



# Women Empowerment and Self Help Group: A study of NRLM

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## Abstract

Women are an essential part of an economy. Sustainable growth and overall development of a country would be possible only when woman are considered as equal contribution in progress with men. In India, especially rural women have slow progress in social and economic status due to orthodox and traditional culture. Women have discriminated to access health, education and employment. Mostly rural and poor women are characterized by lack of access of resources which is required to help them for empowered. Women empowerment is essential to emphasis women's power into main stream of economic development. The objective of this research paper is to analyse the different concepts related to women empowerment through Self-Help Groups.

## **Introduction:**

Women are important component of any economy. When the women of any country would be given equal preference with men then only sustainable growth and overall development of a country would be possible.

Women empowerment is essential to emphasis women's power into main stream of economic development. It is also true that in recent years, traditional role of women have been changed and they have come out to participate in various activities of all fields. It has been a major concern of government since various efforts made, special programmes launched and Funds are also allocated as "Women's component" to ensure proper utilization of resources. In The XI and XII Five-year Plan (2012-2017) also emphasized to further strengthening of SHGs for the women empowerment. Despite special steps to be taken for employment opportunities through financial intermediaries, SHGs and microfinance are becoming one of the most powerful medium for the deprived women empowerment. They are providing financial security and wing to fly through entrepreneurship development. Entrepreneurship development is a concept of empowering women, as because of these process women have control and ownership for decisions.

In this connection micro finance with SHG is an efficient tool in financial empowerment of rural and poor women in developing countries. It is playing an effective role in eradicating poverty and promoting entrepreneurship. In India, during COVID pandemic SHGs has been proved to be a boon for the rural women. SHGs have participated as soldiers in India's fight against COVID 19. That was the time, when everyone was facing the problem of financial crisis, SHGs has tried to generate the income of rural women by making masks, sanitizer and other protective equipments etc. Across 27 Indian states approx 18 million masks have been produced by 19,500 SHGs. The SHGs micro credit mechanism promotes the members to get involved in

the small scale enterprises and generate the income. In India, there are a number of SHGs, actively involved in providing financial support through credit facilities.

Empowerment is the process which signifies development in the economic, social, political or spiritual status of a person. Women empowerment can be defined as enhancing economic, social, educational, health and political status of a woman. An empowered woman can take her own decision concerning herself. Women empowerment is very important for achievement of several sustainable development parameters. Indian government has initiated several programmes to safeguard health rights, educational rights, economic security, social security rights etc. for women empowerment

### **Objective of the Study:**

This study is an attempt to find out the various concepts related to women empowerment through Self-Help Groups with special reference to NRLM.

### **Research Methodology:**

This work is mainly based on secondary data sources and selective research papers have been reviewed for this study.

### **Review of Literature**

Vijayanthi (2000) concluded in his paper that self help groups empower women through level of awareness, creation and decision making process.

Alka Srivastava (2005) in her work concluded that women were able to support in household finances and also play a specific role in decision making due to micro finance based entrepreneurial activities. The case studies of qualitative data analysis also provide reasons for optimism in solving issues of domestic violence and alcoholism.

According to Ranjula Bali Swain and Fan Yang Wallentin (2007), published a paper which emphasized that women are required to challenge the existing social and cultural norms for improving their status. The data collected for five Indian states for the years 2000 and 2003 and the study concluded that there is an increase in the growth and development of women among SHG group members.

Panda (2009) in the study used a quasi-experimental design and concluded that there was a positive impact on literacy, asset position and savings, as well as a reduction in rural household migration. Further, these components had a strong influence on women's participation in self-help groups.

Kappa Kondal (2014) conducted a study in Andhra Pradesh, which was based on the analysis of women empowerment through self help groups . The study concluded with the positive impact of self help groups on women empowerment.

### **Concept of SHG:**

SHG means an important group from a similar class, who joins together for meeting their common or general problems. The main aim of SHG is to empower women and train them to be self made, self reliant and self disciplined. SHG provides a platform through which women can generate income and take active part in the social and economical progress in the life. SHG inculcate confidence and enhance the quality of status of rural women as participants and decision makers. SHGs moulds women as a responsible person and to develop the habit of thrift and discipline among themselves. Groups actively involved in social welfare programme by focusing nutrition, dowry, legal literacy AIDS awareness and poverty alleviation programmes. SHGs were promoted by Banks, NGOs and Co-operatives.

