

Genesis and Functioning of SHG- Bank Linkage Programme and Impact of Microfinance on the empowerment of South Indian Rural SHG women

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ABSTARCT

The involvement of women in Self-Help Groups (SHGs) and their ability to get microcredit have the potential to bring about significant transformations across all dimensions of women's lives, including economic, physical, socio-cultural, political, and mental aspects. The potential for empowerment arises when non-mental spaces play a crucial role in expanding mental spaces, resulting in the generation of action and voice to enhance the overall quality of life. The present paper has discussed the genesis and functioning of SBLP in South India and impact of microfinance on empowerment of South Indian rural SHG women. Estimating women's empowerment level has been conducted using data derived from a comprehensive five-dimensional viewpoint based on Primary data collecting from nine hundred SHG sample women. The research findings indicate that the Self-Help Group (SHG) initiative has substantially impacted women's empowerment within the designated study region. Andhra Pradesh state exhibits the most significant percentage of empowered women, with Tamil Nadu and Telangana states following suit. SHG programme is contributing higher empowerment level in economic perspective and social perspective, intermediate empowerment level in political aspect and the middling level of empowerment in political aspect. But women have less empowered in educational perspective.

Key Words: Empowerment, Education, Health, Social, Political and Economic.

I. Introduction

Women's empowerment encompasses several dimensions, including economic independence, self-reliance, active participation in political processes, awareness of social and legal issues, development of self-confidence, and cultivation of a positive mentality among women. Women's empowerment enables them to effectively traverse a wide range of conditions and actively participate in the developmental endeavors of the country. The concept of women empowerment as a development aim is being contextualized. The importance of empowerment extends beyond the simple elimination of poverty. It should be seen as a multifaceted concept encompassing both the process and consequence of women's agency. Specifically, it involves the active engagement of women in questioning and transforming societal institutions that contribute to the persistence of gender inequality, with a focus on long-term change. Women constitute nearly 50 per cent in India's population. By providing them with appropriate resources and fostering a

supportive environment, women can achieve economic independence and emerge as catalysts for driving policy development and progress in India. Microfinance is a significant stride in this particular trajectory.

An economically viable and empirically validated strategy is required to address the barriers hindering the advancement of women's liberation. The involvement of women in development is closely intertwined to achieve complete socio-economic progress, making it a strategic imperative for all nations. Only some development plans prioritizing women's roles' advancement will result in full socio-economic development. It is crucial to acknowledge women's significant role as a dynamic force and a valuable resource in the broader context of development. The advancement of women in several domains, such as health, education, economics, society, and politics, is anticipated to catalyze transformative transformation inside a nation (Velu Suresh Kumar, 2016).

The progress of SHG-Bank linkage programme in India in 1992-93, the number of SHGs was only 255 linked to banks with Rs. 2.9 million as bank loan from NABARD. It gradually increased to link the number of SHGs touched one million milestones, 1,14,775 SHGs with banks with 192.98 crores during the year 1999-2000. Since then, the expansion of the SHG linkage and loans provided to them by banks increased tremendously at an increased rate. In a span of couple of years, during 2011-12 it had rapidly expanded with linking more than 10 million SHGs with provided by the bank loan of Rs. 84,606 crores. During 2019 to 2020 it had extended with 26.2 million SHGs with sanctioned loan of Rs. 4,16,021 crores.

The Southern Region has the highest average loan balance in India. Especially Andhra Pradesh, Tamil Nadu and Telangana have the highest contribution in participation of SHG Bank linkage programme to develop and empower the rural poor women across the country (R. Vishnuvarthini and A.M. Ayyothi, 2016). In this background there is an immense need to study the implementation of SBLP programme in Southern states to find out how far the SHG programme empowers the women in different aspects with the following objectives:

I.1 Objectives of the Study

1. To study the genesis and functioning of SHGs in Southern India.
2. To find out the impact of SHG-Bank Linkage programme on empowerment of South Indian rural women.
3. To suggest the remedial measures based on the findings to further improvement of the programme.

