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Research Paper

Impact of women self-help groups on rural livelihoods in india: issues and challenges

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ABSTRACT

Countries across the world can achieve balanced development only when all their citizens are having equal participation in their endeavours for socio-economic growth. Countries with less gender gap are ahead on the path of development when countries having more gender gap in education and employment. It is already evident that women in developed countries are enjoying more socio-economic freedom when compared to women in developing countries. Indian government in her efforts to uplift the position of women has implemented numerous policies and programs since independence. Formation and continuation of SHGs was one among those programs with particular focus on rural women. Today, Self-help groups are considered to be the means for rural women empowerment. Since early 1980s, women SHGs, popularly known as DWACRA groups have been making a gradual progress towards empowerment in India. After joining SHGs, rural women have improved their living standards and gained access to multiple livelihoods opportunities, but they do face multiple challenges. Male chauvinistic environment, lack of marketing awareness for their products, lack of local political awareness, deprive SHG women of their basic rights of earning a decent living. The current study focuses on how women self-help groups are able to sustain their livelihood activities overcoming the societal challenges.

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1. INTRODUCTION

Women, though constitute half of the world population, are treated as second class citizens in multiple countries in the world. This is particularly true for developing countries as women here are observed to be victims of culture and traditions. Their birth, education, employment and marriage- everything is dictated by culture of their respective families and societies. Women in developed countries enjoy freedom and independence as compared to undeveloped countries. Indian women, though in the ancient times enjoyed equality with men, over a period of time their social and economic position deteriorated and were looked upon as property that needs protection. Increasing atrocities on women in the form of social evils further worsened their situation. After independence, Government of India has taken numerous measures to improve women's position in the society. Their economic independence and empowerment were found to be one way to reduce the gender inequalities and regain equal status for women. Promotion of women's Self-help groups was one among the numerous efforts taken up by Indian Government to promote women empowerment.

Self- help groups today are recognized as viable platform for women empowerment in India. Since their inception in early 1980s, as DWCRA groups, the performance of SHGs in all areas of women empowerment is commendable particularly in the context of livelihoods development. DAY-NRLM has been playing a very important role in providing accessible gainful self- employment to women's SHGs motivating them to use the available diversified livelihood opportunities. 4 lakh SHG members were trained as Community resource persons (CRP)s to assist in implementation of the mission at ground level. NRLM so far has mobilized a total of 8.7 crore women from poor and vulnerable communities to be a part of 81 lakh SHGs across the country [1].

Self-help groups in India are unique as formal financial institutions that provide essential financial services to the poor by establishing links with informal clients or groups. Thus, SHGs are not just a mechanism of financial intermediation but a unique process of socio-economic engineering [2], Along with financial benefits SHG movement also supported women empowerment.

Significance of Study

The present study is to find out the impact of SHGs and their performance on improving diversified rural livelihoods and women empowerment.

2. RELATED WORK

Smriti Prasad and Manish Chaubey pointed out that, under the back drop of constrained access to formal credit for the rural poor, Community based organizations like Self-help groups were successful in reducing dependency on money lenders and emerged successfully as reliable credit institutions for many rural families in need of credit [3].

Anjini Kochar et.al in their empirical study found that women's SHGs have an average effect on women's decision making. However, there is large scope for well-nourished SHGs and their federations to emerge as institutions facilitating diversification of livelihoods and thereby empower women and improve their decision-making abilities which directly depends upon improvement in their access to financial resources [4].

Neha Kumar et.al opined that SHGs in India today have become an important social, financial group in South Asia. Originally designed as savings and credit groups, the role of SHGs has expanded to improve women's earnings, include and create health and nutrition awareness improve governance and address social issues relating to caste and gender. Research study indicated that SHG participation had significant, quantitative and meaningful impact on overall empowerment score of women particularly their credit access ability, decision making and their control over income use [5].

Authors Usha Rani & Mamudu Abunga Akudugu through their empirical study in India and Ghana proved as to how rural livelihoods can be promoted by empowering SHGs. Positive impact of SHGs led to livelihood development, acquisition of entrepreneurial skills, access to health care facilities, education and food security. Thus, by joining SHGs rural women have made positive impact on livelihood security [6].

