

AN EVALUATIVE STUDY ON THE ROLE OF SELF-HELP GROUPS IN EMPOWERING WOMEN IN INDIA

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Abstract

Women represent 50 percent of world population and receive 10 percent of the world income and own even less than 1 percent of the world's property. They suffer many disadvantages as compared to men in terms of literacy rates, labour participation rates and earnings. Empowerment of women has emerged as an important issue in recent times. . The major strategies of women empowerment include social empowerment, economic empowerment, political empowerment and gender justice along with demographical justice (rural and urban). Empowering women particularly rural women is a challenge. Women are economically empowered through small scale entrepreneurship programme with the help of Self Help Movement. Economic empowerment of women led to the empowerment of women in several aspects such as socio- economic opportunity, property rights, political representation, social equality, personal rights, family development, and community development and at last the nation development. For rural women, economic empowerment the concept of self Help Groups (SHGs) based on group approach to rural development is indeed a boon to the rural poor women who undertake viable economic activities on their own. The SHGs are voluntary associations of people formed to attain some common goals. The present study highlights to evaluate the empowerment of women through SHGs in India.

Keywords: Economic empowerment, rural women, demographical justice, literacy rates, poverty

1. Introduction:

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. The fact is that most of the women's domestic role is combined with economic activities and utilization of their skill and labour to earn the extra income for the family, which makes the difference between a reasonably decent survival and humiliating poverty. Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, "women constitute nearly 50 per cent of population, perform two-thirds of the work and produce 50 per cent of food commodities consumed by the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country" (Reddy *et al.*, 1994).

Women are regarded as the "better half" of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact they are treated as weak and dependent on men. As such Indian women enjoy an unfavourable status in society. Rural women in India constitute 77 per cent of the female population (Jhamtani, 1995). They share abundant responsibility and perform a wide spectrum of duties in running the family, maintaining the house hold activities like rearing, feeding, attending to farm labour, tending domestic animals and the like, even then they suffer from being both economically and socially invisible. Within the framework of democratic policy, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. Since independence a number of innovative schemes have been launched for the upliftment of women in our country. The social welfare department reported that, the status of women in 1974 highlighted the total lack of implementation of the concept of gender equality established in Indian constitution and indicated that Indian women remained deprived economically and socially.

The Fifth Five Year Plan (1974-79) replaced the social welfare approach with development approach. This recognized women's productive role and her contributions and efforts were made to remove the invisibility of women's economic contribution to the household and economy. The Sixth Five Year Plan (1980-85), is a landmark in the history of women's development with emphasis on health, education and employment. The Seventh Five Year Plan (1985-90) gave priority for programmes to improve the status of women and operationalized the concern of equality and empowerment, generating awareness about their rights and privileges and training them for economic activities and employment. The focus also was on bringing them into the main stream of national development. The Eighth Five Year Plan (1992-97) continued emphasis on ensuring the

benefits of development in the different sectors do not circumvent women and that women must be able to function as equal partners in the development process. A major development in the empowerment of women is the 73rd constitutional amendment to Panchayat Raj Act which specifies one-third of the posts of 'Sarpanch' and Chairman of the block level assemblies (Samithi) and the district assembly (Zilla Parishad) to be women. This is expected to bring radical change in women's status and will generally increase their political participation. The government is putting lot of efforts to empower the women, hence there is need to know the extent of empowerment of rural women.

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives. In the present century the terms women empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations. Traditionally women in all most every society have remained a second grade citizen. Hence, neither they are allowed to get themselves educated nor they were given legal rights in the property, government and in administration. "Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources". Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one's goals (Indiresan, 1999).

The SHGs are classified into five categories in this study and are defined as follows:

1.1. Model I: SHGs formed and financed by banks:

SHG formed directly by banks under this model, the banks themselves act as SHPIs in forming and nurturing groups, opening their savings accounts and providing them with bank credit.

1.2. Model II: SHGs formed by NGOs and formal agencies but directly financed by banks:

This is called as NGO Facilitated SHGs. This appears to be the most popular model amongst bankers. Under this model, NGOs and formal agencies in the field of micro finance act as facilitators. They propagate the message, organize groups, train them in thrift and credit management and nurture them over a period. Banks in due course, link these groups by directly providing loans to them. More than 70 percent of the SHGs are linked through this model.

