



WOMEN SELF HELP GROUP MEMBERS IN INDIA - PRESENT SCENARIO AND CHALLENGES

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ABSTRACT

In the history of human development, a woman is as important as a man. It has been globally recognized that women's empowerment can be a well being strategy through Self Help Groups for overall economic and social development. But the subject of empowerment of women has becoming a burning issue all over the world including India. The sustainable growth of Self Help Group depends upon the income generation. But the women face many social challenges in the current day and age - whether it be securing an income for her family or raising children amidst the harsh economic crisis. Gender discrimination has been a universal phenomenon in human history from time immemorial. Self Help Groups all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. The present study attempts to find out the various problems encountered by the Self Help Group members, the present scenario of SHGs with respect to obtaining of loans from banks and their savings position and the various programmes and schemes offered by the government to raise the status of SHG members.

Key words: Self Help Groups, Challenges, Measures, Women Empowerment.

Cite this Article: J. Lalitha and P. Ramar, Women Self Help Group Members in India - Present Scenario and Challenges, *International Journal of Management (IJM)*, 11(12), 2020, pp. 4016-4031.

<https://iaeme.com/Home/issue/IJM?Volume=11&Issue=12>

1. INTRODUCTION

The former Prime minister of India, Jawaharlal Nehru said “You can tell the condition of the nation by looking at the status of its women”. Women of any nation are the mirror of its civilization (Gopinath, 2020a). If women enjoy good status it shows that the society has reached the level of maturity and sense of responsibility. In the era of globalization, women empowerment is inevitable. The advancement of women in India plays a key role in the social and economic development of the country. Development of a woman uplifts her life as well as the quality of her life and her entire family. In recent years women empowerment through Self Help Groups has become a subject of great concern for the nations all over the world especially in developing countries like India (Gopinath, 2020b).

Women empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of “women empowerment” is the ability to exercise full control over one’s actions and increased control on participation in decision making (Gopinath & Chitra, 2020). The progress of any nation is inevitable which is linked with social and economic plight of women in that particular country. The underlying principle of Self Help Group is to provide to the poorest of the poor and to achieve empowerment. Self Help Group is a process by which a large number of women (10 to 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as savings, credit and income generation thereby ensuring economic independence (Suchitra & Gopinath, 2020a).

The Self Help Group in our country has become a source of inspiration for women's welfare formation. Self Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in all developmental programmes (Suchitra & Gopinath, 2020b). Despite the apparent benefits of women development to an economy, the full potential of the women entrepreneurs has not been unleashed. The economic status of women is in pathetic condition. In a developing country like India, there are issues to be explored and critically examined before coming to any tangible conclusion regarding the success of Self Help Groups as women empowerment (Gopinath, 2016a).

2. REVIEW OF LITERATURE

Vasantha and Thaiyalnaki (2015) examined the sustainable growth of SHGs. This paper is focused on various problems with respect to income generating activities, choice of business, financial constraints and marketing. For this they collected data from 300 self help group members. The data collected were analysed with the statistics tools of ANOVA test, Friedman test, Chi-square and Multiple Regression analysis. The results of the study showed that the members found it very difficult to sell their products. Price negotiation and selling the products poses major challenge in marketing the products. It poses a major challenge for income generation activities. The researchers suggested that Self Help Group members can be better trained for gaining marketing awareness and through training it will provide skill sets and empower them to meet challenges on income generation activities.

Ansar Waseem (2018) in his study made an attempt to provide plausible account on how women entrepreneurs increase economic development of a country and to examine how the women entrepreneurs enhance the national competitiveness level which leads to rapid economic growth. The study reveals that relationship between female entrepreneurship and national competitiveness can lead to creation of businesses, which in turn creates employment opportunities which intensifies competition between firms, support technological development and eventually lead to a higher level of economic growth.

Akpov- Robaro (2012) The result of the study showed that if a government is to continue to invest in encouraging its citizens to become self reliant and able to add to the economic health

of the society, it is important for the government to know the field of action for encouraging entrepreneur initiatives and motivation.

Jaya Shukla and Gaurav Bajpai (2015) in their study focused on the challenges faced by women entrepreneurs in business expansion in handicraft co-operatives. The objectives of the study are to analyse the government policies for support of women entrepreneurs in business expansion, to identify the challenges faced by women entrepreneurs and to analyse the strategies proposed by women entrepreneurs to overcome challenges. The data were collected from the sample of 132 women entrepreneurs engaged in six handicraft co-operatives. The findings of their study showed that though their capital and fixed assets are in the increase with respect to their business, they suggested that the government should create favourable environment for conduct of business and provision of training to the women co-operative's staff, leaders and members to improve their quality in production.