Abhisek Mishra and Byomkesh Debata empirically examine the effect of NRLM participation on livelihood security of the poor. The study found a positive and important effect of NRLM participation in improving livelihood security. The impact was also measured through propensity score matching method and found significant positive impact of NRLM on livelihood security [7].

Jairam Ramesh in his commentary focussed on the changing role of SHGs in Indian Society. Earlier SHGs were mere entities for saving and borrowing but now they have become the very core of livelihood security for the poor. However, the progress of SHGs is not the same in all the states. In the whole country, a group of four south Indian states only are leading in SHG formation and continuation. In order to achieve inclusive growth, India needs not just globalization, as traditionally understood but globalization ensures that economic growth is broad based equitable and sustainable [8].

Pankaj Sinha and Nitin Navin commented that performance of SHGs in areas of rural development and women empowerment has been commendable. While NRLM is implemented throughout the country, their success is patchy. MFI movement in India is unique as formal financial institutions, provides essential financial services to the poor by establishing linkages with informal groups or clients. The program created many livelihoods opportunities to the poor and this has further attracted the involvement of many financial players. However rising NPAs and diminishing trust worthiness of poor clients whom the program targets is a concern [9].

According to Bansilal Sahu and Souvik Ghosh, women SHG is a powerful strategy in process of participatory development, livelihoods improvement and rural poor empowerment. The study was conducted in rural district of Chhattisgarh where SHGs under multiple schemes like – SHG bank linkage, SHGs under NRLM, SHGs in Integrated water Management Program (IWMP) and Agriculture Tech Management were selected for study. Out of these SHGs in variety of schemes, SHGs under NRLM working for livelihoods improvement were found to be maximum in number followed by NABARD- SHGs [10].

Dr K. Sivachithappa empirically analysed the performance of SHGs at Mandya district of Karnataka and found that their membership to SHGs have brought drastic changes in the lives of rural women. Remarkable improvement in income generation and consumption patterns of these rural SHG women was observed. With the increase in income and assets level of rural women, automatic reduction in poverty standards was noticed due to SHG interventions in their lives [11].

According to R.L Vinodini and P. Vaijayanthi, SHGs directly contributed for women empowerment in India by increasing their income, expenditure and savings habits through encouraging diversified livelihoods. The key reasons for SHGs success are their link with poor people, innovative practices, and their capacity to enable people's participation in development process [12].

Jamie Morgan & Wendy Olsen in their empirical research in united Andhra Pradesh explored as to how rural poor in India are increasingly accumulating debt through micro-finance initiatives channelled through local SHGs. Cheap source of finance was supplied by Micro – Finance institutions through SHGs for poor women who could gather capital for investment in self- sustaining livelihoods promotion. Authors argued that in reality MFIs have increased debt dependency and vulnerability while channelling poor households, women in particular into subordinate areas of the economy and this ultimately serves to maintain fundamental inequalities in Indian society. It was also noticed that debt is repaid on regular basis but it tends to continue over a long period of time for poor families [13], [14].

Debadutta Kumar Panda in his empirical study in Orissa, pointed out at the visible outcomes of rural women participation in SHGs that led to their enhanced self-reliance in terms of identifying appropriate resources and sources of income, increased ability of SHGs to work together and positive changes in knowledge and attitude from among the villagers [15].

Objectives of the Study

The present study is based on the following research objectives:

a. To understand the concept of Self- help groups their formation and continuation.
b. Role of Self- help groups in impacting rural livelihoods and contributing to overall women empowerment.

3. METHODOLOGY

This study is based on secondary data analysis and hence data from authentic publications and websites is gathered and systematically analysed.

Concept of Self-Help Groups

Self-help groups are voluntary association of few persons formed to achieve a common objective. The term self-help is having a historical meaning indicating cooperation for survival. Wayback in 1980s self-help groups were formed mobilizing the poor, particularly the women who were encouraged to practice thrift and credit also financially supported by the Government. These groups were more popular as DWCRA groups. Over a period of time these groups became a stable and sustainable model for self-help and development of rural society. [15] Further, women's self-help groups is a commonly used policy across the developing world to create sustainable livelihoods opportunities and reduction in poverty standards [16].

