	Grand Total	709	654	6831	6045	6254655	55909

Source: NRLM, Ministry of Rural Development 2020

Sustainability refers long term continue of the micro finance programme without depending on the support of external agencies. Financial sustainability means that the micro finance institutions are able to cover all its present cost, and the costs incurred in growth if it expands operations. Micro Finance Institutions (MFI) sustainability means in its simple terms that MFI's sustainability means in its simple terms that these institutions are able to meet its operating costs, its financial costs adjusted for inflation and costs incurred in growth. The Table No. 2 explains the profile of Self Help Groups in India State Wise, District Wise, Block Wise and total number of Self-help Groups working in the year 2020 according to the Ministry of Rural Development, Government of India.

Table No. 3: SHGs Profile in Karnataka State District Wise

Sl.No.	District Name	Blocks Count		SHGs Count	
		Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	BAGALKOTE	6	6	8111	193
2	BANGALORE	4	4	4803	56
3	BANGALORE RURAL	4	4	5751	59
4	BELGAUM	10	10	7470	32
5	BELLARY	8	8	8071	100
6	BIDAR	5	5	8888	176
7	BIJAPUR	5	5	7621	57

8	CHAMARAJA NAGARA	4	4	7676	128
9	CHIKKABALLAPURA	6	6	6002	188
10	CHIKMAGALUR	7	7	7576	77
11	CHITRADURGA	6	6	8851	107
12	DAKSHINA KANNADA	5	5	6940	36
13	DAVANAGERE	5	5	7340	106
14	DHARWAR	5	5	6638	27
15	GADAG	5	5	5835	0
16	GULBARGA	7	7	8696	451
17	HASSAN	8	8	18924	131
18	HAVERI	7	7	5311	17
19	KODAGU	3	3	2687	7
20	KOLAR	5	5	5058	1773
21	KOPPAL	4	4	6596	1
22	MANDYA	7	7	14767	24
23	MYSORE	7	7	11769	6
24	RAICHUR	5	5	2796	0
25	RAMANAGARA	4	4	6227	27
26	SHIMOGA	7	7	11912	66
27	TUMKUR	10	10	17286	45
28	UDUPI	3	3	3223	39
29	UTTARA KANNADA	11	11	9715	6
30	YADGIR	3	3	2724	34
	Total	176	176	235264	3969

Source: NRLM, Ministry of Rural Development 2020

The above table no. 3 explains the Self-help Groups profile in Karnataka State. According to the table it is observed that the total blocks in Karnataka state are 176 followed by 2,35,264 SHG's working and 3969 SHG's are working with less than five members. Hassan District having 8 blocks is the highest number of 18924 SHG's registered as well as 131 SHG's have less than five members. Uttara Kannada District have 11 blocks which is the highest in Karnataka state and Yadgir district is having only 3 blocks which is the least number of blocks. About 2724 SHG are working and 34 SHG's working have less than five members in Yadgir district of Karnataka State.

Table No. 4: SHGs Group Social Category Wise (State Level)

S.No	State Name	Total No. of SHG	SHGs Social Category					Sub Total	*PWD
			*SC SHG	*ST SHG	Minority SHG	Others SHG			
NRLP STATES									
1	ANDHRA PRADESH	703389	151309	40758	0	510398	702465	10066	
2	ASSAM	285137	27649	53013	81229	123191	285082	470	
3	BIHAR	954442	238855	15751	103022	595932	953560	312	
4	CHHATTISGARH	184870	16599	85756	773	80380	183508	8364	
5	GUJARAT	251525	25999	71886	6415	145857	250157	2148	
6	JHARKHAND	236871	32455	82766	12833	101402	229456	1245	
7	KARNATAKA	235264	39658	15870	10209	165023	230760	8405	
8	KERALA	235038	19683	4837	22	210048	234590	3758	