1.3. Model III: SHGs financed by banks using NGOs as financial intermediaries:

In this model, NGOs take on the dual role of facilitators and financial intermediaries. They help in formation of SHGs, nurturing them, training them in thrift and credit management. Eventually, the NGOs approach banks for bulk loan assistance for on lending to these SHGs.

1.4. Model IV: NGO Guided but self-supported SHGs:

This category of SHGs are entirely formed and supported by the group members, neither getting any assistance or support from bank nor from NGOs. By observing the group formed in the neighbourhood areas, these groups have initiated themselves and function as other models mentioned above.

1.5. Model V: Completely Self-Supported SHGs:

Yet another category of SHGs which are very rarely found are the SHGs formed and initiated by the NGOs, guided by them on the rules and regulations, accounts to be maintained etc. But no financial support either directly or through the linkage with banks is arranged but only the savings of the members is used for internal lending as well as for starting an enterprise. Of all the four groups mentioned above, this group seems to be different, self-dependent and accordingly may be encouraged.

2. Common Characteristics of SHGs:

- ❖ Each group should contain 15 to 20 members.
- ❖ The members of this group should live below the poverty line.
- ❖ It has identical interest/common occupation/social heritage, homogeneity and affinity.
- ❖ This group creates self-help, awareness, and economic and social empowerment to the poor.
- ❖ The self-help group inculcates the thrift and savings habit among the members of each group.
- ❖ SHG have full support from Government as well as non-government organisation to enhance it.
- ❖ Each group maintains simple records and documents, which exhibit meetings, savings, and expenditures and store other extracurricular activities.
- ❖ This group has a principle of collective leadership and mutual discussions.
- ❖ This group get loans in micro-level from banks and some social service organisation.

The primary objective of SHG includes economic and social empowerment and also the skill development.

2.1. Economic Empowerment:

- i. To inculcate the habit of saving

- ii. To meet the small and emergency credit needs of their own
- iii. To use the credit for the right purpose and to repay the loan regularly
- iv. To enhance the income of the family

2.2. Social Empowerment:

- i. To create among the women to have a feeling of “We for Ourselves”;
- ii. To improve the status of women in the society and in family, distribute the responsibilities of decision-making power to all.

2.3. Skill Development:

- i. Create self-confidence
- ii. To inculcate the leadership qualities and interacting ability among the women.

3. Review of Literature:

Staples (1990) defined the term empowerment as means (a) to gain power (b) to develop power; to take or seize power; (c) to facilitate or enable power and (d) to give or grant or permit power. Sandbergen (1991) while assessing the impact of a small scale irrigation project had shown indications of contribution to potential empowerment of women in the form of enlargement of freedom of movement of women. Sen (1997) stressed the importance of empowerment of women which is about change in favour of those who previously exercised little control over their lives. This change has two components, the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. Srilatha *et al.* (1997) observed that a major gain of making the programme of SHGs women centered was that the transition of power from the bureaucracy to the people. Joseph (1998) concluded that the “Preshitha Service Society (PSS)” of Coimbatore district had made women not only economically independent but they were also made to change their self-perception that they need not always be at the receiving end. Men and society had come to understand women’s capabilities and their contribution to the development process. Mridula (1998) stated that women’s development in recent years emphasize on providing equal opportunities to women by removing gender bias, empowering women and creating self-reliance among them. Sashi (1998) revealed that through the intervention of India Social Institute in two slums, women were beginning to develop a better understanding of their self in terms of health, income, leisure, marital and familiar roles and various other rights and obligations. Jayasri (1999) opined that empowerment by exercising one’s own right is the only way by which the society can sustain itself. Sunita Roy (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with

community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitization and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level. Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action. Hemantha (2001) has comprehensively given the parameters of empowerment of women as follows:

- Enhance self-esteem and self-confidence in women.
- Build a positive image of women by recognizing their contribution to the society and economy.
- Develop in them an ability to think critically.
- Faster decision-making action through collective process.
- Enable women to make informed choices in areas like education, employment and health especially reproductive health.
- Ensure equal participation in development process.
- Provide information, knowledge and skill for economic independence.
- Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation in all areas.