In India, SHGs are primarily established for women with the objective of financial security. The NABARD also launched a pilot project for linking SHGs in collaboration with commercial banks and Regional Rural Banks in February 1992. The NABARD gives 100 per cent refinancing facilities to the Banks on their lending through SHGs. Studies in three states reveal that SHGs have helped in better recovery of loans, development of thrift, effective use of credit and women empowerment.

**Economic process:** Economic SHGs period start typically with six months, initially women save collectively to support intragroup lending. Collective finance means savings, loans, and insurance etc. Gradually, SHG members can get loans from financial institutions. SHG offers livelihood services which include organisation-building for labour and trade groups, life skills training, financial education and business training.

In Nutshell, in developing countries like India, more and more rural women need to be involved in self employment because it offers a freedom to women. The emergence of SHG is a forum of women empowerment. NRLM is main initiative for mobilising disadvantaged rural women into self-help groups. It alleviates poverty by establishing impoverished community institutions. "Across the country, women's SHGs have risen to this extraordinary challenge with immense courage and dedication".

India's SHG movement grows from credit groups and small savings. Over the years, it has become one of the worlds largest institutional to empower poor rural women. Today, 67 million Indian women are members of 6 million SHGs.

Across the country, SHGs are working furiously to make up the shortage of masks and personal protective equipment (PPE). They have earned income during lockdown and escaped poverty through the SHG route. Rural women in Odisha have created over 1 million cotton masks, assisting police officers and health professionals while also earning a living. In total, 20,000 SHGs in 27 Indian states have manufactured over 19 million masks, as well as over 100,000 litres of hand sanitizer and approximately 50,000 liters of hand wash. During lockdown, huge number of workers losing their livelihoods; even food supply chains were also stopped. SHGs have set up over 10,000 community kitchens across the country to feed stranded workers, the poor, and the vulnerable.

In Kerala, the Kudumbashree network, one of the country's earliest community platforms of women with 4.4 million members have dramatically ramped up their efforts in delivering food and running 1,300 kitchens across the state. In Bihar, Didi Ki Rasoi (literally, "sister's kitchens") took initiative to run community kitchen.

In Jharkhand, SHGs had given massive support to district administrations by identifying pockets of hunger and starvation in that hour of need. Mostly, SHGs have raised awareness to ward off chaos and confusion. Groups have used their vast network of WhatsApp groups to curb misinformation and rumor. They have also disseminate Covid related messages i.e. hand hygiene and social distancing through mobile phones and posters among hard-to-reach populations.

Finance is the backbone of human life because without finance surviving of life is impossible. Especially in lockdown period, access of finance was difficult for general people to sustain themselves. SHGs have emerged as Bank Sakhis to provide doorstep banking services to widespread communities. Through direct benefit transfers ( DBT) 'Bank Sakhis' provided credits and facilitated access to cash transfer to the most needy people. Banks have given these women special orientation and provided them with financial incentives to enable them to continue to work during the lockdown. SHGs quick response in a time of crisis shows that their decentralized structure can be a vital resource in building back economic momentum after COVID period is over.

The World Bank co-finances the Government of India's National Rural Livelihoods Mission (NRLM), which supports women's SHGs. The SHG concept has been expanded up by NRLM in 28 states and 6 union territories across the country, reaching over 67 million women. The women have amassed a total of \$1.4 billion in savings and leveraged an additional \$37 billion from commercial banks.

### **Role of SHG in Women Empowerment:**

Women constitute around half of the world's total population. Although in India, almost half of population of 1.2 billion. Their work participation in economic activities, health, education and decision making are excluded. This exclusion and discrimination is affected low women participation rates. In 2021 India recorded a merger of 22.3% in comparison with 30.3% in 1990.

In India, rural women were largely negligible before introducing the SHG. Nationwide, Maximum start ups have been failed due to lack of adequate fund. Especially Indian Women entrepreneurs are facing the financial problems in starting and operating the business. But today SHGs, nurtured them with financial support,

enhanced the confidence in their mind and realized them to make their dreams come true. In India, Kerala and TamilNadu states are examples where SHGs have been tremendously successful. They have provided extensive support through micro finance and capacity building programmes to women. After understanding the role and importance of SHGs in financing, Reserve Bank of India has extended medium sized loans to women entrepreneurs with the support of NABARD. This financial assistance motivates women to come up and participate with equal opportunities and start their enterprises. In India, this type of inclusive growth will definitely lead to economic empowerment of women. Today in India, SHGs represent a unique approach to financial intermediation. SHGs members easily can access to low cost financial facility and grow their savings. In recent years, Self Help Group members come together to solve the common problems through mutual help .