I.2 Research Methodology

For this present study, a multi-stage stratified random sampling method has utilized. The study analyzed both primary and secondary sources of information. The primary data was collected from nine hundred sample SHG members who received at least four bank linkages in selected sample three states of Andhra Pradesh, Telangana and Tamil Nadu through a well-structured questionnaire by face to face interview. The total of 900 sample respondents have taken from 180 SHGs across the three states. Each state 300 sample women SHG members have chosen from 60 SHGs. Before and after joining of SHG situation is compared to estimate the empowerment level in the study area.

I.3 Results of the study

Women empowerment index has constructed to estimate the empowerment of the women after joining in SHGs. For the convenience the results has explained in two sections. First section has explained about origin and functioning of SHGs in India, South India and the sample states of Andhra Pradesh, Telangana and Tamil Nadu. Section two explains the women empowerment index of the three sample state rural SHG women after joining in SHG Programme.

SECTION 1

II.1 Coverage of Exclusive Women SHGs in India

Table 1 presents the comprehensive data on the aggregate count of women's Self-Help Groups (SHGs) that are exclusively engaged in savings linkage, credit linkage, and outstanding loans during the last three years. The data indicates that as of March 31, 2018, 73.9 percent of the total number of self-help groups (SHGs) connected to savings and credit had exclusive women membership. This percentage increased to 88.32 percent throughout 2019-20. Moreover, the proportion of outstanding loans granted to whole women self-help groups (SHGs) concerning the total loans given to all SHGs was 91.78 percent as of March 31, 2018. This percentage has slightly decreased to 91.67 percent as of March 31, 2020. The number of self-help groups (SHGs) and the proportion of the amount outstanding in savings and loans rose from 2017-18 to 2019-2020. However, the number of loans given to SHGs and the percentage of disbursed amounts remained relatively constant during the three years.

Table-1
Coverage of Women SHGs in India

(Amount Rupees in crore/ Numbers in lakh)

Particulars	Year	Total SHGs		Exclusive Women SHGs		Percentage of Women SHGs to total SHGs	
		Number	Amount	Number	Amount	Number	Amount
SHG Savings with Banks as on 31st March	2017-18	87.44	19592.12	73.9	17497.86	84.51	89.31
	2018-19	100.14	23324.48	85.31	20473.55	85.19	87.78
	2019-20	102.43	26152.05	88.32	23320.55	86.22	86.22
Loans Disbursed to SHGs during the year	2017-18	22.61	47185.88	20.75	44558.74	91.78	94.43
	2018-19	26.98	58317.63	23.65	53254.04	87.66	91.32
	2019-20	31.46	77659.35	28.84	73297.56	91.67	94.38
Loans Outstanding against SHGs as on 31st March	2017-18	50.2	75598.45	45.49	70401.73	90.62	93.13
	2018-19	50.77	87098.15	44.61	79231.98	87.87	90.97
	2019-20	56.77	108075.07	51.12	100620.7	90.05	93.10

Source: Compiling the reports of Status of Microfinance in India published by NABARD.

II.2 Origin of SHG Programme in South Indian Sample States

The growth and origin of SHG programme in sample states of Andhra Pradesh, Tamil Nadu and Telangana states are discussed and the details has described in table2.

Table-2

Contribution of Andhra Pradesh, Tamil Nadu and Telangana in Bank Loans Disbursed and Outstanding in Southern Region and India during 2018-20

(Amount in Rs. Crore)

Agency	Year	Total Loans Disbursed by Banks to SHGs during the year		Total Outstanding Bank Loans against SHGs as on 31 st March in each year	
		No. of SHGs	Amount of Loan Disbursed	No. of SHGs	Amount of Loan Outstanding
*Andhra Pradesh	2017-18	314466 (13.91)	1065195.06 (22.57)	774115 (15.42)	2224166.61 (29.42)
	2018-19	387763 (14.37)	1536457.27 (26.35)	764426 (15.06)	2422493.61 (27.81)