Sherin (1999) found that 82.69 per cent of the functional SHG respondents had expressed empowerment in terms of authority in planning, decision making, implementation and evaluation of the SHGs programmes while only 55.17 per cent of the respondents of the non-functional SHGs claimed that they had been similarly empowered. Saradha (2001) reported that the product empowerment of women in self-help groups was found to range from high and low with 35.80 and 35.00 per cent, respectively. It indicated that even though the women are psychologically empowered but their real empowerment level was low. Choudhary (1996) reported in his study on 'empowering strategies for rural women' that the goals of poverty reduction and empowerment of women can be effectively achieved if poor women could organize into groups for community participation, as well as for assertion of their rights in various services relating to their economic and social well-being. Poor women's creativity, group dynamics and self-management are major elements in tackling the gender and equity issues. Srinivasan (1996) found that SHGs offer means by which the poor had access the sources in their own right which makes the people confident that by saving small amount

over a period of time that help each other in group in a big way. Patnaik (1997) described the important areas for empowerment of women in rural areas is (a) women and their work force participation (b) women and their education (c) women and their health and (d) women and their political participation. He also felt that empowering women with economically productive work will enhance their contribution to rural development. Agarwal (2000) described that training of rural women was important so as to increase their involvement in development process, enhance their skill and make them equal partners in national development. Saradha (2001) in her study on empowerment of rural women through SHGs found that education, social participation, extension participation, training, mass media use and capacity building had significant association with the level of empowerment, whereas age, family size, land holding and material possession had no association with the level of empowerment. She also reported that very high majority (90%) of the women agreed that their economic independence increase the decision-making power. Puhazhendi (2000) revealed that participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. The women members were able to increase their income level manifold and contribute to the development of the family. Above reviews clearly revealed that the major factors affecting the empowerment were access to land, independent earning, community participation, decision making and self-confidence. Further education and social participation, also affect the empowerment of women.

4. Methodology:

In India, Self-Help groups are playing a vital role in the socio-economic development of the women. Their role is significant in extending loans besides providing training, inputs, marketing and extension services. The objective of the present study is to evaluate the role of Self-Help groups in empowering women. Women empowerment in the present work has been assessed through the growth of Self-Help groups and their services to both rural and urban women. Consistent with the objectives of the study, different techniques have used for the analysis of the data. The data pertaining to the study has been analyzed and presented in tabular forms to make the findings meaningful and easily understandable with simple statistical tools of analysis like ratios, percentages etc. The present study was based on two sources of data viz., primary data and secondary data. The primary data is the first hand information collected from the SHG members directly to know the impact of the scheme on their lives. The primary data was collected through direct interview method

from sample population. The secondary data related to present study was mainly collected through secondary sources which include various periodicals, magazines and websites etc.

5. Objectives of the study:

Very few studies are available related to the measurement of level of empowerment of women and contributing factors for it. This study has been designed mainly to focus on extent of empowerment of women through income generating activities and constraints that are experienced by the women in their empowerment.

With this background the present study “*An evaluative study on the role of Self-Help Groups in empowering women in India*” has been formulated with the following objectives:

- To study the extent of rural women empowerment through various income generating activities
- To study the profile of women involved in income generating activities
- To study the relationship between empowerment and personal characteristics of women
- To identify the constraints in empowerment of women.

6. Analysis:

According to Pandit Jawaharlal Nehru, the first Prime Minister of India, “*Freedom depends on economic condition even more than political. If women are not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free.*”

Economic empowerment is one of the means to empower the women. Enhancing women’s economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line (Dwarakanath, 1999). The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. J. Cooper, famous Anthropologist has defined the position of women in more scientific way as “Status of women in any society depends on her recognized rights, duties, liberties and opportunities – chiefly in the domestic, economic, social, political and religious spheres”. Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women, to a great extent this is true as economic dependence is the worst form of dependence. Women’s income in a family is very important in relation to their full identity and powers in all spheres of life. However, as in the case of education, economic independence also may not give women the necessary decision making power. The prevailing value system has put so many hurdles on the path for women’s equality through economic empowerment even so the role of

the economic factor cannot be minimized. The self-help group provides an appropriate platform for initiating and sustaining income generating activities.

Self-help groups have emerged as one of the major strategies for women's empowerment and various schemes of the Government of India have shown that strong women's groups could contribute substantially to the development and convergence of services and activities. These programmes have highlighted the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development and awareness generation, promoting economic development through income generating activities, inculcating thrift and credit management activities among poor women. A self-help group (SHG) is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996). Women cannot be ignored while devising various policies for rural and socio-economic development. So, treating the women with equality of opportunities is very much required.

The progress of SHGs can be analyzed by growth in the loans disbursed and savings accounts during the period of 2009-10.