3. STATEMENT OF THE PROBLEM

The Indian economy has been witnessing a drastic change since mid-1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress (Gopinath, 2016b).

Empowerment of women means to make women enable to develop high ambition, look at herself honestly, develop strong sense of personal efficacy, develop strong will power, develop leadership entrepreneurial qualities. In other words, empowerment means creating conditions for heightening motivation for task accomplishment development of a strong sense of personal efficacy (Gopinath, 2019). In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped because women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs, Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world's population (Kavitha & Gopinath, 2020a).

In India, women comprise the majority of population living below the poverty line and or very often in situations of extreme poverty and are given the harsh realities of intra household and social discrimination. Discrimination against women is rampant. Women's participation in political, Social-Cultural and economic life of the country is marginal (Kavitha & Gopinath, 2020b).

4. SIGNIFICANCE OF THE STUDY

Empowerment of women can be measured through gaining autonomy and control over resources which include many dimensions such as economic, social and political. Comprehensively, women's empowerment is a state of being that reflects a certain level of critical consciousness about external realities and an awareness about their internal thought construction and belief system that affect their well-being in terms of gender justice and social justice, as well as the determination to use their physical, intellectual, emotional and spiritual resources to protect their lives and sustain values that guarantee gender equality at personal, social, economic, political and institutional level.

In India a large percentage of women do not have power. They cannot take decisions independently, not even related to their own life. They have to take permission of male members for each and every issue. Women are an integral part of every economy and overall development and harmonious growth of a nation is possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low

social and economic status. Hence, empowerment of women through SHGs is essential to harness the women labour in the mainstream of economic development.

5. OBJECTIVES OF THE STUDY

- To find out the problems faced by Self Help Group members at national level.
- To study the loans provided by the banks to Self Help Group members and initiatives taken by the government for the development of Self Help Groups.
- To offer recommendations to improve the empowerment of women of SHGs.

6. METHODOLOGY

The present study is based on Secondary Data and information is collected from a variety of sources which include books, journals, periodicals and websites of Self Help Group members.

7. THE GENESIS AND GROWTH OF SHGS IN INDIA

SHGs originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural area. And then, NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

Over half a million SHGs have been linked to banks over the years but a handful of states, mostly in south India, account for almost 60%. Andhra Pradesh has over 42% Tamilnadu and Uttar Pradesh have 12% and 11% respectively and Karnataka has about 9% of the total SHGs. Since the advent of SHG in India, its growth rate has been very low in the states of Rajasthan, Bihar, Uttar Pradesh, Madhya Pradesh, Orissa and union territory of Andaman Nicobar Islands where the status of women is still very backward and pathetic. The formation of SHGs have benefited its members in numerous ways; not only they have assets, incomes and employment opportunities for the women but also enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic , economic, social and cultural spheres of life.

8. WOMEN EMPOWERMENT IN INDIA

The year 2001 had been declared by the Government of India as “Women’s Empowerment year” to focus on a vision where women are equal partners like men”, because the constitution of India grants equality to women in various fields of life. In the past, the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and Purda system but time has been changed now. SHGs have emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy.

Empowerment is a multi-faceted process which encompasses many aspects, enhancing awareness, increasing access to resources of economic, social and political etc. “In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor developing countries. The impact of globalization is seen eventually on the position of women in some form or other, in most of the developing countries with degrees of variation.

9. SHG MODEL IN INDIA

In India different models of linkage of SHGs to the financial institutions have emerged.

They are as follows; Banks themselves form and finance the SHGs; SHGs are formed from NGOs and other agencies but financed by banks; Banks finance SHGs with NGOs and other agencies as financial intermediaries.

The second model is the most popular model. Almost three-fourth of all the SHGs come under this model. Only 20% of the SHGs are covered under the first and 8% under the third model respectively

Table 1 AGENCY WISE SHARE OF SHGs FINANCE FROM 2017-18 TO 2019-20

Agency	During 2017-2018		During 2018-19		During 2019-20	
	SHGs Number	Loans (Rs in lakhs)	SHGs Number	Loans (Rs in lakhs)	SHGs Number	Loans (Rs in lakhs)
CBS	1272886	2870762	1512907	3449247	1796099	4843109
RRBS	782563	1511934	940818	1955264	1093788	2423162
Co-operative	205683	335891.7	244675	427251.7	256115	499664.1
Total	2261132	4718588	2698400	5831763	3146002	7765935