9	MADHYA PRADESH	303062	55645	116439	3500	127173	302757	5515
10	MAHARASHTRA	479194	60347	76387	12928	329148	478810	15437
11	ODISHA	432525	76660	106586	7487	238903	429636	8903
12	RAJASTHAN	162347	36864	57142	4125	62338	160469	4635
13	TAMIL NADU	322888	89064	5657	11763	201504	307988	39245
14	UTTAR PRADESH	370117	133188	4900	22676	205051	365815	21602
15	WEST BENGAL	858155	284963	56054	220973	290235	852225	10570
	Sub Total	6014824	1288938	793802	497955	3386583	5967278	140675
NORTH WEST STATES								
1	HARYANA	40446	19384	7	3041	17942	40374	323
2	HIMACHAL PRADESH	22283	7310	1073	187	13546	22116	1066
3	JAMMU AND KASHMIR	43542	5263	2975	99	35198	43535	432
4	PUNJAB	18529	12380	0	789	5338	18507	244
5	UTTARAKHAND	32010	8272	1698	1641	20227	31838	1090
	Sub Total	156810	52609	5753	5757	92251	156370	3155
NORTH EAST STATES								
1	ARUNACHAL PRADESH	2981	1	2725	31	223	2980	16
2	MANIPUR	2022	4	391	398	1229	2022	9
3	MEGHALAYA	24868	200	24304	64	220	24788	183
4	MIZORAM	6123	6	6113	0	1	6120	58
5	NAGALAND	11081	10	11000	0	15	11025	14
6	SIKKIM	5000	181	1829	410	2576	4996	24
7	TRIPURA	23117	5084	7867	1233	8740	22924	238
	Sub Total	75192	5486	54229	2136	13004	74855	542
UNION TERRITORIES								
1	ANDAMAN AND NICOBAR	878	0	27	127	718	872	1
2	GOA	2527	38	505	156	1818	2517	12
3	LADAKH	451	0	394	1	24	419	0
4	LAKSHADWEEP	154	0	153	0	0	153	0
5	PUDUCHERRY	2919	762	6	73	2075	2916	48
6	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	401	27	257	1	110	395	2
	Sub Total	7330	827	1342	358	4745	7272	63
	Grand Total	6254156	1347860	855126	506206	3496583	6205775	144435

Source: NRLM, Ministry of Rural Development 2020

*Scheduled Caste (SC), Schedule Tribe (ST), People with Disability (PWD)

The above table no 4 explains the SHG's in India according to the social category wise that is Scheduled Caste, Schedule Tribe, Minorities, Others and People with Disability (PWD). In India the total number of SHG's working are 62,54,156 in this total Scheduled Caste SHG's are 13,47,860; Scheduled Tribes SHG's are 8,55,126; Minorities SHG's are 8,55,126; Other Category SHG's are 34,96,583 and Persons with Disabilities SHG's are 1,44,435.

Under the National Rural Livelihood Programme (NRLP) of Government of India fifteen states come under this programme. In this NRLP total of 60,14,824 SHG's are working followed by Scheduled Caste SHG's are 12,88,938; Scheduled Tribes SHG's are 7,93,802; Minorities SHG's are 497955; Other Category SHG's are 33386583 and Persons with Disabilities SHG's are 1,40,675 are there in India States of NRLP.