In COVID 19 pandemic, unpredicted 40 days lockdown was stopped every movement of life. SHGs has come to fore to defeat the corona virus. Collective strength of women's has risen as warriors in the COVID 19 pandemic. They are meeting shortfalls in sanitizer, facemasks and different protective equipments which were the necessary for individuals. They are providing banking and financial solutions, delivering essential food supplies and to widespread communities.

"Women at the center of development have been an important story in South Asia. In these extraordinary times, when we are all united in our fight against the Covid 19 virus, these women's groups are playing a critical role" Junaid Ahmad( World Bank country director in India)

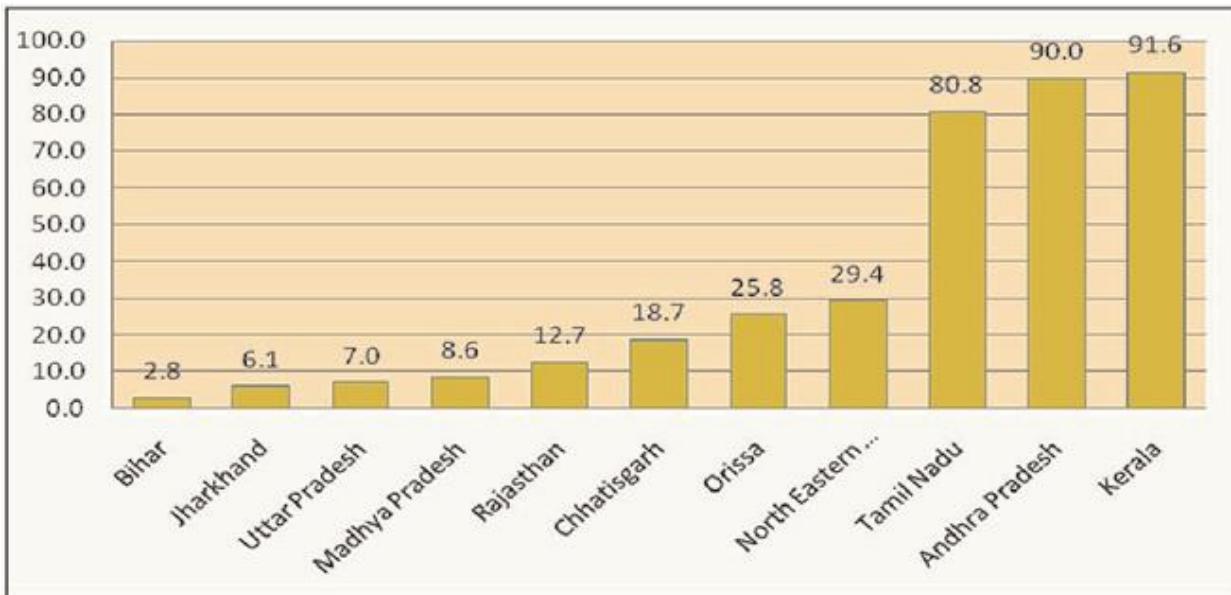
"The women's movement that started as a leap of faith some 15 years ago has proved to be an invaluable resource in these difficult times. Our partnership with the Indian government in building social capital among the rural poor has paid off in spades," said Gayatri Acharya, who leads the World Bank's \$750 million support for India's National Rural Livelihoods Mission.

#### **National Rural Livelihoods Mission:**

The Ministry of Rural Development , Government of India launched National Rural Livelihood Mission ( NRLM) in 2001 by restructuring Swarnajayanti Gram Swarojgar Yojan ( SGSY) , with a mission to eradicate poverty . NRLM works towards achieving universal financial inclusion on the basis of demand and supply. On demand process, NRLM provides catalyst capital to the SHG and their federations and promotes financial literacy among the poor. On supply process, It deliver credit services also with the coordination of financial sector. According to the latest NABARD Annual Report, 45% of the SHGs in the country have not been able to get access to credit linkage even once. NRLM collaborates with financial institutions and to bring poor women at central clients of banking system. SHGs bank linkage program is the key strategy for providing financial services in India. 46.5 lakh SHGs were credit linked with banks, benefiting over 5.10 lakh poor households, while NRLM's goal is to benefit approximately 7 crore households over the next 7 to 8 years. During its beginning, the goal has been set to cover 70 to 80 million rural poor households in ten years, at the end of May 2021 it was found that there are 6.9 million SHGs in India with 75 million members across 783,389 villages.