Source: Status of micro finance in India

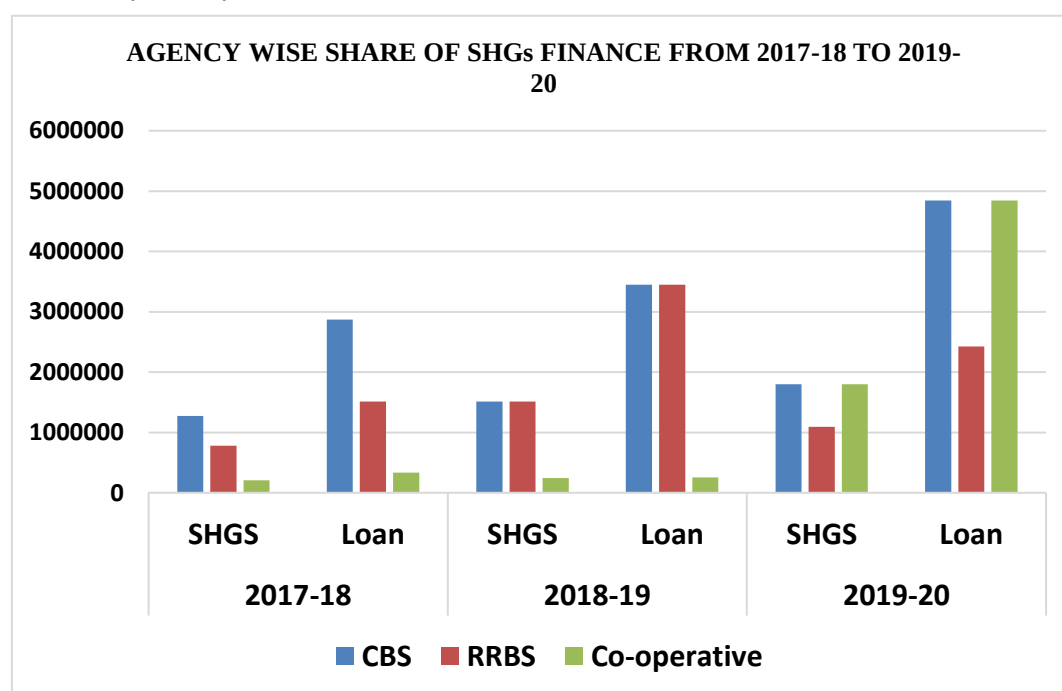


Figure 1

The above table reveals that with respect to number of Self Help Groups (SHGs), The Commercial Banks, CBS had more numbers of Self Help Group members as compared to Regional Rural Banks (RRBS) and Co-operatives i.e. during 2017-18, the number of SHGs in commercial bank is 12,72,886 and it is increased to 17,96,099. As regards Regional Rural Banks, the number of SHGs in 2017-18 is 7,82,563 and in 2019-20 it is 10,93,788 and in Co-operative banks in 2017-18 is 2,05,683 and in 2019-20 it is increased to 2,56,115. From this it is clear that though for all aforesaid banks, the number of SHGs are increasing from 2017-18 to 2019-20, with respect to Commercial Banks there is rapid increase of Self Help Group members i.e. in 2017-18 it is 12,72,886 and in 2019-20 it is further increased to 17,96,099. Trend ratios or on the basis of 2017-18 figures, the result indicates that with respect to

commercial banks in 2019-20 it is increased to 168.90, as regards Regional Rural Banks it is increased to 160.26 and Co-operative banks it is raised to 148.75.

The overall result shows that with respect to number of SHGs and the loan amount of the aforesaid banks from the year 2017-18 to 2019-20, it is increasing at a rapid speed.