Table No. 5: SHGs Social Category Wise Karnataka State

S.No	District Name	Total No. of SHG	SHGs Social Category					Sub Total	PWD
			SC SHG	ST SHG	Minority SHG	Others SHG			
1	BAGALKOTE	8111	1538	490	356	5540	7924	37	
2	BANGALORE	4803	1262	112	105	3267	4746	71	
3	BANGALORE RURAL	5751	1223	314	175	3992	5704	67	
4	BELGAUM	7470	1033	431	570	5267	7301	71	
5	BELLARY	8071	1575	1412	404	4588	7979	72	
6	BIDAR	8888	1752	1057	896	5036	8741	80	
7	BIJAPUR	7621	1600	129	552	5297	7578	638	
8	CHAMARAJA NAGARA	7676	2184	825	205	4226	7440	1049	
9	CHIKKABALLAPURA	6002	1263	734	178	3670	5845	408	
10	CHIKMAGALUR	7576	1501	239	414	5343	7497	807	
11	CHITRADURGA	8851	1911	1498	197	5148	8754	606	
12	DAKSHINA KANNADA	6940	333	286	668	5078	6365	78	
13	DAVANAGERE	7340	1251	980	279	4738	7248	16	
14	DHARWAR	6638	458	294	539	5327	6618	362	
15	GADAG	5835	683	297	309	4546	5835	59	
16	GULBARGA	8696	2357	165	537	5217	8276	125	
17	HASSAN	18924	3194	280	382	14966	18822	398	
18	HAVERI	5311	585	571	339	3796	5291	1151	
19	KODAGU	2687	246	84	208	2145	2683	205	
20	KOLAR	5058	1012	189	99	2120	3420	507	
21	KOPPAL	6596	1074	667	305	4551	6597	59	
22	MANDYA	14767	1718	111	133	12786	14748	303	
23	MYSORE	11769	2094	1514	234	7858	11700	79	
24	RAICHUR	2796	535	435	149	1677	2796	0	
25	RAMANAGARA	6227	954	83	91	5069	6197	168	
26	SHIMOGA	11912	1869	461	620	8916	11866	325	
27	TUMKUR	17286	2827	1378	479	12554	17238	184	
28	UDUPI	3223	129	151	107	2752	3139	10	
29	UTTARA KANNADA	9715	807	330	530	8033	9700	22	
30	YADGIR	2724	690	353	149	1520	2712	448	
	Total	235264	39658	15870	10209	165023	230760	8405	

The above table no 5 explains the SHG's Category wise in Karnataka State. According to the social category wise that is Scheduled Caste, Schedule Tribe, Minorities, Others and People with Disability (PWD). In Karnataka the total number of district are thirty only. Karnataka state total SHG's working are 235264 in this total Scheduled Caste SHG's are 39,658; Scheduled Tribes SHG's are 15,870; Minorities SHG's are 10,209; Other Category SHG's are 1,65,023 and Persons with Disabilities SHG's are 8,405 accordingly.

Table No. 6: SHGs with and without Bank Account of KARNATAKA (District Level)

S.No.	District Name	Bank Account		Total SHGs
		Having no bank Account	Having bank Account	
1	BAGALKOTE	1321	6790	8111
2	BANGALORE	26	4777	4803
3	BANGALORE RURAL	136	5615	5751
4	BELGAUM	490	6981	7471
5	BELLARY	602	7469	8071
6	BIDAR	11	8877	8888
7	BIJAPUR	388	7233	7621
8	CHAMARAJA NAGARA	11	7665	7676
9	CHIKKABALLAPURA	402	5600	6002
10	CHIKMAGALUR	202	7374	7576
11	CHITRADURGA	244	8609	8853
12	DAKSHINA KANNADA	550	6393	6943
13	DAVANAGERE	505	6835	7340
14	DHARWAR	243	6395	6638
15	GADAG	12	5824	5836
16	GULBARGA	1163	7533	8696
17	HASSAN	2166	16758	18924
18	HAVERI	373	4940	5313
19	KODAGU	23	2664	2687
20	KOLAR	366	4692	5058
21	KOPPAL	496	6100	6596
22	MANDYA	79	14688	14767
23	MYSORE	24	11746	11770
24	RAICHUR	1042	1754	2796
25	RAMANAGARA	665	5563	6228
26	SHIMOGA	493	11423	11916
27	TUMKUR	108	17178	17286
28	UDUPI	212	3011	3223
29	UTTARA KANNADA	391	9324	9715
30	YADGIR	586	2139	2725
	Total	13330	221950	235280

Table no. 6 explains the SHGs with and without Bank Account of Karnataka State. Of the total 30 district in Karnataka SHG's having bank account are 2,21,950 and 13,330 SHG's don't have bank account. Gulbarga district is having highest 16758 number of SHG's bank accounts of the total 30 district in the state. Hassan District is having higher number 2,166 of SHG's don't have bank accounts.

The Self Help Group bank linkage program (SBLP), which is the India's own innovation has proved to be one of the most effective poverty alleviation and women empowerment programs. The SBLP had a modest beginning with 255 credit linked groups and loan amount of Rs.29 lakh in 1992-93. Since then the program has grown exponentially. In the process, SHGs emerged as a mass movement across the country and largest community based microfinance model in the world. As per NABARD's microfinance report by March 2012, 79.6 lakh SHGs, with an estimated membership of 9.7 crores, have savings accounts in the banks, with aggregate bank balance of Rs. 6,551 crores. Over 43.54 lakh SHGs have loan accounts with total loan outstanding of Rs. 36,340 crores. However, there remain regional disparities in the growth of the SHG movement with limited progress in eastern and western regions.