	2019-20	579637 (18.42)	2349523.11 (30.25)	865916 (15.25)	3021065.34 (27.95)
*Tamil Nadu	2017-18	164029 (7.25)	536063.43 (11.36)	376996 (7.51)	664788.16 (8.79)
	2018-19	170186 (6.31)	601711.94 (10.32)	385698 (7.60)	751659.53 (8.63)
	2019-20	161190 (5.12)	652467.45 (8.40)	388097 (6.84)	840264.17 (7.77)
*Telangana	2017-18	284578 (12.59)	807112.76 (17.10)	562707 (11.21)	1376206.23 (18.20)
	2018-19	336640 (12.48)	955583.70 (16.39)	570911 (11.24)	1540719.18 (17.69)
	2019-20	363042 (11.54)	1159159.24 (14.93)	600911 (10.58)	1885101.11 (17.44)
**Southern Region	2017-18	1255603 (55.53)	3508834.10 (74.36)	2639415 (52.57)	5762488.76 (76.22)
	2018-19	1474208 (54.63)	4286255.78 (73.50)	2538090 (49.99)	6427520.94 (73.80)
	2019-20	1636481 (52.02)	5484696.40 (70.63)	2818863 (49.65)	7777427.45 (71.96)
India	2017-18	2261132	4718587.61	5020358	7559845.12
	2018-19	2698400	5831762.88	5077332	8709815.43
	2019-20	3146002	7765934.84	5677071	10807507.24

Note:* Figures in parentheses are percentage share of Andhra Pradesh, Tamil Nadu and Telangana in India

** Figures in parentheses are percentage share of Southern region in India.

Source: Compiling the reports of Status of Microfinance in India

II.3 Genesis and Functioning of SHG Movement in Andhra Pradesh

The origins of the self-help group (SHG) movement in Andhra Pradesh may be attributed to the initiative undertaken by MYRADA, a non-governmental organization (NGO) headquartered in Bangalore. This experiment included establishing self-help affinity groups in Peddannavaripally, located in the Kadiri mandal of the Anantapur district, between 1983 and 1985. The implementation of the Development of Women and Children in Rural Areas (DWCRA) program in 1983 also enabled the establishment of

women's organizations dedicated to engaging in microfinance endeavors, including savings, credit, and collective economic initiatives.

Table 2 presents the information on the percentage share of bank loans issued and outstanding against Self-Help Groups (SHGs) in the Southern Region of India from 2018 to 2020, specifically focusing on the share attributed to Andhra Pradesh. Table 2 illustrates the progressive growth in the percentage share of Andhra Pradesh within the Southern Region with regards to the loan amount disbursed to the number of Self-Help Groups (SHGs), the total loan paid, and the loan disbursed per SHG between 2018 and 2020. Moreover, the proportion of loans issued to self-help groups (SHGs) in Andhra Pradesh, relative to the total loans disbursed in India, was 15.42 percent and 29.42 percent in terms of the number of SHGs and the loan amount, respectively, during the fiscal year 2017-18. Similarly, in the fiscal year 2019-20, these proportions were 15.25 percent and 27.95 percent respectively.

In 2017-18, the Southern Region of India accounted for 52.57 percent of the total loans outstanding to self-help groups (SHGs) and 76.22 percent of the total outstanding loan amount. The percentages observed were 49.65 percent and 71.96 percent. There is a discernible trend indicating a minor decrease in the percentage share of Andhra Pradesh within the Southern Region in terms of outstanding loans from 2017-18 to 2019-20. There was a marginal fluctuation seen in the proportionate allocation of outstanding loans to Andhra Pradesh within the context of India between the years 2018 and 2020. The findings indicate that Andhra Pradesh held a significant proportion of the Southern Region's loan disbursement and outstanding loan amounts. Moreover, it has been found that Andhra Pradesh holds around 30 percent of the total number of Self-Help Groups (SHGs), as well as a significant portion of the issued loans and outstanding loan amounts.