In India, Andhra Pradesh, Kerala, Tamil Nadu and Karnataka are the states, that had a head start in mobilizing women into SHGs. These states have been most effective in expanding membership into the SHGs. At the present time India is having largest network of SHGs of women members across the world.



**Figure 1:** Rural Poor Households Organised into Groups (2011, in %)

The graph depicts the disparity in SHG strength at the time the NRLM was implemented in 2011. In contrast to an average of 87.5 percent in Andhra Pradesh, Kerala, and Tamil Nadu, just 14 percent of rural poor households in Bihar, Jharkhand, Uttar Pradesh, Madhya Pradesh, Rajasthan, Orissa (now Odisha), and Chhattisgarh were organised at the time. When the Mission was launched, 90% of the nation's rural poor lived in the states with the highest rates of poverty.

Although the first rollout phase of NRLM was delayed, execution has improved recently. As states in North and North East India experienced tremendous growth in 2014–15, SHG establishment became a universal and essential method for rural development. Now, 34 states and territories are included in the NRLM.

**Figure 2.** The Scale of NRLM (as of March 2020)

**Note on Key:** VOs – Village Organisations; CLFs – Cluster-Level Forum

**Source:** World Bank, "Institution Building and Capacity Building in NRLM "

**Status of NRLM**

The following table shows the status of NRLM in different states.

SHGs Under NRLM(State Level)						
S. No.	State Name	SHGs Type				Total Members
		New	Revived	Pre-NRLM	Sub Total	
1	ANDHRA PRADESH	110019	2085	707918	820022	8303026
2	ASSAM	126616	149503	38623	314742	3452202
3	BIHAR	974014	143	28985	1003142	11612414
4	CHHATTISGARH	164289	49251	4840	218380	2342082
5	GUJARAT	105589	77407	77802	260798	2624605
6	JHARKHAND	244342	11917	21544	277803	3445775
7	KARNATAKA	54794	11541	160965	227300	2772307
8	KERALA	103812	1583	146723	252118	3636573
9	MADHYA PRADESH	318943	50472	10293	379708	4264856
10	MAHARASHTRA	435475	99793	29195	564463	5721606
11	ODISHA	210468	145772	147920	504160	5270151
12	RAJASTHAN	218196	134	6269	224599	2520946
13	TAMIL NADU	140951	17296	138172	296419	3531022
14	TELANGANA	141445	107	294412	435964	4577278
15	UTTAR PRADESH	542611	62366	13790	618767	6527019
16	WEST BENGAL	608389	33691	319559	961639	10077804
	Sub Total	4499953	713061	2147010	7360024	80679666
<b>NORTH WEST STATES</b>						
1	HARYANA	49443	2096	166	51705	543718
2	HIMACHAL PRADESH	31362	4734	926	37022	300435
3	JAMMU AND KASHMIR	63375	43	76	63494	526513
4	PUNJAB	32928	613	104	33645	342283
5	UTTARAKHAND	35333	4040	799	40172	309565
	Sub Total	212441	11526	2071	226038	2022514
<b>NORTH EAST STATES</b>						
1	ARUNACHAL PRADESH	4573	45	130	4748	40634
2	MANIPUR	4041	58	27	4126	45094
3	MEGHALAYA	38468	1801	529	40798	400761
4	MIZORAM	5923	1955	87	7965	67702
5	NAGALAND	8526	371	3775	12672	111559
6	SIKKIM	1695	3320	277	5292	49786
7	TRIPURA	22799	605	12372	35776	324549
	Sub Total	86025	8155	17197	111377	1040085

UNION TERRITORIES						
1	ANDAMAN AND NICOBAR	978	81	8	1067	10607
2	GOA	1286	2139	11	3436	44348
3	LADAKH	513	4	0	517	4303
4	LAKSHADWEEP	317	0	1	318	3639
5	PUDUCHERRY	2421	250	956	3627	47428
6	THE DADRA AND NAGAR HAVELI AND DAMAN AND DIU	727	0	28	755	8110
	Sub Total	6242	2474	1004	9720	118435
	Grand Total	4804661	735216	2167282	7707159	83860700