Table 2 SHG- BANK LINKAGE- AGENCY WISE CUMULATIVE PARTIPATION IN INDIA
UPTO 31ST MARCH 2018

Sr. No	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan
A	Central Region								
1	Chhattisgarh	15434	15463.79	4964	6124.87	1288	1491.93	21686	23080.59
2	Madhya Pradesh	17013	12311.67	8833	5617.84	141	54.87	25987	17984.38
3	Uttarakhand	1395	1140.64	2440	963.82	580	482.37	4415	2586.83
4	Uttar Pradesh	10849	8051.93	6132	4177.51	226	62.31	17207	12291.75
	Total	44691	36968.03	22369	16884.04	2235	2091.48	69295	55943.55
B	Eastern Region								
1	Andaman & Nicobar	63	227.50	0	0.00	246	440.90	309	668.40
2	Bihar	108870	95317.08	117747	139040.24	28	4.03	226645	234361.35
3	Jharkhand	24728	16820.04	10587	16806.00	151	251.23	35466	33877.27
4	Odisha	43048	80851.09	63136	64411.00	5227	6407.52	111411	151669.61
5	West Bengal	122431	154538.98	155638	269880.49	68544	63953.81	346613	488373.28
	Total	299140	347754.69	347108	490137.73	74196	71057.49	720444	908949.91
C	North Eastern Region								
1	Arunachal Pradesh	27	6.44	73	99.76	19	12.10	119	118.30
2	Assam	9542	11323.70	21175	19400.14	312	211.10	31029	30934.94
3	Manipur	89	58.34	267	269.63	74	39.00	430	366.97
4	Meghalaya	20	20.15	329	242.77	38	18.42	387	281.34
5	Mizoram	5	10.45	588	995.48	0	0.00	593	1005.93
6	Nagaland	225	342.13	20	57.60	482	997.74	727	1397.47
7	Sikkim	710	648.86	0	0.00	2	4.00	712	652.86
8	Tripura	375	302.50	278	302.65	367	358.77	1020	963.92
	Total	10993	12712.57	22730	21368.03	1294	1641.13	35017	35721.73
D	Northern Region								
1	Chandigarh	21	11.79	0	0.00	0	0.00	21	11.79
2	Haryana	2998	1986.66	1694	1688.56	56	34.46	4748	3709.68
3	Himachal Pradesh	1960	2550.38	385	497.00	1183	1969.59	3528	5016.97
4	Jammu And Kashmir	8764	9328.28	908	1195.21	4	12.00	9676	10535.49
5	New Delhi	128	202.32	0	0.00	1	0.50	129	202.82
6	Punjab	2106	1244.77	869	610.80	561	112.34	3536	1967.91
7	Rajasthan	19086	22926.65	9790	8239.01	1286	1428.30	30162	32593.96

	Total	35063	38250.85	13646	12230.58	3091	3557.19	51800	54038.62
E	Southern Region								
1	Andhra Pradesh	236456	780687.96	72839	267476.42	5171	17030.68	314466	1065195.06
2	Karnataka	281672	602004.04	81561	110700.72	36062	106975.53	399295	819680.29
3	Kerala	72356	220007.92	8872	29430.00	9540	23417.41	90768	272855.33
4	Lakshadweep	0	0.00	0	0.00	0	0.00	0	0.00
5	Puducherry	1566	4863.17	722	2304.50	179	759.56	2467	7927.23
6	Tamil Nadu	118585	409045.97	15866	54136.14	29578	72881.32	164029	536063.43
7	Telangana	101358	315930.74	180856	482178.27	2364	9003.75	284578	807112.76
	Total	811993	2332539.80	360716	946226.05	82894	230068.25	1255603	3508834.10
F	Western Region								
1	Dadra Nagar Haveli	60	24.08	0	0.00	0	0.00	60	24.08
2	Goa	585	1287.61	0	0.00	107	396.47	692	1684.08
3	Gujarat	10264	8726.68	4793	4961.83	1121	1550.12	16178	15238.63
4	Maharashtra	60097	92498.06	11201	20125.29	40745	25529.56	112043	138152.91
	Total	71006	102536.43	15994	25087.12	41973	27476.15	128973	155099.70
	Grand Total	1272886	2870762.37	782563	1511933.55	205683	335891.69	2261132	4718587.61

Source: Status of Microfinance in India:2017-18 A NABARD publication

The above table shows the Self Help Group (SHG) Bank Linkage Agency wise cumulative participation in India during 31.3.2018.

From the above table it is evident that with respect to Central region in India, Chhatisgarh and Madhya Pradesh the banks had provided more number of loan to SHG members as compared to other states namely Uttarakhand and Uttar Pradesh. It is also noted that for the aforesaid states the Commercial Banks had contributed more loans to SHG members as compared to Regional Rural banks and Co-operative banks.

Likewise, there is highly significant variance among the states in the Eastern region in Tamil Nadu. In West Bengal and Bihar the banks provided more loans to SHG members compared to other states, The Regional Rural Banks have contributed more loans as compared to Commercial banks and Co-operative banks.

It is found from the table that with respect to North Eastern region, Assam, Tripura and Sikkim, the bank gave more importance for the provision of loans to SHG members as compared to other states. It is observed from the table that in the North Eastern region and in the Eastern region, there is a highly significant variance among the provision of loans to SHGs in the Northern Region. In this region, Rajasthan played a significant role while providing loans to SHG members. Similarly, Haryana and Himachel Pradesh have provided more loans as compared to other states. With respect to Southern region, Andhra Pradesh and Karnataka had an important role while providing loans to SHG members. Similarly Telangana and Tamil nadu have contributed more loans as compared to other states.

As regards Western region Maharashtra played a marvelous role as compared to other states while providing loans and advances by the banks to the SHG members. From the table it is observed that with respect to Northern Region, Southern Region and Western Region, the commercial banks had provided more loans as compared to Regional Rural banks and Co-operative banks.