II.4. Genesis and Functioning of SHG Movement in Tamil Nadu

Women's empowerment underwent a significant shift after the UN Nairobi summit 1985, as it emphasized the implementation of women's development initiatives rather than relying only on women's welfare programs. This notion has heightened significance in light of the emphasis placed on the advancement of women, particularly with the establishment of the Tamil Nadu Corporation for Development of Women (TNCDW). This organization served as a platform for social welfare initiatives and a hub for empowering women economically. Therefore, Women Groups for Self-Employed originated in Tamil Nadu. The organization was referred to as Mahalir Sangam, Mahalir Kuzhu, or Mahalir Mandram.

The SHG approach was introduced in Tamil Nadu in 1990 via the inaugural project of the International Fund for Agricultural Development (IFAD). The Tamil Nadu project, which received IFAD's assistance and was implemented by the Women's Development Corporation, began in January 1990 and concluded in

1998. The International Fund for Agricultural Development (IFAD) was the pioneering initiative to implement the Smallholder Horticulture Development (SHG) concept under a publicly sponsored project. Approximately 30 percent of the project cost was allocated by the state to establish procedural maintenance teams at the district level. The Indian Bank extended loans to Self-Help Groups (SHGs), making it the pioneering bank in the country to adopt this association on a large scale. The concept was first implemented in Dharmapuri District, with the involvement of the NGO MYRADA, and subsequently expanded to include five districts. The pursuit of women's empowerment was undertaken via enhancing self-help groups (SHGs) through the implementation of capacity development modules and by facilitating access to financing for income-generating endeavors.

II.5 Mahalir Thittam in Tamil Nadu

The Euphoria created by IFAD project led to the implementation of "Mahalir Thittam" (Women program) by the state government which got off the ground in 1996. The Mahalir Thittam project has been extended in phases to cover the entire state and is being implemented with about 500 NGOs. The initiative is characterized by a process-oriented approach that places significant focus on women's qualitative and socio-economic empowerment. Table 2 presents the information on the percentage distribution of bank loans issued and outstanding to Self-Help Groups (SHGs) in the Southern Region of Tamil Nadu and throughout India from 2018 to 2020. The percentage share of Tamil Nadu within the Southern Region, concerning the disbursed loan amount to the number of Self-Help Groups (SHGs), as well as the total loan disbursed and the loan paid per SHG, exhibited a declining trend from 2018 to 2020. Moreover, the proportion of loans issued to self-help groups (SHGs) in Tamil Nadu, India, accounted for 7.25 percent and 11.36 percent of the total disbursed amount in 2017-18 and 5.12 percent and 8.40 percent in 2019-20, respectively. Similarly, there is a decline in the proportionate allocation of loans outstanding in Tamil Nadu, India, from 8.79 percent in 2017-18 to 7.7 percent in 2019-20. Between 2018 and 2020, a marginal decline was seen in the proportionate allocation of loans outstanding in Tamil Nadu, India (M. Saravanan, 2016).

II.6 Genesis and Functioning of SHG Movement in Telangana

The State of Telangana had bifurcated from united Andhra Pradesh State in 2014. In Telangana region had initiated with SHG programme when it was combine with Andhra Pradesh. Working under Indira Kranthi Patham. Table 2 presents information on the percentage distribution of Telangana in bank loans issued and outstanding in the Southern Region and throughout India from 2018 to 2020, specifically about Self-Help Groups (SHGs). According to the findings shown in Table 4.6, it can be seen that the proportion of loan amount disbursed in Telangana, namely in the Southern Region, saw a decline in the years 2018-2020. This decline is evident in several aspects, including the percentage share of Telangana in the total loans granted

to self-help groups (SHGs), the total amount of loans disbursed, and the average loan amount disbursed per SHG.