Particulars	Self-Help Groups				Increase/Decrease	
	2009		2010		Number	Amount
	Number	Amount	Number	Amount		
Loans disbursed during the Year	16,09,586 (2,64,653)	12,253.51 (2,015.22)	15,86,822 (2,67,404)	14,453.30 (2,198.00)	-22,764	2,199.79
Loans outstanding	42,24,386 (9,76,887)	22,679.84 (5,861.73)	48,51,356 (12,45,394)	28,038.28 (6,251.08)	6,26,970	53,584.44
Savings Accounts	61,21,147 (15,05,581)	5,545.62 (1,563.39)	69,53,250 (16,93,910)	6,198.71 (1,292.62)	8,32,103	653.09

Table 1: Progress of Self-Help Groups (Rs. Crores)

Figures in parentheses indicate the share of SHG covered under SGSY

Source: www.nabard.org

Table 1 reveals that the no. of loan accounts were decreased during the period 2009-10, but the amount of loan disbursed was increased at a rate of 15.22 percent. The amount of loan outstanding was increased from Rs. 22,679.84 Crores to Rs. 28,038.28 Crores i.e., at a rate of 19.11 percent. The no. of savings accounts and the amount of savings were increased to a considerable extent. The figures in parentheses reveal a positive growth of SHGs covered under SGSY scheme in terms of amount of loans disbursed and savings.

As on 31st March 2010, there were more than 69.53 lakh savings-linked SHGs and more than 48.51 lakh credit –linked SHG covering 9.7 crores poor households under the micro-finance programme.

Year	No. of SHGs linked		Bank loan		Refinance Assistance	
	During the year	Cumulative	During the year	Cumulative	During the year	Cumulative
1994-95	1502	2122	0.02	0.02	0.02	0.02
1995-96	2635	4757	0.04	0.06	0.04	0.06
1996-97	3841	8598	0.06	0.12	0.05	0.11
1997-98	5719	14317	0.12	0.24	0.11	0.21
1998-99	18678	32995	0.33	0.57	0.31	0.52
1999-00	81780	114775	1.36	1.93	0.98	1.50
2000-01	149050	263825	2.88	4.81	2.51	4.01
2001-02	197653	461478	5.45	10.26	3.96	7.97
2002-03	255882	717360	10.22	20.49	6.22	14.19
2003-04	361731	1079091	18.56	39.04	7.05	21.24
2004-05	539365	1618456	29.94	68.98	9.68	30.92
2005-06	620109	2238565	44.99	113.97	10.68	41.60
2006-07	1105749	-	65.70	-	12.93	54.53
2007-08	1227770	-	88.49	-	16.16	70.68
2008-09	1609586	-	122.54	-	26.20	96.88
2009-10	1586822	-	144.53	-	31.74	128.62
2010-11	1196134	-	145.48	-	25.45	154.07

Table 2: Self-Help Group-Bank Linkage Programme (Amount in Rs. Billion)

Source: NABARD

Note: 1. Data for 2010-11 are provisional.

2. Data relates to Commercial Banks, RRBs and Co-operative Banks.

3. From 2006-07 onwards, data on no. of SHGs financed by banks and bank loans are inclusive of SGSY SHGs and existing groups receiving repeat loans. Owing to the change, NABARD discontinued the publication of data on a cumulative basis from 2006-07.

Table 2 gives the details SHG- Bank linkage programme for the period 1994-95 to 2010-11. During the period all the parameters are showing increasing trend. The no. of SHGs were increased at a rate of 99.87 percent, increase in amount of bank loans amounted to 99.98 percent and the rate of refinance is 99.92 percent.

The following table gives the details of region-wise credit disbursement to SHGs in the country. Of the total, southern region has tremendous development in the country with 54.3 percent in no. of SHGs and the share of bank credit is 75.2 percent. Of the total of Southern region, Tamilnadu occupies prime position in the performance of SHGs.

Region	Cumulative no. of SHGs	Cumulative amount of bank credit
Northern region	133097 (5.9)	39859 (3.5)
North-Eastern region	62517 (2.8)	16570 (1.5)
Eastern region	394351 (17.6)	93542 (8.2)
Central region	267915 (12.0)	80501 (7.1)
Western region	166254 (7.4)	52514 (4.6)
Southern region	1214491 (54.3)	856769 (75.2)
Tamilnadu	312778 (14.0)	271219 (23.8)
India	223856(100)	1139754 (100)

Table 3: Cumulative number of and amount of bank credit to SHGs, by regions(Rs. In Crores)

Source: NABARD

Note: 1. Figures in brackets indicate percentage share in total for India

2. The region-wise classification of states follows from the NABARD publication

During 2009-10, banks have financed 15.87 lakh SHGs, including repeat loan to the existing SHGs, with bank loan of Rs. 14,453.30 crores as against 16.10 SHGs with bank loans of Rs. 12,253.51 crores during 2008-09, registering a decline of 1.4 percent of SHGs but a growth of 17.9 percent in bank loans disbursed. Out of the total loans disbursed during 2009-10, SHGs financed under SGSY accounted for 2.67 lakh SHGs (16.4 %) with bank loan of Rs. 2015.22 crores (16.4 %) during 2008-09.