It is concluded that based on the SHG- Bank Linkage-Agency wise cumulative participation in India, Southern Region ranked first place followed by Western region which got second place, Eastern region acquired third place, Central region obtained fourth place and Northern region and North Eastern region got fifth and sixth places respectively with regard to provision of loan to Self Help Group members.

Table 3 BANK LOANS DISTRIBUTED TO SHGs AGENCY WISE POSITION 2018 & 19

(Rs.in Lakhs)

Agency	During the year	Total Loans disbursed by Banks to SHGs during the year			
		No. of SHGs	% Share	Amount	% Share
Commercial Banks (Public & Private Sector)	31.03.2018	1272886	56.3	2870762.37	60.8
	31.03.2019	1512907	56.1	3449246.74	59.1
	% growth	18.9		20.2	
Regional Rural Banks	31.03.2018	782563	34.6	1511933.55	32.0
	31.03.2019	940818	34.9	1955264.43	33.5
	% growth	20.2		29.3	
Cooperative Banks	31.03.2018	205683	9.1	335891.69	7.1
	31.03.2019	244675	9.1	427251.71	7.3
	% growth	19.0		27.2	
TOTAL	31.03.2018	2261132	100.0	4718587.61	100.0
	31.03.2019	2698400	100.0	5831762.88	100.0
	% growth	19.3		23.6	

Note: Figures in the parentheses indicated percentage to the total

Source: Status of Microfinance in India 2018-19: A NABARD Publication

The above table shows the details of loans disbursed by the Commercial Banks, Regional Rural banks and Co-operative banks for the periods 2018 and 2019. It also indicates the percentage of growth rate of loans provided by the banks to Self Help Group members.

As regard Commercial banks the number of SHGs in 2018 is 12,72,886 and in 2019 it is increased to 15,12,907. It shows that with respect to percentage of growth, the result exhibits 18.9% growth.

Similarly in 2018 the Commercial Banks provided 28,70,762.37 lakhs as loans to SHG members and in 2019, it provided 34,49,246.74 lakhs as loans. It indicated that there is a growth rate of 20.2 percent of contribution towards banks loans to SHG members.

With respect to Regional Rural banks, in 2018 the number of SHGs is 782563 and in 2019 it is further raised to 940818, showing the growth rate of 202% while analyzing the disbursement of loan, in 2018 RRB provided 15,11,933.55 lakhs and in 2019 it is increased to 19,55,264.43 lakhs showing the growth rate of 29.3%.

It is understood from the table that as regards Co-operative bank, it has 205683 Self Help Group members in 2018 and in 2019 it is raised to 2,44,675 showing the growth rate of 19%. Similarly with respect to provision of loan to SHG members, in 2018 it is 335891.69 lakhs and in 2019 it is increased to 427251.71 lakhs, showing the growth rate of 27.2%.

It is obvious from the table that while comparing the results of 2018 and 2019 with respect to disbursement of loans of banks and number of Self Help Groups, it is increasing at rapid rate. The overall growth rate shows that as regards the number of SHGs, the growth rate is 19.3% and as regards disbursement of loan, it is 23.6% which shows the efforts taken by the banks while providing loan to SHG members.

Table 4 SAVINGS OF SHG WITH BANKS AGENCY WISE POSITION IN INDIA

Agency	Position as on	Total SHGs' Savings with the banks as on 31 March 2019/ 2020		Per SHG Savings (Rupees)
		Amount	% Share	
Commercial Banks (Public & Private Sector)	31.03.2019	1324023.23	56.8	24174622
	31.03.2020	1566217.93	59.9	2861282
	% growth	18.29		-88.2
Regional Rural Banks	31.03.2019	769201.27	33.0	2498645
	31.03.2020	781127.17	29.9	2394715
	% growth	1.6		-4.2
Cooperative Banks	31.03.2019	239223.65	10.3	1639803
	31.03.2020	267859.79	10.2	1776717
	% growth	12.0		8.3
TOTAL	31.03.2019	2332448.15	100.0	2329131
	31.03.2020	2615204.89	100.0	2553083
	% growth	12.1		9.6

Note: Figures in the parentheses indicated percentage to the total

Source: Status of Microfinance in India 2019-20: A NABARD Publication

The above table indicates the savings of Self Help Group members with banks for the periods of 2019 and 2020. As regard commercial banks, the amount of savings of SHGs in 2019 is 13,24,023.23 lakhs and it is raised to 15,66,217.93 lakhs which represent the growth rate of 18.29%.

With respect to Regional Rural banks, the amount of savings of SHGs in 2019 is 7,69,201.27 lakhs and in 2020 it is further increased to 7,81,127.17 lakhs, showing the growth rate of 1.6 percent.