Origin and Progress of Self-Help Groups

Though the idea of SHGs was borrowed from Gramin Bank initiative of Md Younus of Bangladesh, the origin of SHGs in India can be traced to MYRADA initiatives in 1985. MYRADA launched micro finance institution 'Sanghamitra' that exclusively financed SHGs in Mysore. Later on, NABARD took over the initiative of linking SHGs with formal banking sector facilitating low interest credit to SHG women.

The formation of SHGs as an approach towards micro-finance is a widely accepted and extensively applied strategy towards poverty reduction across many developing countries. In India the micro-finance scene is dominated by SHG bank linkage programmes aimed at providing financial services to the poor who cannot access formal financial institutions [17].

Government of India initiated support to self-help groups way back in 1980s through DWCRA programs. DWCRA & DWACUA were launched as a sub-scheme of IRDP on a pilot basis for women's groups in rural and urban areas. Women from places having low literacy rate and high infant mortality rate were the targeted beneficiaries.

NABARD's pilot program to link up SHGs with formal banking system began during 1992-93. This is today the largest program in the world in terms of client-based outreach. SHGs following 'Panchasutra'-i.e., conduct of regular group meetings, regular savings within the group and internal lending based on the demand of members, timely repayment of loans and maintenance of proper account books – are considered to be good quality SHGs over years. Thus, savings led micro-finance model became the largest coordinated financial inclusion program in the world. Currently, SHG-BPL have touched 16.23 crore households (under the support of the present NRLM, NGO, Banks and Government) with 1.34 crore SHGs are linked to banks through their savings accounts of which 42.96 lakh SHGs are credit linked [18].

SHG During Period of SGSY & SGSRY

Swarna Jayanthi Gram Swarojgar Yojana and Swarna Jayanthi Shahari Rojgar yojana launched in 1997 and 1999 respectively, both were modified versions of DWACRA and DWACUA with focus on group approach. Cost of group formation and its development was met from SGSY fund over a period of 3 to 4 years. Better performing groups, were financially assisted through bank loans and subsidies for their economic activities Number of SHGs gaining SGSY assistance multiplied to 38 lakhs while 67.67 lakhs individual members were benefited by the financial assistance amounting to 1,41,06 crores and credit mobilization to 22,887 crores since the inception of the program on 1.9.1999 [19], However due to less availability and underutilization of funds, the proportion of SHGs taking up economic activities financed by banks gradually reduced over a period of time [20].

SGSY Redesigned as DAY-NRLM

In the year 2010 MoRD (Ministry of Rural Development) restructured and renamed SGSY as NRLM and declared its objective to cover at least 50% of rural population into the ambit of SHG network. NRLM was

formally launched in June 2011 at Banswada, Rajasthan and since then it is being implemented throughout the country. This policy on improving rural livelihoods has twin objectives a) Organizing the rural poor women into SHGs b) Nurturing and assisting SHGs to take up economic activities.

Core Values of NRLM

- Strong beliefs in the skills and capacities of the poor.
- Provides a meaningful role for the poor in planning, implementation and monitoring of rural livelihoods.
- Promoting transparency and accountability in the CBOs and SHGs.
- Reducing dependency on external support agencies

Key Features of NRLM

Universal Social Mobilization

Goal is to bring at least one woman from each poor family within the purview of NRLM in a time bound manner. PVTGs, PWDs, manual scavengers and victims of human trafficking are given priority.

Participatory Identification of the Poor (PIP)

All the poor households identified under well-defined PIP processes of NRLM are called as National Target Group (NTG)

Community Funds as Resources in Perpetuity

NRLM provides Revolving funds, Community investment funds as resources to sustain institutions of poor

Financial Inclusion

NRLM functions on both the demand and supply side of financial inclusion. On demand side it promotes financial literacy to the poor and works as catalyst capital to the SHGs and on supply side, the mission coordinates with financial institutions and encourages use of ICT based finance and business correspondence.

Livelihoods

NRLM focuses on stabilizing and promoting existing livelihood portfolio of the poor through three objectives a) Vulnerability reduction b) Livelihood enhancement and expanding the existing livelihood options and tapping new opportunities in farm and nonfarm sectors c) Improving employment building skills suitable for job markets, enterprise nurturing self-employment and enterprise building.

