

SHG-BLP : LIFE BLOOD FOR WOMEN EMPOWERMENT AND LIVELIHOOD PROMOTION IN INDIA

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Abstract

Rural women are now the agents for achieving the transformational, economic and social changes required for sustainable development. Developing multiple roles every single day, women are undoubtedly the backbone of any society, particularly in rural area. A woman is also the nucleus of the family. She not only collects water, fuel, wood, fodder and food, but also plays a significant role in preserving the culture, grooming the children and shaping their destiny. Within her is the power to create, nurture and transform. Quality of life of women in rural India is now transforming. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. The present study is an attempt to analyse the role and performance of SHG-BLP movement in promoting women's empowerment and their livelihood.

Keywords: SHGs, women empowerment, SBLP, Microfinance, WEP, PMKVY

INTRODUCTION

Women self-help groups, formed exclusively for rural women can serve as an effective medium for community involvement in developmental activities. Also, they, can act as a powerful tool for alleviating rural poverty through the empowerment of women, by freeing themselves from the clutches of moneylenders. Women entrepreneurs play an important role in local economies and a large percentage of micro-enterprises in developing countries are undertaken by women. Entrepreneurship is the only solution for generating employment among rural women. Rural women possess abundant resources to take up enterprises. She has the benefit of easy availability of agriculture and livestock based raw material and other resources. Hence she can effectively undertake both the production & processing oriented enterprises. For this purpose SHGs are considered as one of the most significant tools to adopt participatory approach and has brought women into the main stream of national development group. Rapid progress in self-help group formation through microfinance has now turned into the development of entrepreneurial skills among women. Microfinance through SHGs and women entrepreneurship are interrelated. Thus Women entrepreneurs have attracted greater attention in recent years. Financial inclusion is one way of empowering people to access social and economic justice. To achieve this, a multi-model approach has been adopted since early seventies of the twentieth century. Among the various models, the SHG - Bank Linkage Programme (SBLP) helped extensively to empower the poor, especially rural women, through providing savings and credit windows from banks for livelihood promotion.

STATEMENT OF THE PROBLEM

The socio economic development of a nation can be made rapid and holistic only when both men and women are able to contribute towards its growth and they are provided with equitable opportunities for a balanced development. Rural women are agents for achieving the transformational economic and social changes required for the sustainable development. Promoting various income generating activities especially among rural women is perceived as one of the most powerful medium to resolve several socio-economic and even political problems. SHGs are designed to emphasize the women empowerment through community based programmes, eradicate poverty and bring rural women to the forefront for their upliftment in economic field. This study aims at finding out whether the promotion of such groups by linking them to banks actually serves the purpose in a holistic way or not.

OBJECTIVES

- 1) To examine the major schemes and programmes by the Government for Rural development
- 2) To identify the incentives by State and Central Government for Entrepreneurship Development of rural women
- 3) To analyse the progress of SHG-BLP movement in India

LIMITATIONS

The only limitation is that the study is based only on the secondary data, which was obtained from references of authors, books, journals, newspapers and various internet sources.

MAJOR RURAL DEVELOPMENT PROGRAMMES RUN BY THE GOVERNMENT OF INDIA

Major Rural Development Programs organized at state as well as central level.

