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ಬೇಡ ಸಮುದಾಯದ ಮಕ್ಕಳ ಶೈಕ್ಷಣಿಕ ಸ್ಥಿತಿಗತಿ: ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆಯ ಅಧ್ಯಯನ
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Self Help Group-Bank Linkage Programme: An overview

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***Abstract:** The Self- Help development strategy in India is characterized by quietude but its impact is far-reaching. The strategy has effectively demonstrated that self-help is the best help. When people help themselves they can undoubtedly experience evolution in economic, social, political and educational fronts. In India, Self Help Groups (SHGs) are supported by the National Bank for Agricultural Rural Development (NABARD) through non-government organizations, Regional Rural banks, etc. to promote and facilitate credit linkage of these groups with banks. These groups are spread across the country and 102.43 lakhs SHGs present in country as in March 31, 2020. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives and freedom from customs, beliefs and practices. Thus, empowerment of women is a holistic concept. The paper discusses in the detail about the concept of the empowerment of women vis-à-vis SHGs and also explains their current position.*

***Key words:** Self help groups, SHGs, empowerment, women empowerment, economic empowerment, SHG bank linkage program. SHG-BLP.*

Introduction

Earlier, the concept of women empowerment was most neglected aspects of policy making in India. But with the changed scenario, the problems of women are looked upon as the

problems of social welfare and are considered more seriously. Due to the development of new policies, programs and projects, the status of women have been changing gradually. The concern for low-income women's needs has coincided historically with recognition of their important role in the development. Diverse intervention approaches have been developed in order to address the needs of the women which ultimately lead to adaptation not particularly related to social policy but also to the overall economic policy of the country.

Thipperudrappa.E and Dr. Dhananjaya.K.B(2018) in their research paper analyzes the impact of Self Help Groups on women empowerment in India, They opine that SHGs galvanize the energies of the poor women for productive purposes. It increase women's socio-economic and political visibilities and it provide space for self-help group's mutual cooperation and collective action for social and economic development and also it promote savings to build on their own funds and act as a financial organization to improve economic status, provision of credit for consumption to the purpose of production.

Harish Tigeri and R. Aishwarya(2020) opine that the women is the root of every family, which builds a better family tree. Enriching women in aspects like education, employment and entrepreneur's add value to the social, political and economic empowerment. SHGs are an opportunity for women to employ themselves, along with employing other people. Thus, SHGs is an important tool that helps women to possess the power of self-supportive life. The study proves that there is a positive impact of SHGs on poor and lower income women. Steve Maraboli quoted that "The empowerment of women is powerful beyond measure and beautiful beyond description." Women empowerment is a tool often linked with feminism. Women empowerment refers to the expansion of political, social, education, gender and economic soundness of women. Women's empowerment is widely accepted as an indication of economic development. Investment forwomen empowerment can bring colossal change in the poverty eradication, regional development and economic development as well.

Goto (2014) has conducted an experimental study on impact of Self-Help Groups programs: Experimental and survey evidence from south India. He argued that the research aimed to provide evidence about the impact of SHGs programs on the economic and social impacts. The author estimates that there is a chance that the bias can raise due to the introduction of programs into targeted areas due to nonrandom program placemen. The study evaluated and compared the impacts of SHGs on current and futures self-selected borrowers. The authors have

given a brief note on internal and external loans and their policies and procedures. Manohar C.P.(2015) in his study made an investigation on impact of self-help groups and smaller scale fund on monetary empowerment of women in Haveri district in Karnataka. The author says, miniaturized scale money given by the SHGs to the women have managed to create reserve funds in the region. The study set out to analyze the trends of SHGs and women empowerment in India, and to analyze the SHGs bank linkage programme in India. The study is purely based on secondary data. The data are obtained from NABARD reports and socio-economic Survey.

Self Help Groups (SHGs)

The Self- Help development strategy has succeeded in heralding a revolution in India. The revolution is characterized by quietude but its impact is far-reaching. The strategy has effectively demonstrated that self-help is the best help. When people help themselves they can undoubtedly experience evolution in economic, social, political and educational fronts. In India, SHGs supported by the National Bank for Agricultural Rural Development (NABARD) through non- government organizations, Regional Rural banks, etc. to promote and facilitate credit linkage of these groups with banks. These groups are spread across the country and 102.43 lakhs SHGs present in country as in march 31, 2020.

Self- help groups are formed to full fill the basic socio- economic needs of the people among themselves. In the initial stages, the main aim of the SHGs was to full fill the self needs of the group members only but in the long run the activities of the SHGs transformed to full fill the socio-economic needs of the dependent members of the group.

The origin and growth of SHGs in India.

Self-help groups help overall economic growth and development of India. Sustainable development is a remote key for rural and urban areas and start economic activities in the development of the society. The concept of SHGs came in to the force on 1975, at Bangladesh by Mohammad Yunus. In the 1980's Government of India made a serious attempt to promote an apex bank to fulfill the needs of the poor people in informal sectors and rural areas. The ministry of rural development has taken the steps to alleviate poverty and improve the living standards of people in rural, semi urban and urban areas. In India SHGs first emerged in Mysore as Mysore Resettlement and Development Agency (MYRADA) in 1985. In 1987 the NABARD, provided a million of grants to MYARADA, to enable the investment to identify the affinity groups, build their capacities and match their savings after a period of 3-6 months.

In 1990, RBI accepted the SHGs strategy as an alternative credit model. 1992 NABARD issued guidelines to provide the framework for SHG that would allow banks to lend directly to SHGs. And the 1992 SHGs bank linkage programme was also launched. The Tamil Nadu women's empowerment project, supported by International Fund for Agricultural Development (IFAD), implemented through Tamil Nadu women's development corporation. It was the first project in the country.