Convergence and Partnerships

NRLM emphasises on convergence with other programs of MoRD and state Governments as well for developing partnership with institutions of the poor.

Partnership with NGOs and CBOs

NRLM encourages partnerships with NGOs and CBOs at two levels – strategic planning and implementation levels. Partnerships are moulded and guided by NRLM functionaries

Linkages with Panchayati Raj Institutions

Since PRIs have direct contact with SHGs within their respective villages, formal platforms are established for regular consultation between such institutions and Panchayati Raj for mutual support.

Other Sub Schemes of NRLM Include

Ajeevika, Grameen Express yojana, Mahila kisan sashaktikaran pariyojana, start-up village entrepreneurship program and National Rural Livelihoods Project that will concentrate on high poverty incidence cases and areas where rural population is more than 90% [21].

4. RESULTS AND DISCUSSION

Progress of SHGs Under NRLM Impacting Rural Livelihoods:

SHG-Bank Linkage

SHGs today have come a long way since their beginning as Bank linked groups under the initiative of NABARD in the year 1992. Spread of SHGs throughout the country since then has been phenomenal. Wonderful progress has been made from just 500 groups to the present 9 million SHGs with 100 million women as its members [22].

SHGs in India today is a collective mechanism for women development that leads to improvement in their socio-economic conditions and in the long run brings about individual and group empowerment for all women SHG members. The performance of SHGs bank linkage program for financial year 2024 is shown in the following Table 1.

Table 1. Performance of the Self-Help Group–Bank Linkage Programme for the Financial Year 2024

Particulars	Cumulative Performance of Shgs and Amount Credited as on March 31st 2024		Percentage Change in 2024 Over 2023	
	Number of SHGs (in Lakhs)	Amount (in Crores of Rupees)	No of SHGs (In lakhs)	Amount (In crores)
Loans disbursed FY2024	54.8	2,09,285.9	28	44
Loans outstanding	77.4	2,59,663.7	11	38
Savings with banks	144.2	65,089.2	8	11
Non-performing Assets (%)		2		-27
Average loan disbursed per SHG (₹ lakh) during FY2024		3.8		13

Women through SHGs can achieve gender equality and comprehensive community development. Apart from income generation, women in Indian SHGs are motivated to protest against social problems like – domestic violence, legal discrimination, rising prices, dowry prohibition, rape, child marriages, female infanticide, sexual abuse and this eventually leads to women empowerment.

Success stories across the country where women achieved social objectives as well apart from increasing rural livelihoods. Success achieved by SHGs with the support of NRLM is effectively eliminating poverty, improving rural diversified livelihoods and empowering women. Some of them are:

Women Groups Effective Role in Combating Covid-19:

Around 1.3 billion Indian women in the midst of unprecedented 40 days lockdown worked unitedly to protect their near and dear from the pandemic. Even during the later part of pandemic period, SHGs were found to be busy in making masks and PPE kits. SHGs supplied food to large number of informal workers who lost their livelihoods through community kitchens. Over 10 thousand community kitchens across the country fed the stranded workers, the poor and the needy. Kerala's Kutumbasree network has been in the fore front in spreading this kind of service to needy including covid patients in hospitals and those who were under quarantine [23].

Women Enterprises:

Numerous examples of SHGs like Amba foundation, Baba Jaleswar SHGs, ASRLM, Astha Foundation, Chintan Chamoli SHG are all some of the names of SHGs who have opened up enterprises and contributed to increased livelihoods across the country. These livelihoods include shops that sell handicrafts, clay items, gramhaat shops etc most of them were initiated as a leisure activity, has now turned into important source of income for supporting their families. Another example is Jarkhand state with the support of DAY-NRLM and

state Government, the local women's groups cultivated lemon grass, a new innovation in agriculture and this led to new livelihood generation [24].