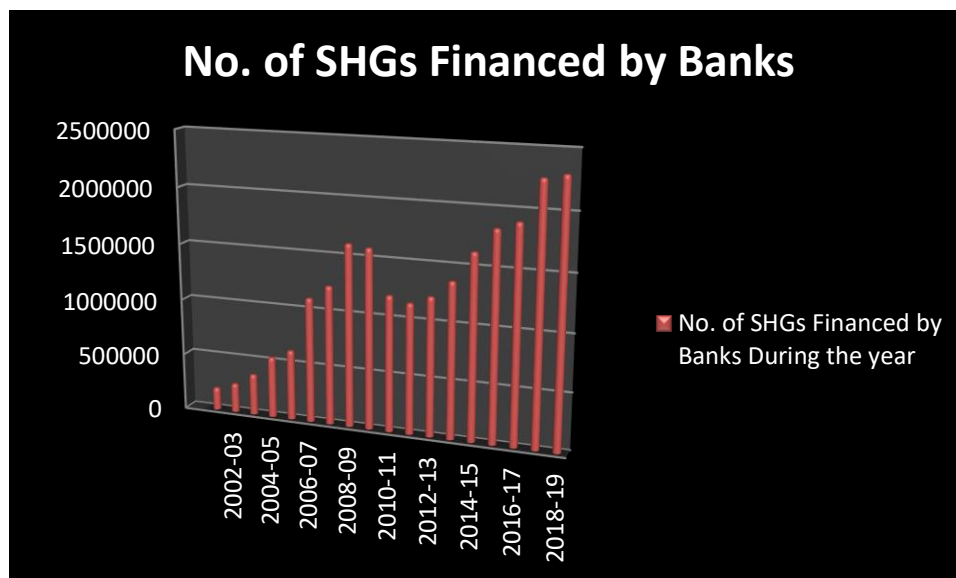
Even the pre-independence period had witnessed attempts for rural upliftment in the country through the Community Development Programme with the cooperation of social workers. However those programs, unfortunately, could not evolve a successful working scheme to attain the desired objective. During the post-independence period, rural development has been given serious attention, by the planners and development thinkers and intensive efforts were channelized for the purpose. Community Development Programme (1952), Intensive Agricultural Development Programme (1961), Minimum Needs Programme (1974), National Rural Employment Programme (1980), Integrated Rural Development Programme (1980), Indira Awas Yojana (1986), Jawahar Rojgar Yojana (1989) etc. were implemented in the country for providing welfare facilities to the rural masses. The programs have faced pitfalls in the due course of the implementation stage has failed in dealing with the complex problems of rural development on account of limited infrastructure facilities, improper utilization of loan, mismanagement and poor monitoring system. Consideration for the improvement of rural people had found a place in successive five-year plans. The Ministry of Rural Development implemented several programs which seek to provide employment opportunities and to create rural infrastructure development. Swamajayanti, Gram Swarozgar Yojana (SGSY), Prime Minister's Rozgar Yojana (PMRY) Sampooma Grameen Rozgar Yojana (SGRY) and National Rural Employment Guarantee Programme (NREGP) constitute the important schemes implemented for the welfare and development of rural people.

An approach meant to meet with the credit requirements of the poor on easy terms, called as **Micro finance** was introduced in the country following the footsteps of Prof. Muhammed Yunus, a great reformer in Bangladesh who had successfully practiced the system of credit to the poor

through 'Grameen Bank of Bangladesh'. The system works with the formation of small groups of person especially women, named as Self Help Groups (SHGs) joining together voluntarily and making use of the thrift collected from among them. NABARD started promoting SHGs in 1992 with credit linked to savings so as to meet the needs of families and to improve their livelihood. This savings have led to the women centered doorstep self-managed microfinance program that is, the SHG- Bank linkage program(SBLP).It has eventually emerged as one of the world's largest movements of organizing poor into groups and link them with banks for credit facilities. Microfinance with SHG plays an important role for promoting women entrepreneurship and financial empowerment. It also an efficient tool to fight against poverty. It has not only raised the income of marginalized poor rural women but also their social status.(Yojana, Volume 62,October 2018)

Year (end - March)	No. of SHGs Financed by Banks During the year	Bank Loan	Refinance	
		During the year	During the year	Cumulative
1	2	3	4	5
2001-02	197653	5.45	3.96	7.97
2002-03	255882	10.22	6.22	14.19
2003-04	361731	18.56	7.05	21.24
2004-05	539365	29.94	9.68	30.92
2005-06	620109	44.99	10.68	41.6
2006-07	1105749	65.7	12.93	54.53
2007-08	1227770	88.49	16.16	70.68
2008-09	1609586	122.54	26.2	96.88
2009-10	1586822	144.53	31.74	128.62
2010-11	1196134	145.48	31.74	128.62
2011-12	1147878	165.35	30.73	184.8
2012-13	1219821	205.85	39.17	223.96
2013-14	1366421	240.17	37.46	261.42
2014-15	1626238	275.82	44.93	306.35
2015-16	1832323	372.87	69.06	375.41
2016-17	1898120	387.81	56.6	432.94
2017-18	2261132	471.86	69.81	502.75
2018-19	2299000	583.18	128.86	631.61

Source: Compiled from NABARD REPORTs, 2014-2019



NABARD takes pride in the fact that the Self Help Group -Bank Linkage Programme, which is the largest microfinance programme in the world, today touches 12 crore households through more than 100 lakh SHGs with deposits of over Rs. 23000 crore and annual loan off take of more than Rs. 58000 crore and loan outstanding of over Rs. 87000 crore, of which, 88% was disbursed to rural women groups (up to 31 March 2019). The growth during 2018-19 remained steady and promising. (NABARD 2018-19 Report). During its 25 years of journey, SBLP has been empowering the rural poor, especially rural women.