Table: 1, Number of SHGs in India.

Years	Number of SHGs	Growth Rate
2009-10	69.53	13.6
2010-11	74.61	7.3
2011-12	79.60	6.7
2012-13	73.18	-8.1
2013-14	74.30	1.53
2014-15	76.97	3.59
2015-16	79.03	2.68
2016-17	85.77	8.53
2017-18	87.44	1.95
2018-19	100.14	14.52
2019-20	102.43	2.29

Source: NABARD Reports 2010-11 to 2019-20.

Table 1, traces the growth of SHGs in India from 2009-10 to 2019-20. The numbers of SHGs increased to 79.03 lakhs from 79.60 lakhs from 69.53 lakhs during the period 2009-10 to 2011-12. again it was declined to 79.03 lakhs from 73.13 lakhs during the period from 2012-13 to 2015-16. The after it was found increased 102.43 lakhs from 79.03 lakhs during the period from 2015-16 to 2019-20.

SHGs Bank-Linkage Program in India.

Self-help group Bank linkage Programme is a step to bring the 'Unbanked' poor in to the formal banking system and to inculcate thrift and credit habits. A natural corollary for the group numbers to graduate to seek better livelihood opportunities through access to credit from financial institutions. After extensive trail and research the pilot programme was launched 28 years ago in 1992. In recent decades, various initiatives have been taken by the government, RBI, NABARD and banks to bring the poor into the fold of the formal financial system. The SHGs-Bank Linkage Programme was an innovation harnessing the synergy of flexibility of informal system with the strength and affordability of formal system.

Table:2. Progressive of Self- help Groups- Bank Linkages Programme in India.

Particulars		2017-18		2018-19		2019-20	
		No.of SHGs	Amount	No.of SHGs	Amount	No.of SHGs	Amount
SHGs Savings With Banks as on 31 st March	Total No.SHGs	87.44 (1.95%)	19592.12 (21.59%)	100.14 (14.52%)	23324.48 (19.05%)	102.43 (2.29%)	26152.05 (12.12%)
	Of Total, All Women's SHGs	73.9 (0.94%)	17497.86 (22.51%)	85.31 (15.44%)	20473.55 (17.01%)	88.32 (3.53%)	23320.55 (13.91%)
	Percentage of Women Groups to Total	84.51	89.31	85.19	87.78	86.22	89.17
Loans of Disbursed to SHGs during the year	Total No. SHGs extended loans	22.61 (19.13%)	47185.88 (21.67%)	26.98 (19.33%)	58317.63 (23.59%)	31.46 (16.60%)	77659.35 (33.17%)
	All women's of SHGs	20.75 (20.92%)	44558.74 (23.42%)	23.65 (13.98%)	53254.04 (19.51%)	28.84 (21.95%)	73297.56 (37.64%)
	Percentage of women Groups	91.78	94.43	87.66	91.32	91.67	94.38
Loans of Outstanding Agensist SHGs as on 31 st March	Total No. SHGs linked	50.2 (3.55%)	75598.55 (22.76%)	50.77 (1.14%)	87098.15 (15.21%)	56.77 (11.82%)	108075.07 (24.08%)
	All women's of SHGs linked	45.49 (6.20%)	70401.73 (24.73%)	44.61 (-1.93%)	79231.98 (12.54%)	51.12 (14.59%)	100620.71 (27.00%)
	Percentage of women Groups linked	90.62	93.13	87.87	90.97	90.05	93.10

Source: NABARD Report 2019-20.

Table 2, shows the current passion of women SHGs in India. The details shown on saving linked banks and loan outstanding for the last two years are given in the table, it may be seen that total number of saving linked banks and credit linked SHGs exclusive women SHGs addition of 6.20 lakhs during the year increasing the number of SHGs having saving linked to

102.43(2.29%) lakhs as on 31st March 2020. Further, the saving outstanding of SHGs reachable all time increase of Rs 26152.05(12.12%) crore during the year, banks have disbursed loan of Rs 77659.35(33.17%) recording increase over the last period despite the impact demonetization which showed down loan of disbursement post October 2019. Therefore, total bank outstanding to SHGs also 87098.15(15.21%) Crore to 108075,07(24.08%) Crore income during the period on March 31,2020.

Conclusion

Self-help groups have emerged as an important strategy for women empowerment and poverty eradication. The government has been implementing the various plan and programmes for socio-economic development of women in the country. However, there is a yawning gap between goals articulated in plans and ground reality in India. One has to accept the fact that the non governmental organizations (NGOs) have shown the considerable grass-roots presence and deep insight to empower women mentally, socially, and economically. In India SHGs are promoting women empowerment, but only educated and rich women are participating in SHGs. The poor illiterate women are not showing interest to get registered in SHGs. The Self- Help development strategy has succeeded in heralding a revolution in India. The revolution is characterized by quietude but its impact is far-reaching. The strategy has effectively demonstrated that self-help is the best help.

SHGs have been identified as a way to eliminate poverty and women empowerment, and women empowerment aims at realizing their identities, power and potentiality in all spheres of lives. But the real empowerment is possible only when women have increased access to economic resources, more confidence and self-motivation, more strength, more recognition and say in family matters and more involvement through participation. Although it is a gradual and consistent process, women should motivate themselves by taking additional efforts willingly for their overall development. Self Help Group concept was mooted to improve the living conditions of rural and semi-urban women. Though the SHG concept is applicable to men also, it has been more successful among women. In India, SHGs have been able to tackle poverty by enabling the poor household to have access to gainful self-employment and skilled wage employment opportunities, resulting in considerable improvement in their livelihood on a sustainable basis. Through building strong grass-root institutions, SHGs have been showing the way forward to alleviate the poverty along with women empowerment.

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