For sustaining the SHGs, broadening their agenda to look at larger issues that affect their livelihoods and livelihoods would be critical. For that to happen, there is a need for a strong support system of resource organizations that can provide them required technical and thematic support. A number of resource organizations have been playing a pivotal role in supporting the institutions of the poor, promoting livelihoods and addressing larger agenda of social, economic and political empowerment of marginalized and women. A national policy is needed for evolving a strategy for all the players Government, NGOs, Banks, Private Sector and International Organizations to work in synergy. SHG federations can also systematically focus on social agenda and specific themes related to women's empowerment. SHG federations having multiple and competing agenda can undermine their sustainability. As SHG federations emerge through a bottom-up process, specialized institutions can be promoted by the SHG federations to address major issues.

For promoting, developing and sustaining the SHG federations, the following specific recommendations are made

- SHG federations require a national policy recognizing them as institutions of the poor. The policy must also provide for the SHG federations playing roles that they decide and there must be enabling provisions.
- NABARD to issue guidelines to all banks for providing bulk finance and other financial services to the SHG federations for enabling those SHG federations that choose to play a financial intermediation role.
- An appropriate legal form is needed for the SHG federations. Many SHG federations are registered under the cooperative laws, particularly in those states that have parallel liberal cooperative laws. Some SHG federations engaged in social intermediation are registered under the societies / trusts. However, these laws have been inadequate to serve the needs of the SHG federations. There is a need to draft a model SHG federation law at the national level based on wide consultations which can provide the framework for State Governments to enact specific legislations for SHG federations.
- Livelihood Organizations to be promoted. To provided livelihood promotion services, livelihood organizations need to be promoted. Those SHG members that are engaged in a particular livelihood can become a member of the livelihood organization.
- Training and capacity building organizations to be promoted and supported. To provide need-based support to SHGs, SHG federations, livelihood organizations and other social organizations, considerable training and handholding support would be needed. District, State and National Level training and capacity building organizations need to be identified, developed and provided support for a period of 5-10 years.

It can be observed from the table 2 that the SHG's working in India towards empowerment of women and sustainable progress of women financial status can be observed that the total number of 34 states/union territories are there in India; total number of district are 709; followed by 654 District Blocks have started SHG's towards empowerment of women. As observed in the table that total number of blocks of 6831 only 6045 blocks has started SHG's work in India. As of 2020 financial year the total number of SHG's registered and working in India are 62,54,655 as per the statistics provided by the Ministry of Rural Development, Government of India. Bihar State is in first place as the state has 954442 SHG's are working and Goa 2527 SHG's are working and is the in first place in the Union territories of India. In Tamil Nadu State about 20625 SHG's have less than five members and it shows that the state is having more number of SHGs have less members.

Conclusion

Women's Empowerment is critical to ensure the socio-economic development of my community. Despite all legislations, planning and developmental government schemes women remain a vulnerable group even today. Gender mainstreaming has to be a guiding force in all these activities to maximize outreach of public expenditure

and benefits for women. Further universalizing access is very important for meaningful outcomes. Inter-state and intra- state imbalances have persisted for a long time and need to be addressed more forcefully.

The Self-Help Groups are aimed for economic empowerment and sustainable development. The various studies revealed that the women are borrowing loan from the Self-help groups for domestic and unproductive use. But it is worth to note that majority of the Schedule castes women agreed that the women should have to work outside the family, so as to get respect and status. Further, education to the women is emphasized in all categories irrespective of social status. The self-employment schemes of the government have not got benefits, hence there is a need to increase awareness among the women regarding these schemes and the Non-Governmental Organizations have to play an important role in such activities. Psychology of the rural women should need to be developed. The efforts of the Government are also appreciating, as majority of the women got benefited by the Self-Help Groups to empower them and bring these rural women in the mainstream of development process with sustainable goals.

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