The proportion of loans issued to self-help groups (SHGs) in Telangana, India, accounted for 12.59 percent and 17.10 percent of the total disbursed amount in 2017-18 and 11.54 percent and 14.93 percent in 2019-20, respectively. Similarly, it may be noted that the proportionate allocation of loans outstanding in Telangana, India, has seen a minor decline from 18.20 percent in 2017-18 to 17.44 percent in 2019-20. Between 2018 and 2020, there was a marginal decline in Telangana, India's percentage share in terms of outstanding loans.

SECTION II

III.1 Impact of the Self-Help Group Programme on Level of Women Empowerment

The main objective of the Self-Help Group (SHG) initiative is to address rural poverty by offering modest credit opportunities, with a particular focus on women, in order to empower them across all domains. This section evaluates the effectiveness of the Self-Help Group (SHG) program in attaining its stated aim. In order to assess the degree of empowerment experienced by women participating in the Self-Help Group (SHG) programme, an empowerment index is constructed based on the observed changes or enhancements in their lives after their involvement in the SHG. The involvement of women in Self-Help Groups (SHGs) and their ability to get microcredit have the potential to bring about significant transformations across all dimensions of women's lives, including economic, physical, socio-cultural, political, and mental aspects. The potential for empowerment arises when non-mental spaces play a crucial role in expanding mental spaces, resulting in the generation of action and voice to enhance the overall quality of life. Social inclusion, the dissemination of knowledge, and active involvement by individuals are pivotal factors that facilitate the empowerment of people through instigating beneficial transformations within societal realms.

Estimating women's empowerment level has been conducted using data derived from a comprehensive five-dimensional viewpoint. These dimensions include health, education, social, economic, and political empowerment. This research has selected a total of thirty-nine variables to assess the degree of empowerment among women. These variables have been categorized into the five-dimensional dimensions of empowerment mentioned above. This study has chosen thirty-nine variables to estimate the empowerment level of women, which are classified into the above five-dimensional empowerment aspects. This estimation provides to measure the empowerment level of rural women in the aspects of health, educational, social, economic and political in all the sample States in South India.

The health index is determined by six elements, namely the enhancement of sanitation, improvement of personal hygiene, enhancement of cleanliness within households, adoption of small family norms, increase in awareness about AIDS, and rise in awareness of Arogya Sri. The educational index comprises four

variables that assess women's literacy and the academic status of their family members. These variables include the ability to read and write, the ability to sign, improvements in children's education, and advancements in girls' education.

The social index would include the modifications in the prevailing discriminatory ideology and culture that shape the conditions under which women live. The estimation of the social variable index would encompass ten variables, specifically: enhancement of decision-making within the family and group, familiarity with the domestic violence act, understanding of child labor practices, awareness of child marriage practices, reduction of social inequality, improvement of status within the family, group, and society, and lastly, awareness of one's societal status.

The economic index would enhance women's opportunities to acquire and exercise control over tangible and intangible assets, including but not limited to money, property, employment, expertise, and information. In order to assess the economic index, it is necessary to consider twelve variables. These variables encompass various aspects such as the potential for self-employment, enhanced control over resources, improved creditworthiness, increased self-confidence, liberation from reliance on money lenders, better banking practices, expanded access to markets, heightened mobility, enhanced productive skills, improved communication skills, increased bargaining power, and refined marketing abilities.

Finally the measurement of the political empowerment index is derived from seven distinct variables. These variables include awareness regarding property rights, awareness regarding women's rights, access to information pertaining to government programs, increased participation in development initiatives, ability to engage with non-official individuals, ability to engage with government officials, and a reduction in socio-legal disparities within society. In order to assess the political aspect index, it is essential to evaluate the fluctuations in women's legal standing, allocate resources towards women, and ensure their access to positions of authority. The interdependence of each component enhances their collective efficacy.

To assess the degree of empowerment achieved by the selected participants via the utilization of bank loans. A total of thirty-nine variables were identified, and data was collected using a structured interview schedule. The schedule utilized a five-point scale to measure levels of empowerment, ranging from very low to very high, with corresponding scores of 0, 1, 2, 3, and 4. The data was collected from five distinct areas: health, education, social, economic, and political. These variables were selected for analysis. Each variable that elicits a favorable response signifies progress towards empowerment and is tallied and indexed for all five components of empowerment. The aggregate of the scores of these five empowerment indices serves as a comprehensive measure of the overall degree of women's empowerment. This chapter aims to study the women empowerment index for each state and the women empowerment index specifically for the Southern region of India.