Agency	During the Year	Total loans disbursed				Per SHG loan disbursed (Rs.)	Out of Total: Bank loan disbursed to SHGs under SGSY		
		No. of SHGs	% share	Amount	% share		No. of SHGs	Amount	
Commercial Banks (Public & Private sector)	2008-09	100458	62.4	8060.5	65.8	80237	133117	1102.38	
	2009-10	7	61.6	3.	67.7	100050	157560	1215.50	
	% growth	977521 (2.7)		9780.18 (21.3)		(24.7)	(18.4)	(10.3)	
Regional Rural Banks	2008-09	405569	25.2	3193.4	26.1	78741	81662	655.27	
	2009-10	376797	23.7	9	23.1	88461	6751	682.41	
	% growth	(7.1)		3333.20 (4.4)		(12.3)	(17.3)	(4.1)	
Co-operative Banks	2008-09	199430	12.4	999.49	8.2	50117	49874	257.57	
	2009-10	232504	14.7	1339.9	9.3	57629	42312	300.09	
	% growth	(16.6)		2 (34.1)		(15.0)	(15.2)	(14.17)	
Total	2008-09	160958	100.0	12253.	100.0	76128	264653	2015.2	
	2009-10	6	100.0	51	100.0	91083	267403	2	
	% growth	158682		4453.3		(19.6)	(1.0)	2198.0	
		2 (1.4)		0 (17.9)				0 (9.1)	

Table 4: Bank loans disbursed to SHGs-agency-wise position (Rs. In Crores)

Source: NABARD

It is clear from the table above that Commercial banks led in disbursement of loans to SHGs during 2009-10 with 61.6 percent share followed by RRBs with a share of 23.7 percent and Co-operative banks with a share of 14.7 percent.

Particulars	Year	Total SHGs		Exclusive Women SHGs		% of women SHGs to total SHGs	
		No.	Amount	No.	Amount	No.	Amount
Saving linked SHGs	31.03.2009	6121147	5545.62	4863921	4434.03	79.5	80.0
	31.03.2010	6953250	6198.71	5310436	4498.66	76.4	72.6
Loans disbursed	2008-09	1609586	12253.51	1374579	10527.38	85.4	85.9
	2009-10	1586822	14453.30	1294476	12429.37	81.6	86.0
Loans outstanding	31.03.2009	4224338	22679.84	3277355	18583.54	77.6	81.9
	31.03.2010	4851356	25038.28	3897797	23030.36	80.3	82.1

Table 5: Position of Women SHGs (Rs. In Crores)

Source; NABARD

Table 5 reveals that the total no. of saving linked and credit linked SHGs; exclusive women SHGs with banks were 76.4 percent and 81.6 percent respectively. The percentage of loans outstanding of women SHGs to loans outstanding of total SHGs which was 81.9 percent in 2009 increased to 82.1 percent in 2010.

Year	Loan accounts per 10,000 persons		Deposit accounts per 10,000 Persons	
	Women	Men	Women	Men
2001	2 (11)	19	2149 (37)	5731
2007	21 (18)	118	2123 (36)	5658

Table 6: Loan and Deposit accounts per 10,000 persons, for women and men

Source: Basic statistical returns, various issues, www.censusindia.net

Note: 1. Figures in brackets indicate percentage share of accounts of women to those of men.
 2. Loan accounts for women in 2007 includes individual loan accounts for women and loan accounts of SHGs

It is evident from table 6 that there was a remarkable disparity between women and men. Of the total beneficiaries, the share of women beneficiaries in loan accounts is only 11 percent in 2001 and 18 percent in 2007. The deposit accounts of women are 37 percent and 36 percent respectively for 2001 and 2007. From the above it is clear that women's access to basic banking facilities remained at disquietingly low levels because of the absolute and relative financial exclusion of women.