Table 2: THE PROGRESS OF SHG- BANK LINKAGE PROGRAMME

(Amount in Rs. Crores)

YEAR	2014-15		2015-16		2016-17		2017-18		% Change	
PARTICULARS	No. Of SHGs	Amt	No. Of SHGs	Amt	No. Of SHGs	Amt	No. Of SHGs	Amt	No. Of SHGs	Amt
Loans Disbursed	13,66,421	24,017	16,26,238	27,582	18,98,120	38,781	22,61,132	47,186	19.1	21.7
Loans outstanding	41,97,338	42,927	44,68,180	51,545	48,42,87	61,581	50,20,358	75,598	3.5	22.8
Savings of SHGs with banks	74,29,500	9,897	76,97,469	11,059	85,76,875	16,114	87,44,437	19,592	1.9	21.6
NPA LEVEL %					6.5		6.12			
Average Loans per SHG					Rs. 2.04 lakh		Rs. 2.09 lakh			

Source: Compiled from NABARD REPORTs, 2014-2018

SHG Bank Linkage Programme (SHG-BLP), which started its journey as a pilot project in 1992 has become the mainstay for the 100.14 lakh SHGs as on 31 March 2019 covering more than 1200 lakh households for social, economic and financial empowerment of the rural poor, especially the women. As per the Global Findex Database 2017 of World Bank, India's gender gap in access to financial service has come down to 6 percent. Microfinance initiatives have a major stake in bringing the unbanked women to the mainstream by bringing them into the domain of SHG-BLP on a continuous basis. In 2018-19 too there was a net addition of 12.7 lakh savings linked SHGs. A sizeable number of SHGs have been added during the year in states like Assam, Bihar, Chhattisgarh, Jharkhand, Odisha, Rajasthan, Uttar Pradesh, etc. This signifies the urge for connecting the poor households in poverty dominated & underserved states with the development process through SHG-BLP. The number of new SHGs added every year has been receding in some states mainly for reasons like saturation in potential areas for formation of new SHGs and data sanitization by banks. NRLM, taking the lead in formation and capacity building of SHGs in rural India, accounted for 55.80 lakh SHGs, a jump of 33 percent during the year with a net addition of 13.96 lakh SHGs under its fold. This lead had been mainly due to absorption of non NRLM groups into NRLM fold and formation of new groups. The domain of SHGs consists of 85.2 percent women groups and is the mainstay programme for empowerment of the poor rural women in the country. Table 4.1 gives an account of savings, credit disbursement and credit outstanding of total SHGs and under NRLM and NULM during past three years i.e. 2016-17 to 2018-19. Rising of NPAs in SHG loans, from a 2.1 percent in 2008 to 7.4 percent in 2015 was a concern in the sector. Thereafter, the NPAs started declining from 7.4 percent (in 2015-16) to 6.12 percent in 2017-18 which further declined to 5.19 percent in 2018-19. There has been decline in absolute NPAs implying improvement in quality of loan assets in the sector. 4.2 SHG Bank Linkage programme is an effective intervention in economic upliftment and financial inclusion for the bottom of the pyramid. A proven platform initially conceived for increasing the outreach of banking services among the poor has since graduated to a programme for promotion of livelihoods and poverty alleviation. All major parameters viz. the number of SHGs with savings bank accounts, amount of credit disbursed during the year, the bank loans outstanding as well as the quantum of savings outstanding had shown positive growth during the past three years (Figure 4.1). The growth in number of SHGs availing bank loan and amount of institutional credit disbursed to SHGs was 19.33 percent and 23.6 percent respectively during 2018-19.