III.2 Women Empowerment Index (WEI)

To measure the Weighted Evaluation Index (WEI), the participants' reactions were recorded for each variable within each aspect based on their perceptions. In order to ascertain the women who possess a sense of empowerment, a certain threshold is established based on their scores. In conventional practice, an artificial threshold is often used to restrict those above the cutoff as powerful, while those falling below it are deemed not empowered. In this research, the threshold for determining empowerment is set at a medium level of influence, specifically denoted as a scale value of '2'. This implies that those who have achieved an empowerment score of at least 50 percent or have scored over the scale value of '2' are classified as empowered. Subsequently, using this predetermined threshold, the average value of each empowerment variable is computed, and the summation of these mean values, divided by the entire number of thirty-nine variables, is regarded as the empowerment index. Finally, an estimate is made for the women's empowerment index, one of the five indices. The overall women empowerment index is estimated for each State and the South India Region as a whole, based on five empowerment indicators.

III. 3 Scale

(i) Each variable empowerment index = Mean/N

Where:

Mean = Average score of the empowerment variable

N = Total number of sub variables coming under all empowerment aspects (39)

(ii) Women empowerment Index = $(H+Ed+S+E+P) / T$

Where:

H = Empowerment of Health

Ed = Empowerment of Education

S = Empowerment of Social

E = Empowerment of Economic

P = Empowerment of Political

T = Total number of empowerment aspects (5).

III.4 WEI in Andhra Pradesh State

Women empowerment levels in a five-dimensional empowerment aspect in Andhra Pradesh state are presented in table 3.

Table 3 reveals that, the SHG programme empowers and has majorly improved the position of women in economic aspect with 88.8 per cent followed by 55.6 per cent of respondents get empowerment in social aspects after joining in SHG, 48.8 per cent of women empowers in health aspect. And 47.5 per cent of women have improved their empowerment level in political aspects. Finally, only 23.5 per cent have improved their knowledge about education variables.

On an average in total five empowerment aspects of Andhra Pradesh, 52.8 per cent of women empowered through participation in SHG programme. This indicates that about 158 respondents out of 300 sample respondents have empowered through joining in SHGs in Andhra Pradesh.

Table - 3
Women Empowerment Index of Andhra Pradesh State

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	19.03	0.488
Educational Variables (Ed)	9.16	0.235
Social Variables (S)	21.70	0.556
Economic Variables (E)	34.63	0.888
Political Variables (P)	18.52	0.475
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.528

Source: Primary data.

III.5 WEI in Tamil Nadu State

The estimated women empowerment index through the SHG programme in Tamil Nadu State is presented in table 4. The study reveals that through joining in SHG, 79.8 per cent of women have increased their economic empowerment level followed by 61.2 per cent of women are empowered in social empowerment aspect. 44.8 respondents have improved their knowledge and position in political aspect. 42.4 per cent of respondents are found to have empowered towards health. Finally, in the case of education only 25 per cent women respondents have increased their empowerment level in Tamil Nadu.

Based on the five variables of empowerment, on an average 50.6 per cent of respondents empowered in all aspects through SHG programme in Tamil Nadu State. This indicates nearly 152 respondents out of 300 sample women improved their empowerment level through the SHG programme in Tamil Nadu state.

Table - 4

Women Empowerment Index of Tamil Nadu State

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	16.54	0.424
Educational Variables (Ed)	9.75	0.250
Social Variables (S)	23.88	0.612
Economic Variables (E)	31.12	0.798
Political Variables (P)	17.45	0.448
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.506

Source: Primary data.