Regarding Co-operative Bank, in 2019 the amount of savings of SHG members is 2,39,223.65 lakhs and in 2020 it is increased to 2,67,859.79 lakhs, showing the growth rate of 12%.

From the table it is clear that the amount of savings of SHG members in Commercial Banks and Co-operative bank is more as compared to Regional Rural banks. The overall growth rate of banks exhibits that between 2019 and 2020 the growth rate is 12.1 percent.

Table 5 SHOWING BANK LOANS DISBURSED TO THE SHGs DURING THE YEAR 2019-20
IN TAMIL NADU

(Amount Rs. in lakh)

Bank	No. of SHGs	Loan amount
Commercial Banks	116281 (72.1)	465808.03 (71.4)
Regional Rural Bank	13748 (8.5)	60345.58 (9.2)
Cooperative Bank	31161 (19.3)	126313.84 (19.4)
Total	161190 (100)	652467.45 (100)

Note: Figures in the parentheses indicate percentage to the total.

Source: NABARD, Mumbai, Status of Microfinance in India 2019-2020.

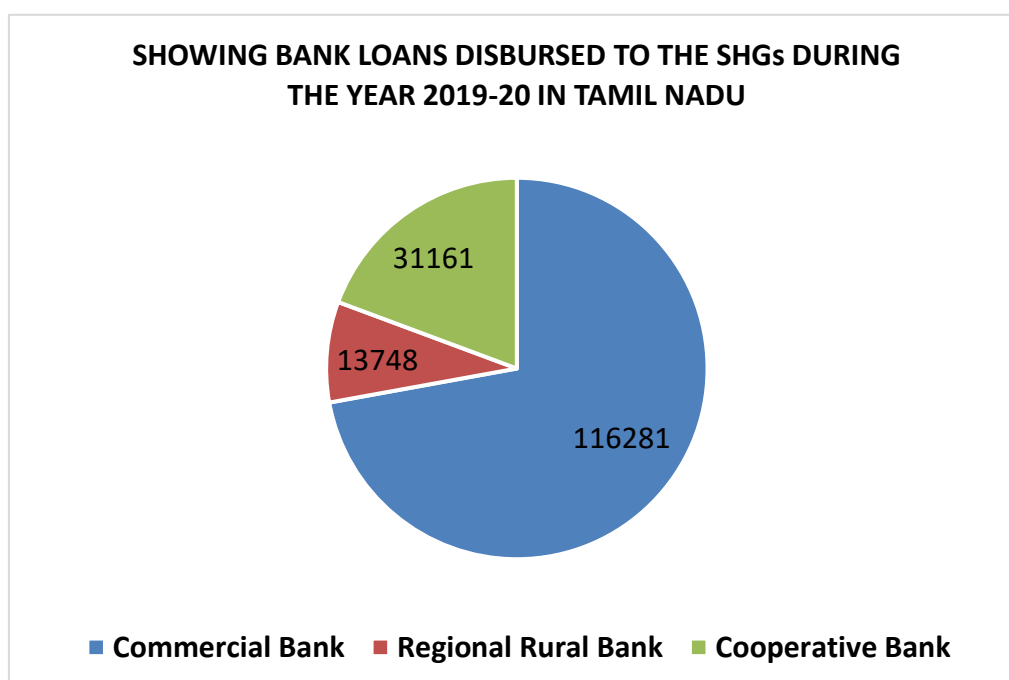


Figure 1

The above table displays the details of Self Help Group members in different banks and their disbursement of loan during the period 2019-20 in Tamilnadu.

From the table it is found out that the Commercial bank has 1,16,281 SHG members and they disbursed a loan of 4,65,808.03 lakhs; in Regional Rural banks, they had 13748 Self Help Group members and they provided a loan of 60,345.58 lakhs for their members and in Co-operative banks, they had 31,161 SHG members and they disbursed a loan to the extent of 126313.84 lakhs for their members. The overall result shows that during the year 2019-20, the Commercial banks provided more loan (71.4%) as compared to Regional Rural banks and Co-operative banks.

Table 6 POSTIVE TREND IN CUMULATIVE GROWTH IN SHGs LINKED TO BANKS

Region	March 2011	March 2012	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019	March 2020
Northern Region	149108	212041	213955	183929	176904	154724	143905	144428	124130	133515
North Eastern Region	150021	159416	143660	124569	123041	150860	143222	143648	123554	131006
Eastern Region	110553 3	985329	102065 6	978960	106932 9	113090 2	134329 6	141215 3	169051 5	195511 2
Central Region	358872	352452	362521	419834	438216	434797	398411	404378	324142	354466
Western Region	316821	289472	295451	269008	270718	258119	278097	276336	276901	284109
Southern Region	270640 8	235573 2	241519 1	222103 8	238997 2	254321 9	254135 6	263941 5	253809 0	281886 3
All India	478676 3	435444 2	445143 4	419733 8	446818 0	467262 1	484828 7	502035 8	507733 2	567707 1

Source: Progress of SHG Bank Linkage in India, NABARD.