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Table 3: Overall progress under SHG-Bank Linkage Programme(2016-17 to 2018-19)

Particulars		2016-17		2017-18		2018-19	
		No.of SHGs	Amount	No.of SHGs	Amount	No.of SHGs	Amount
SHG avings with Banks as on 31st March	Total SHG Nos.	85.77 (8.53%)	16114.23(1 7.69%)	87.44 (1.95%)	19592.12 (21.59%)	100.14 (14.52%)	23324.48 (19.05%)
	All women SHGs	73.22 (8.26%)	14283.421 8.67%	73.90 (0.94%)	17497.86 (22.51%)	85.31 (15.44)	20473.55 (17.01%)
	Percentage of Women	85.36	88.64	84.51	89.31	85.19	87.78
	Of which NRLM/SGSY	37.44 (8.3%)	7552.70 (20.94%)	41.84 (11.76%)	10434.03 (38.15%)	55.80 (33.37%)	12867.18 (23.32%)
	% of NRLM/SGSY	43.65	46.87	47.85	53.26	55.72	55.17
	Of which NULM/SJSRY	5.46 (22.42%)	1126.86 (11.99%)	4.25 (-22.10%)	1350.80 (19.87%)	4.39 (3.25%)	1614.42 (19.52%)
	%Of NULM/SJSRY Groups	6.36	6.99	4.86	6.89	4.38	6.92
Loans disbursed to SHGs during the year	Total No of SHGs extended loans	18.98 (3.60%)	38781.16 (4.01%)	22.61 (19.13%)	47185.88 (21.67%)	26.98 (19.33%)	58317.63 (23.59%)
	All women SHGs	17.16 (5.34%)	36103.13 (4.92%)	20.75 (20.92%)	44558.74 (23.42%)	23.65 (13.98%)	53254.04 (19.51%)
	Percentage of Women Groups	90.42	93.09	91.78	94.43	87.66	91.32
	Of which NRLM/SGSY	8.86 (8.58%)	17336.26 (3.28%)	12.70 (43.41%)	25055.18 (44.52%)	16.49 (29.84%)	33398.93 (33.30%)
	%of NRLM/SGSY	46.69	44.7	56.2	53.1	61.12	57.27
	Of which NULM/SJSRY	1.06 (-4.5%)	2675.77 (21.2%)	1.06 (0.17%)	2424.07 (-9.41%)	1.29 (21.70%)	3419.58 (41.07%)
	%Of NULM/SJSRY Groups	5.6	6.9	4.71	5.14	4.78	5.86
Total No of SHGs linked	48.48 (3.74%)	61581.3 (7.81%)	50.20 (3.55%)	75598.45 (22.76%)	50.77 (1.14%)	87098.15 (15.21%)	

Loans outstanding against SHGs as on 31 March	No of women SHGs linked	42.84 (6.14%)	56444.24 (9.75%)	45.49 (6.20%)	70401.73 (24.73%)	44.61 (-1.93%)	79231.98 (12.54%)
	Percentage of Women SHGs	88.36	91.66	90.62	93.13	87.87	90.97
	Of which NRLM/S GSY	24.91 (13.69%)	29994.43 (12.72%)	27.93 (12.13%)	38225.29 (27.44%)	32.85 (17.62%)	54320.91 (42.11%)
	%of NRLM/SGSY Groups to total	51.37	48.71	55.63	50.56	64.7	62.37
	Of which NULM/SJSRY	3.18 (1.60%)	4133.29 (3.86%)	2.90 (-8.58%)	5350.63 (29.45%)	2.25 (-22.41%)	4110.73 (-23.17)
	%Of NULM/SJSRY Groups to Total	6.55	6.71	5.7	7.08	4.43	4.72

(Figures in parantheses indicate increase/decrease over the previous year)

Source: NABARD ,Microfinance,annual Report 2018-19

Bank linkage to access larger capital has emerged as the prominent activity of the SHGs and their federations. The banks have been issued guidelines in providing credit to SHGs for livelihood promotion. The promotion and nurturing of SHGs have been suitably incentivized to encourage the financial inclusion, credit linkage, hand holding, and livelihood promotion. Microfinance with SHG plays an important role for promoting women entrepreneurship and financial empowerment. It also an efficient tool to fight against poverty. It has not only raised the income of marginalized poor rural women but also their social status.(Yojana, Volume ,October 2018)