Shgs Working for Social Causes:

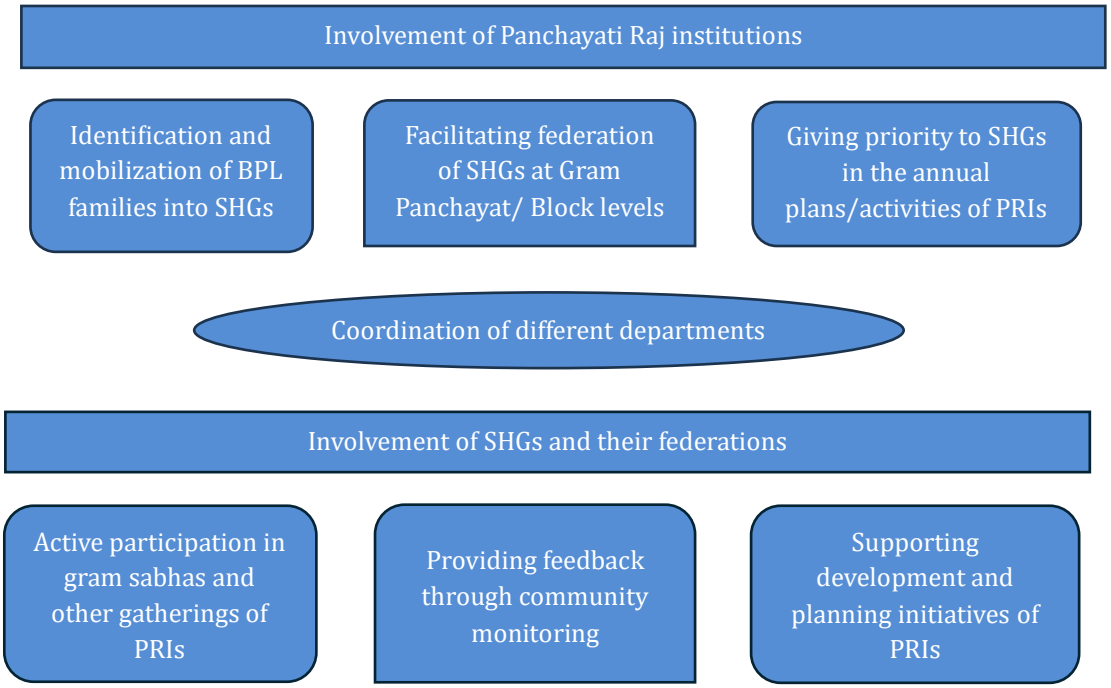
In some states SHGs are working for social causes like getting rid of plastic bags that cause environmental problems. For example, in Karimnagar district of Telangana, SHG women began circulating steel vessels instead of plastic bags and this led to drastic reduction of circulation of plastic material in that area [25]. Additionally SHGs have implemented sustainable waste reduction practices like composting, recycling and reusing waste materials to reduce environmental impact of waste [26], [27]. They also encourage income generating activities by using recycled materials and other waste products [28].

'Poshansakhis' part of SHG women, have been leading the action of different food, nutrition, health and wash initiatives with particular focus on serving nutritious food to pregnant mothers and newborn babies. In Orissa and Chhattisgarh Poshan Sakhis have been leading the action on different food, nutrition, and health initiatives in their respective villages [29].

Convergence of SHGs with Panchayati Raj for Implementation of Development Programs Apart from NRLM:

With the support of NRLM, SHGs are able to spread their activities in different parts of the country crossing several milestones and achieving overall economic empowerment for village women. Their convergence with local Panchayati raj institutions led to political awareness among SHG women at the same time proper execution of national policies for development like MGNREGA, Swatch Bharat Mission etc at the same time improve rural livelihoods. Since Panchayati Raj institutions are constitutionally responsible to take up socio-economic progress at local level they need to work in partnership with institutions of poor for better implementation of development policies. The ongoing convergence framework of SHGs and PRIs currently in Indian villages is represented in the following Figure 1.

Figure 1. Shows Convergence of Shgs and Pris n Rural India



Persisting Issues

Factors like age, education, family type and distance from the marketplace decide women's membership criteria in a self-help group of villages [30]. Apart from the above common problem for all the SHGs there are certain issues to be resolved with regards to formation and sustainability of SHG groups [31] [32], they are.

1. Group Members Non-Cooperation

There are cases of non-cooperation from among the members of the group themselves. Conflict from among the SHG members could be due to lack of confidence among the members or interference of male family members of SHG women are found to be the reasons for non-cooperation.

2. Problems in Loans Repayment

Most of the SHG women repay the loans promptly due to owing of responsibility and also due to peer pressure. However erring members cases are also found in many parts of Community level federation. As a result, one SHG women's nonrepayment loses the credibility of the whole group in the impression of the banker who lends money to them.