(Note: Figures in the parentheses Through percentage respect total figures)

The above table shows the details of growth of Self Help Groups in different regions from March 2011 to March 2020.

As regards **Northern region** in March 2011, the number of SHG member is 149108 and it is increased to 176904 in March 2015 and it is reduced to 133515 in March 2020.

With respect to **North Eastern region**, in March 2011 the number is 1,50,021 and it is raised to 1,50,860 in March 2016 and it is decreased to 1,31,006 in March 2020. The result exhibits that the number of SHGs is fluctuating from March 2011 to March 2020.

With regard to **Eastern region** the number of SHG is 11,05,533, and it is raised to 14,12,153 in March 2018 and in March 2020 it is further increased to 19,55,112. It shows the positive growth towards the number of SHG from 2011 to 2020.

From the table it is found out that as regards **Central region** in March 2011, the SHG number is 3,58,872 and it is raised to 4,38,216 in March 2015 and it is reduced to 3,54,466.

With respect to **Western region** in March 2011, the number of SHG is 3,16,821 and it is reduced to 2,58,119 in March 2016 and it is slightly increased to 2,84,109 in March 2020, while comparing the progress of SHGs from 2011 to 2020, it is reduced to 2,84,109. It shows unfavorable result with respect to number of SHG in the respective region. As regards **Southern region** in March 2011, the number of SHG is 27,06,408 and it is decreased to 25,43,219 in March 2016 and it is increased to 28,18,863 in March 2020.

From the table it is obvious that from the year 2011 to 2020, the number of Self Help Group member is increasing for Eastern regions, Southern regions and Central regions. For the rest of

the regions, it fluctuates from year to year. The overall result shows that i.e. in All India level, it shows increasing trend with respect to number of Self Help Groups from 2011 to 2020, i.e. in March 2011 it is 47,86,763 and it is increased to 50,20,358 in March 2018 and in March 2020 it is further increased to 56,77,071. It indicates favourable response with respect to number of Self Help Groups in India.

10. NATIONAL POLICY FOR WOMEN EMPOWERMENT

It is a well known fact that the principle of gender equality is enshrined in the Indian Constitution, in its Preamble, Fundamental Rights and Directive Principles of State policy. The Indian Constitution not only grants equality to women but also empowers the States to adopt measures for women empowerment. The National policy approach to women was a welfare approach till the end of Fourth Plan. From Fifth plan onwards, the approach was changed from welfare to women development.

As highlighted in various research studies on women, the empowerment of women has been recognized as the central issue in determining the status of women. To safeguard the rights and legal entitlements of women, the Government of India set up the “National Commission for Women” in 1990 through the enactment of an Act of Parliament. In 1992 and 1993, 73rd and 74th Amendments were made to the Indian Constitution which provided reservation of seats to women in local bodies like Panchayats and Municipalities.

11. MAJOR INITIATIVES TAKEN BY THE GOVERNMENT FOR DEVELOPMENT OF SELF HELP GROUPS IN INDIA

There are a number of programmes underway which supplement general development efforts for improving the status of women.

- Indira Mahila Yojana (IMY) launched in 1995-96 and retitled as “Swayamsiddha” in 2001 to empower women through awareness generation, achievement of economic strength through micro-level income generating activities and establish convergence of various services such as literacy, health, rural development, etc.
- The Rural Women’s Development and Empowerment Project (RWDEP)-now called “Swashkti” Project was sanctioned in 1998 as a centrally sponsored Project for a period of 5 years with an estimated outlay of Rs.186 crore.
- Programme for Support of Training and Employment (STEP) for encouraging employment and income-generation.
- Rashtrya Mahila Kosh (RMK) (The National credit fund for women) was created by the Government on India in 1993. Its purpose is to provide lower income women with access to loans to begin small business.
- Hostels for Working Women (HWW) aims to promote greater mobility for women in the employment market through cheap and a safe accommodation for working women in low-income groups.

Apart from the above schemes, recently the government has introduced the following schemes.

- Pradhan Mantri Adarsh Gram Yojana.
- National Panchayati Raj Day.
- Pradhan Mantri Khanij Kshetra Kalyan Yojana.
- Rashtriya Gram Swaraj Abhiyan.
- Ministry of Rural Development.

- Gram Swaraj Abhiyan.
- Schemes-Department of Rural Development.
- Nehru Yuva Kendra Sangathan.