NABARD mainstreamed Livelihood and Enterprise Development Programme (LEDP) with a view to create sustainable livelihoods among SHG members and to create maximum impact of skill up-gradation. LEDP targets SHG clusters in contiguous villages involved in farm and off-farm activities and supports intensive skill building, refresher training, backward-forward linkages, value chain management, end-to-end solutions, handholding and escort services over two credit cycles. During 2018–19, 22972 SHG members were provided skill and entrepreneurship training for setting up livelihood units through 201 LEDP programmes. Cumulatively, 61033 SHG members have been supported through 532 LEDP programmes with grant sanction of Rs. 2283.86 lakh from NABARD up to 31 March 2019. Implementation of National Rural Livelihood Mission (NRLM) and Scheme for Interest Subvention to Women SHGs. The Ministry of Rural Development (MoRD), Government of India launched the National Rural Livelihood Mission (NRLM) by restructuring Swarnajayanti Gram Swarojgar Yojana (SGSY) with effect from 1 April 2013. NABARD is implementing the Interest Subvention Scheme for Women SHGs under the National Rural Livelihood Mission (NRLM) for Regional Rural Banks (RRBs) and Cooperative Banks in Category I districts. Further, as a part of collaboration between NABARD and NRLM, Regional Offices of NABARD are coordinating with the concerned SRLM to achieve the goal of training of all rural bank managers. State level sensitization programmes on SHG-BLP for senior bank executives have also been organised in coordination with SRLMs with the overall objective of increasing credit linkages. Microfinance sector has witnessed phenomenal growth in the recent past which has brought about new challenges & opportunities. Issues like Role of SHG Federations, deterioration of loan assets in SHG sector, NPAs, poor credit linkage of SHGs,

deepening of credit, provision of livelihood opportunities etc. have gained new dimensions in the emerging economy. An Evaluation of the SHG – BLP with special reference to its Loan Portfolio and Asset Quality Self Help Group Bank Linkage Programme (SHG-BLP), a brain child of NABARD, is regarded as the largest micro finance programme in the world today. The programme has made an indelible mark on the Indian financial landscape by extending collateral-free loans to over 50 lakh SHGs to the extent of Rs.87, 000 crore as on March 31, 2019. To improve SHGs' access to credit, it has recommended active promotion of livelihood among SHG members & higher loan amount for enterprises, financial literacy drive etc.

Other Government Initiatives to foster women empowerment

The socio economic development of a nation can be made rapid and holistic only when both men and women are able to contribute towards its growth and they are provided with equitable opportunities for a balanced development. Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities that were once considered the preserve of men, and have proved that they are second to no one with respect to their contribution to the growth of the economy. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the changes in trends, challenges in global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial ground.

Recognizing the importance of women entrepreneurship and economic participation in enabling the country's growth & prosperity, the Govt. of India has ensured that all policy initiatives are geared towards enabling equal opportunity for women. The government seeks to bring women to the forefront of India's entrepreneurial ecosystem by providing access to loans, networks, markets and training. The Micro, Small & Medium Enterprises Development Organizations (MSME-DO), the various State Small Industries Development Corporations(SSIDCs), the nationalized banks are conducting various programs including Entrepreneurship Development Programs (EDPs) to cater the needs of potential women entrepreneurs who may not have adequate educational background and skills.

The Department of Women and Child Development, provides assistance for setting up training-cum-income generating activities for needy women to make them economically independent.

Schemes like the Pradhan Manthri Mudra Yojana, Stand up India, Start up India and SHGs under the National Rural Livelihood Mission (NRLM), have helped to make women financially sound and independent. The efforts have resulted in some promotion of the institutions of poor having potential to contribute for their socioeconomic advancement.

S.No.	State Name	SHGs Type				
		New	Revived	Pre-NRLM	Sub Total	Total Members
1	Andhra Pradesh	8393	0	694905	703298	7159241
2	Assam	82767	117732	31871	232370	2456154
3	Bihar	546927	0	48109	595036	6939652
4	Chhattisgarh	107966	27867	9618	145451	1566975
5	Gujarat	88672	49093	102000	239765	2505218

6	Jharkhand	100126	6992	13234	120352	1247219
7	Karnataka	24536	5549	234096	264181	3354347
8	Kerala	77973	780	158507	237260	3437555
9	Madhya Pradesh	219653	23930	15323	258906	2887015
10	Maharashtra	236662	51209	81202	369073	4000300
11	Odisha	117252	50181	187037	354470	3870713
12	Rajasthan	87074	2	5069	92145	1045657
13	Tamil Nadu	89976	12514	201110	303600	3573100
14	Telangana	98931	0	293040	391971	4116132
15	UP	227066	12360	32565	271991	2942128
16	West Bengal	383929	44892	301426	730247	7342828
	sub total	2497903	403101	2409112	5310116	58444234
north west states						
1	Haryana	26841	954	894	28689	309731
2	HP	2064	15291	118446	12086	1141
3	J&K	10	34396	298329	34377	9
4	Punjab	19	9478	101161	9278	181
5	Uttarakhand	1038	22511	181525	18857	2616
	Sub Total	4025	110365	1009192	101439	4901
NORTH EAST STATES						
1	Arunachal	104	2228	19704	2096	28
2	Manipur	6	1713	19374	1684	23
3	Meghalaya	193	10779	110016	9611	975
4	Mizoram	99	4347	39968	4194	54
5	Nagaland	1301	6553	58360	4958	294
6	Sikkim	166	1819	17745	1391	262
7	Tripura	57	8187	77182	7872	258
	Sub Total	1926	35626	342349	31806	
Union Territories						
1	Andaman & Nicobar	5	304	3046	291	8
2	Dadra&Nagar Havel	0	57	519	57	0
3	Daman and Diu	0	170	1632	170	0
4	Goa	8	1318	15793	212	1098
5	Lakshadweep	2	154	1533	152	0
6	Puducherry	961	2561	33818	1323	277
	Sub Total	976	4564	56341	2205	1383
	Grand Total	2416039	5460671	59852116	2633353	411279