Source: <https://nrlm.gov.in/>

### Federation of SHGs:

The NRLM's originality and strength are based on these characteristics that have been highlighted in various studies: “establishing a community cadre of SHG members and community-managed institutions for the rural poor. SHGs are federated into village organizations (VOs) under the NRLM, which are further divided into Clusters and Blocks. Units at the national, state, district, and sub-district levels assist these federations. Federations give members with a platform and also serve as knowledge centres, as well as production and commerce hubs”.

The SHG federation structure of the NRLM has played a significant role in its success. Increased household education spending and ownership of economic assets like cattle are the results of it. Women in Federated SHGs show more confidence when interacting with local government representatives and community leaders, particularly if they were educated.

### Bringing women into the public sphere

A 2019 World Bank research released in Odisha found that SHG members were more likely to pursue a variety of critical issues affecting their communities, including as domestic violence, managing the PDS, and providing midday meals in schools. A state-wide assessment of women's readiness to explore institutional answers to such community challenges showed a 12.8% rise, as per the research.

### Increasing women's participation in the work force

Through women's self-employment, the World Bank examined the impact of the NRLM on female labour force participation in 2019. Data was gathered between 2011 and 2016-17, the study was carried out in the states of Jharkhand, Maharashtra, and Madhya Pradesh. The villages that got NRLM assistance had a 20.4 percent rise in self-employment livelihood activities over the course of those five years, which resulted in a 13.6 percent increase in women's involvement in the labour force. The consequences of this study are crucial given the continuous decline in India's labour force participation rate. According to the Periodic Labour Force Survey 2018–19, the female labour force participation rate (FLFPR) in rural India was 19.7 percent. The chasm will most certainly widen in the middle of this.

### Economic Impacts of NRLM:

The poor, especially women, in the nation's most underdeveloped rural districts, have no access to official credit and are dependent on the money lenders who levy exorbitant interest rates. The NRLM has established credit counseling and financial literacy programmes for women. In addition to providing access to credit and bank connections, it has helped households save more money. It offered SHG members and their wives with health, life, and disability insurance. For women who desire to work for themselves, it has generated competences and skills.

**Increasing incomes:**

The NRLM has had a substantial influence on household earnings. Experts from the International Initiative for Impact Evaluation (3ie) examined the effects of NRLM in nine of India's poorest states in 2020 and found that joining SHGs would increase household savings by 28% and increase total income by 19%. At the same time, just 19% of SHG loans were utilized constructively, such as to supplement their income, while 48% were used for spending. Out of the nine states examined, just 65 organisations had begun some kind of entrepreneurial activity.

**Improving decision-making for women:**

Some research studies indicate that the NRLM has contributed to giving women a greater influence in household decision-making. A study by International Initiative for Impact Evaluation (3ie) in March 2021 found that the majority of SHG loan amounts are probably too little to have an effect on how women are granted decision-making authority in their households. Rajasthan, where each SHG gets an average of INR 100,000 in community investment funds, was the study's primary focus (CIF). On the other side, Bihar only receives INR 30,000 in CIF for each SHG. The report's findings thus imply that any advancement in women's household decision-making is associated with a rise in their access to loans and higher quantities of money. The report recommends that in poorer states where SRLM funds would not be able to match the amount of investment available in wealthier states, the NRLM act strategically.

**Persistent Challenges :**

The NRLM prioritizes livelihoods as the primary entry point to secondary (or societal) advantages including better health, nutrition, education, mobility, and women's empowerment. On the other hand, the program's social effects are undeniably more significant. In order to evaluate the framework of the mission's execution, the Planning Commission formed a Working Group on National Rural Livelihoods Mission in September 2011. It was a forward-looking report that provided a roadmap for the following two decades. In noting the main problem with the Swarnjayanti Gram Swarozgar Yojana, which came before NRLM, the research was foresighted. The issue still exists with NRLM since most SHGs are still engaged in low-productivity, primary-sector industries, especially agriculture, and are struggling to adopt new technologies. The success of NRLM will depend on its members' capacity to expand into other high-productivity industries. Ten years after its founding, the NRLM has yet to fulfil its goal.