To improve the status of women in the society, the following events are celebrated throughout the country:

Women's Day: March 8th every year; Women's Week: March 1st every year;

While analyzing, the number of SHG members in different regions in India, in most of the regions the Self Help members are left out from the groups due to the following problems.

12. CHALLENGES FACED BY WOMEN ENTREPRENEURS

Lack of Self Confidence: The basic requirement for entrepreneurship is self confidence. Although women are equally qualified as men to succeed as entrepreneurs, they suffer from two distinct disadvantages. The first is the initial lack of confidence in their own abilities. The second disadvantage is society's reluctance to finance on women's ventures.

Finance: Women entrepreneurs suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide tangible security. Due to lack of sufficient funds they are not able to start industries.

Shortage of Raw Material: Women entrepreneurs face lot of problems in procuring the raw material and other necessary inputs. Moreover the prices of raw material are very high and they may not be able to get at the minimum cost.

High Cost of Production: High cost of production restricts the development of women enterprises. In the initial stage, women entrepreneurs have to face problems of high cost of production.

Marketing and Selling: Women entrepreneurs suffer in marketing of their products. They find it difficult to capture the market. They lack in the skill of packaging, advertisement and other promotion strategies for selling.

Lack of Education in India Literacy among Women is very Low: Due to lack of education, many women are unaware of the latest technology, logical development and market trends. This creates further problem in setting up and running of business enterprises. Moreover they do not have adequate knowledge in accounting.

Low Ability to Bear Risks: Generally, women entrepreneurs hesitate to bear risk because of their low ability, inferiority complex, lack of infrastructure facilities and a protected life which they can secure from their families.

Low Mobility: Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business reasons. They need male intervention at some time or the other in this process.

Attitude of Society: The Manu laws stress the need to control women because of the so called evils of female character. Women therefore are dependant for all their life-as a child she is dependent on her father, as a wife on her husband and in old age on her son.

Male Dominance: The Superiority complex of men keeps them from doing something which she desires to do and husbands demand every paise earned by their wives.

Marketing Problems: Rural women entrepreneurs face the biggest problems in marketing their products. Some of them are forced to sell these products at cheaper rates to brokers and middleman due to lack of proper knowledge of marketing.

Stiff Competition: Women entrepreneurs do not have organizational setup to pump in a lot of money for canvassing and advertisement. Thus they have to face a stiff competition for

marketing their products with both organized and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

Family Ties: In India it is mainly a woman's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary conditions for women's entry into business.

Low-level Management Skills: Women entrepreneurs have low-level management skills. They have to depend on office staff and intermediaries, to get things done. especially for the marketing and sales side of business. Here there is more profitability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning.

13. SUGGESTIONS

- Access to information on entrepreneurs should be provided in large measure for all women throughout India: special efforts have to be made by the Central and State Government for this purposes.
- Central and State Government should assist women entrepreneurs to participate in International trade affairs, exhibitions and conferences.
- Women Entrepreneurs Association and all other Non-Government Organizations (NGOs) should be interested in the cause of promotion of economic empowerment of income-generation scheme evolved by the Central and State Government.
- Managerial incompetence is a serious problem for the failure of small scale industries run by women entrepreneurs. The Government and other organizations should take strategical methods categorically at the higher educational level. The establishment of Entrepreneurial cell in the College, Universities, Study centres, district libraries is a must in order, to impart not only potential and practical knowledge but also to exhibit in depth picture of successful ventures.
- The legislative measures for dealing with problem of small scale units run by women entrepreneurs should be relaxed and more liberal policies should be adopted.
- The family members of women entrepreneur should also actively participate and extend all possible help in the matter of managing units set up by women entrepreneurs.
- To identify neglected areas and groups; gaps, weaknesses and bottlenecks in the implementation and take a note of the emerging problems/situations related to welfare, protection, development and empowerment of women in the changing scenario should be taken by the Government.
- To review the functioning of existing institutional arrangements, both at the Central and State levels, steps should be taken for implementation of policies and programmes for empowering women.
- To review and asses the involvement of Local Self Government Bodies and NGOs in the implementation of programmes for empowering women and suggest measures for their effective involvement in the planning process.

14. CONCLUSION

SHGs have been identified as a way to alleviate poverty and women empowerment. Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives.

But the real empowerment is possible only when a woman has increased access to economic source, more confidence and self motivation, more strength, more recognition and participation in the family matters. Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. Though the women are facing so many problems while running their life, SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and urban women to improve their living condition, and to reduce poverty by enabling the poor household access, gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on sustainable basis through Self Help Groups. Now the Self Help Groups have been showing the way ahead to alleviate the poverty of India along with women empowerment. Indian women have mastered anything and everything which a woman can dream of. But she still has to go a long way to achieve equal status in the minds of Indian men.

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