SOURCE: NRLM Reports

The success of SHG-BLP also attracted the attention of State governments. Many of the State governments, over a period, undertook, through departmental initiatives, major programmes of SHG promotion. Notable over a period, undertook, through departmental initiatives, major programmes of SHG promotion. Notable programme of AP, Jeevika Project of Bihar, Mahalir Thittam in Tamilnadu, Kudumbashree in Kerala and TRIPTI/ Mission Shakti projects in Odisha which were some of the other projects implemented by state governments.

PM Jan DhanYojana has also played a critical role in the financial inclusion of women. Road to development cannot be travelled without the empowerment of women who form almost 50% of the Indian population and are the backbone of the family. Now Self Help Groups (SHGs) are becoming one of the means for the empowerment of poor women in India through entrepreneurship development.

The Micro Units Development & Refinance Agency Ltd (MUDRA) NBFC set up by the Government of India in 2015, with its total focus on microenterprise has to hand-hold and facilitate the development process of smaller MFIs and not-for profit MFIs as they are the ones who operate in remote locations and with the more underserved populations.

NITI AAYOG has been launched the Women Entrepreneurship Platform (WEP). The initiative is aimed at building an eco-system for women across India to realize their entrepreneurial aspirations, scale up innovative initiatives and chalk out sustainable long term strategies for their businesses. The platform aspires to substantially increase the number of women entrepreneurs who will create and empower a dynamic New India. These aspirations are manifest in 3 pillars on which WEP is built:

- **Ichha Shakti** -motivating aspiring entrepreneurs to start their enterprise.
- **Gyyan Shakti**—providing knowledge and ecosystem support to women entrepreneurs to help them foster entrepreneurship.
- **Karma Sakthi** – providing hands on support to entrepreneurs in setting up and scaling up business.

MUDRA Yojana Scheme has been launched by the Govt. Of India that can be utilized for individual women who want to start small new businesses like beauty parlors, tailoring units, tuition centers etc. as well as a group of women aspiring to start a venture together. The loan doesn't require any collateral security and can be availed as per 3 schemes:

- Shishu –loan amount is limited to 50,000/- and can be availed by those businesses that are in their initial stages.
- Kishor –loan amount ranges between 50,000/- and 5 lakhs and can be availed by those who have a well established enterprise.
- Tarun- loan amount is Rs.10 lakhs and can be availed by those businesses that are well established but require further funds for the purpose of expansion.

75% of these loans have been given to women with 9.81 crores. The women entrepreneurs are already getting benefit from them under this scheme.(Yojana October 2018).

Under the **PradhanMantriKausalVikasYojana (PMKVY)**, a skill development programme, a large number of youth have been taken up an industry relevant skill training. More than half of the certificates awarded under this Yojana have been given for the women candidates.

“Change always happens. It's inevitable. But when given some definite direction, it transforms into progress”

CONCLUSION

As discussed above, the government can implement a number of schemes for the rural development which empowering rural women. It is the focus of the Ministry of Finance to ensure that no woman is left behind in the march towards empowerment. The way forward lies in the

conviction that we must have women led development rather than just women's development. As India looks forward to reaping benefits from its demographic dividend, the role of empowered women become important. Microfinance is playing a significant role in alleviate poverty and rural development. . Microfinance to the rural SHGs is a way to raise the income level and improve the living standards of the rural women. The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the SHG-BLP contribute substantially in pushing the conditions of the female population up and through that poverty eradication as well.

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