6.1. Status of SHGs as on 31 March 2010:

Total number of SHGs savings linked with banks:	69.53 lakh
Out of total [of which] exclusive Women SHGs:	53.10 lakh
Out of total [of which] -SGSY SHGs:	16.94 lakh
Total number of SHGs credit linked during 2009-10:	15.87 lakh
Out of total [of which] exclusive Women SHGs credit linked:	12.94 lakh
Out of total [of which]-SGSY SHGs credit linked:	2.67 lakh
Total number of SHGs having loans outstanding as on 31 March 2010:	48.51 lakh
Of which exclusive Women SHGs:	38.98 lakh
Of which-SGSY SHGs:	12.45 lakh
Estimated number of families covered up to 31 March 2010:	97 million

6.2. Financial Performance of SHGs as on 31 March 2010:

Total savings amount of SHGs with banks as on 31 March 2010:	Rs. 6198.71 crores
Out of total savings of exclusive Women SHGs:	Rs.4498.66 crores
Out of total savings of SGSY SHGs:	Rs.1292.62 crores
Total amount of loans disbursed to SHGs during 2009-10:	Rs.14453.30 crores
Out of total loans disbursed to Women SHGs:	Rs.12429.37 crores
Out of total loans disbursed to SGSY SHGs:	Rs.2198.00 crores
Total amount of loans outstanding against SHGs as on 31 March 2010:	Rs.28038.28 crores
Out of total loans o/s against Women SHGs:	Rs. 23030.36 crores
Out of total loans o/s against SGSY SHGs:	Rs. 6251.08 crores
Average loan amount outstanding per SHG as on March 2010:	Rs. 57795 crores
Average loan amount outstanding per member as on 31 March 2010:	Rs.4128 crores

From the above statistics, it is clear that the share of women SHGs is very significant both in status and financial performance. It occupies a major share in providing employment opportunities to women through which economic empowerment can be achieved. The pace at which micro finance has spread in India has been undoubtedly impressive. Taking data from NABARD, it was found that the number of SHGs increased significantly from 637 in 1994 to 22.4 lakh at present. Similarly, there was a vast increase in the amount of bank credit provided to the SHGs during this period. This includes credit provided by all three key institutions, namely commercial banks, Regional Rural Banks and cooperative banks.

7. Conclusion:

The main objective of the scheme is to improve the economic, health, educational and social status of women by providing them assistance and creating employment opportunities. SHG is the only programme of its kind, which aims at empowering the poor women by inculcating entrepreneurial skills. It seeks to encourage collective action in the form of group activities, which are known to work better than individual efforts. There is an emerging need to promote women empowerment among the women for eradication of poverty. Towards this end, delivery of micro finance to the micro enterprises plays a significant role. Women with low income and lack of knowledge of available banking facilities can do little for the growth of banking habits on their own. As poverty alleviation is the ultimate goal of any nation, studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs.

Self-employment, which is the best employment in the wake of paucity of employment opportunities, is emerging to be a very important source of livelihood for women in Asia and South East Asia. As a supplementary source of family income the SHGs proved to be a boon to the woman in enhancing their financial status and also in promoting entrepreneurship among them. The SHG members have started the business with a good intention even though low educated members have availed group loans from bank and doing traditional business like, Powders and Pickles, Garments, Dairy, Kirana and Tea Stalls and Handicraft activities and to earn money to supplement the family income.

Impressed by the remarkable success of women Self-Help Groups in India, the World Bank said that the model could be replicated in other countries also. The former Presidents of USA, Bill Clinton and George Bush, the Micro Soft Wizard Bill Gates have praised the performance of the women Self-Help Groups. In the words of Paul D. Woolfitz “this is a great learning experience. We can tell others about the model. I have visited places in Africa, and Indonesia, but I found the Self-Help Group movement in India to be the biggest one”.

From the study through primary sources it was clear that the women SHGs in both rural and urban areas are very active in providing income generating activities. By the oral interview with sample beneficiaries, it can be clear that of the total SHGs, women SHGs are more vital in eradication of poverty for the BPL groups. The beneficiaries are gaining employment by adopting own personal skills and home-based activities. By the sources of NABARD and other official websites, it is clear that the micro-finance system is playing a significant role in empowering women through SHGs. Thus it can be concluded that the discriminated women for generations have undergone a silent

revolution of SHGs for their empowerment in all spheres, mainly economic empowerment through which the progress of the nation can be achieved.

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