III.6 WEI in Telangana State

The estimated women empowerment index through SHG programme in Telangana State is presented in table 5. It reveals that among the five variable indices, 73.3 per cent of respondents improved their position in the case of economic aspects after joining SHG. Followed by, 52 per cent of sample respondents increased their empowerment level in social aspects. 38.7 per cent of women empowered in political aspects. 33.1 per cent has increased their awareness about health aspect through the SHG programme. Finally, only 21.7 per cent of respondents increased their empowerment level in education aspect.

Based on the five empowerment variable indices, on an average total number of women empowered due to joining in the SHG programme in Telangana State is 43.7 per cent. That is about 131 sample women respondents have empowered through the SHG programme in Telangana State.

Among the sample three States, Andhra Pradesh is in first place with 52.8 per cent of the empowerment level than that of Tamil Nadu State with 50.6 per cent and Telangana with 43.7 per cent of the empowerment level. Among the three states Telangana state has the lowest women empowerment level with 43.7 per cent in the respondents though they joined in SHG programme.

Table - 5

Women Empowerment Index of Telangana State

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	12.91	0.331
Educational Variables (Ed)	8.45	0.217
Social Variables (S)	20.26	0.520
Economic Variables (E)	28.59	0.733
Political Variables (P)	15.09	0.387
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.437

Source: Primary data.

III.7 WEI in South India Region

An empowerment level in terms of empowerment variables of the respondents in the total three sample states of South India is presented in table 6. It reveals that 80.6 per cent of sample women have improved their position in economic aspect. Followed by 56.3 per cent has empowered in social aspect. 43.6 per cent of women have increased their position in political aspect and 41.4 per cent has empowered in health aspect. Finally, 23.4 per cent of women have empowered in education aspect in South India through the SHG programme.

On an average, 49.1 per cent of women have empowered out of total 900 sample rural women respondents in South India through SHGs. It reveals that, SHG Programme has improved about half of the sample women respondent's empowerment level in South India after joining in SHGs. The total women empowerment is 49.1 per cent in South India whether it is 52.8 per cent empowerment level achieved in Andhra Pradesh State by SHG Bank Linkage Programme.

Table - 6

Women Empowerment Index in Sample States of South India

Empowerment Variables	Mean Values	Variable Index (Average Score / Total Number of Variables (Mean/N))
Health Variables (H)	16.16	0.414
Educational Variables (Ed)	9.12	0.234
Social Variables (S)	21.95	0.563
Economic Variables (E)	31.44	0.806
Political Variables (P)	17.02	0.436
WEI= Sum of Total Variables Indices / Number of Main Empowerment Variables (H+Ed+S+E+P)/T	-	0.491

Source: Primary data.

IV. Findings of the study

Further it tries to find out whether the economic, social, health, education, knowledge and political impact of SHGs on sample women respondent's empowerment levels is significant during post-SHG situation as compared to pre-SHG situation. Further, it is revealed that in all the three states women are empowered highly in economic aspect and less empowered in educational perception. The same pattern of empowerment growth is observed for the three states as a whole of South India. The impact of SHG programme on the empowerment level of the women in Andhra Pradesh state (52.8 per cent) is more than the South India's women empowerment level (49.1 per cent). By applying the methodological framework to estimate mean values to know the effect of SHG programme suggests that the programme did contribute to the greater empowerment level in economic perspective and social perspective, medium empowerment level in political aspect and closer to the average level of empowerment in health aspect (Soman Saha, 2016) but women have very less empowered in educational perspective.

V. Suggestions

1. The concerned authorities of SHG Bank Linkage programme may aware women about the importance of empowering themselves to improve their living conditions.
2. Village organisations and Mandal Samakhyas has to encourage village SHG women to educate themselves through interacting with group empowering activities.

3. SHG women have to utilise their capabilities to lift themselves towards growth and stability of their group activities and build their confidence through proper utilising of their personal capabilities.
4. The local Governments to give training to the SHG rural women to create marketing abilities to market their products and encourage them to utilise the loan amount to the investment purposes rather than deviating to consumption purposes.

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