The "least poor," "middle poor," and "poorest/vulnerable poor" are the three "layers" of the impoverished people that the NRLM acknowledges have various means of subsistence. To effectively target them and create strategies to address these particular vulnerabilities, it is vital to map their livelihoods, vulnerabilities, and social realities.

Policies and programmes have been implemented in an effort to bridge the gap. SHG loans can be provided without a specific purpose or activity and are free of collateral. The government announced a stimulus in 2020, tripling the amount of collateral-free loans to women's SHGs from INR 1 million to INR 2 million, as part of the COVID-19 support package. Despite this, these women borrow INR 1.8 million on average each loan. The bulk of SHGs continue to operate as microfinance institutions rather than successful businesses. Women typically lack the motivation or skills to grow their enterprises, or they don't receive support from their families.

**Imperatives for the Next Phase:**

The NRLM's upcoming phase will concentrate on fostering entrepreneurship and developing options for revenue generation both on and off the farm. A contract for the National Rural Economic Transformation Project (NRETP) in 13 states was signed by the federal government and the World Bank in 2019. It will expand on the work already being done by NRLM to support women-owned and women-led enterprises, enabling them to launch new ventures, gain access to capital, markets, and networks, and generate jobs. In addition to integrating digital financial services to help small producer collectives scale up and interact with the market, NRETP will offer choices for start-up finance for enterprises. Approximately 64,000 women-led or -owned firms will be the focus of financial institutions' funding efforts. The project's goal is to offer digital financial services to 500,000 SHG member households by 2023–2024.



With the aim of deploying SHG members as banking correspondents for doorstep financial service delivery in about 200,000 Gram Panchayats (roughly 80% of the country's total Gram Panchayats) and covering 40 million SHG members under life and accidental insurance schemes, the NRLM has set a goal of leveraging USD 42 billion in bank credit. By increasing the proportion of female banking correspondents, both work prospects for women and the participation of other women in the financial sector are increased.

The implementation of NRETP has been impeded by the outbreak. The COVID-19 has posed many I front of NRETP on rural India's economic growth. Building SHG members' capacities through financial and digital literacy instruction would be essential, but it will be challenging given the institutional obstacles and low literacy rates of women in rural India (56.8 percent, according to National Sample Survey, round 71). Although, the programme has taken on the burden of digitizing SHG operations for monitoring and evaluation and teaching digital skills to members, women in rural India still lack digital literacy, and there is no clear way to achieving it.

### **Need for greater convergence:**

Since 2015–16, the NRLM's main approach has been "convergence." SHG members can access government programmes including MGNREGS, PDS, social insurance, and pensions through this system. According to a March 2021 research by 3ie, just 40% of SHGs in the investigated states were connected to such convergence programmes. Southern states are working well in pushing women to join SHGs and grame sabhas. Other states including Odisha, Assam, and Jharkhand are researching these states' best practices to support their own convergence efforts.

Those SHGs who are working under NRLM are being to participate in Gram Panchayat Development Plan (GPDP) by preparing the Village Poverty Reduction Plan (VRRP), which will be integrated with the GPDP, starting in 2020, according to the central government

Furthermore, the NRLM should reach out to startups and the private sector. Kudumbshree, from Kerala, has once again showed the way. It partnered with Amazon for its Amazon Saheli initiative in 2019, which promotes women entrepreneurs by selling their items to Amazon customers in categories like as groceries, home and fashion accessories. Every SRLM will be required to construct these models if the Mission is to transition from the old to the new world.

### **Conclusion:**

Thus, based on the preceding discussion and analysis, we can now conclude that SHGs, the backbone of the NRLM, are emerging as a useful platform for increasing women's socioeconomic levels, as well as increasing knowledge and awareness on various social and financial issues; additionally, SHGs are successfully providing financial security during emergencies to rural poor women. SHGs' savings and income-generating operations have been severely impacted by the COVID-19 epidemic. In its next phase, the NRLM should be enhanced

The fact that the budget for the current fiscal year includes more funding for the NRLM is a step in the right direction. When there will be more funding it may be possible that the Mission might benefit to develop into a genuinely groundbreaking initiative that solves difficulties with livelihood that have only become worse as a result of COVID-19. The NRLM may play a significant role in assisting people in rural India in rebuilding their lives

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