3. SHG Women Lack Awareness About Government Schemes

Most of women members of SHGs are not aware about the kind of government schemes being implemented in their respective villages. NRLM links SHGs with Panchayats but there also very few villages Sarpanches cooperate with SHG women and strive to work together

4. Bankers' Non- Cooperation

Banker's funding SHGs cannot spare SHG that defaults its loans. This is because there are already many NPAs piling up to be dealt with by the Bankers. As a result, even if there is single SHG or group of SHGs who fail to repay the loan in a particular area, all the other normal and regular SHGs from the same area suffer due to the neglect of bankers in dealing with their loan transactions.

5. Lack of Book-Keeping and Other Technical Knowledge & Marketing Skills

Several SHG women in the villages who are forced into early marriage and child-bearing activities are having incomplete or no education. As a result, they struggle to perform simple activities like book- keeping. Further having knowledge of online financial transactions is almost absent. Similarly, women of SHGs do not have the marketing skills to identify and capture the markets for their locally made handicrafts or household products as a part of group effort.

6. Lack of Qualified Resource Personnel

The resource persons who mobilize the groups formation generally are not available to SHGs, once the group is established.

7. Lack of Sufficient Training

Whether it is related to management of SHGs or provision of different skills to SHG women, proper training and orientation is needed which is found to be insufficient for SHG women particularly from remote villages.

8. SHG Women in A Male Dominated Society

It is common for SHG women to face opposition from their family members for joining the groups as they are a part of male dominated families and societies. They are expected to be at home and take care of family members instead of going out for SHG meetings. Thus, SHG women do face resistance from their own family members

9. Stress Due to Discharge of Dual Responsibilities

Women after joining the SHG group need to perform the duties of the group as well as take care of family responsibilities. In this process they are likely to undergo mental and physical stress. Continuous support from family and friends only can help them to handle the stress.

10. Need to Improve the Education Standards of Women

Most of the rural women who are pushed into early marriage are either illiterate or less educated. There is dire need for SHG women to improve their education standards so that they can manage their own accounts and become self-sufficient that can lead to their empowerment over a period of time.

5. CONCLUSION

Self-help groups have eventually proved to be a blessing for poor women in India. Since early 1980s the journey of SHGs under different names like DWCRA groups, SGSY groups and the present SHGs under NRLM all have been remarkable with slight additions in their objectives. As initially SHGs were concentrating on economic empowerment which eventually took over by social and also political empowerment. Currently SHGs under the support of NRLM aim at all round development of their women members and making them empowered individuals overcoming all kinds of economic, social and political backwardness. SHGs with the guidance of NRLM have become more strengthened and improved their livelihoods in multiple ways. However, in order to become completely successful policy for women empowerment SHGs under NRLM need to resolve the above discussed persisting issues.

Some Suggestions

1. At least one member from within SHG groups must be able to manage the accounts of the group.
2. All group members during their weekly meetings must discuss and prioritize loan requirement of their members.
3. Group leaders must ensure that there are no issues or conflicts of interest within the group, and all are satisfied with the group decisions.
4. Government through NRLM should be able to provide regular training and orientation programs to the SHG women through which they need to be imparted knowledge regarding different skills – technical, marketing, accounting etc.
5. There should be transparency in banking system while dealing with SHG women's groups.
6. More and more SHG women groups should be linked to Village panchayats this is because Village panchayats & Women SHGs work together and perform better to achieve the development goals.
7. SHGs under the guidance of NRLM should be able to achieve income from diverse livelihoods, make decisions within their family, in the groups and for the villages as well. Only then women empowerment in the true sense can be achieved.

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Dr. Vasantha Gouri	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

C : **C**onceptualization	I : **I**nvestigation	Vi : **Vi**sualization
M : **M**ethodology	R : **R**esources	Su : **Su**pervision
So : **So**ftware	D : **D**ata Curation	P : **P**roject administration
Va : **Va**lidation	O : Writing - **O**riginal Draft	Fu : **Fu**nding acquisition
Fo : **Fo**rmal analysis	E : Writing - Review & **E**diting	

Conflict of Interest Statement

Author state no conflict of interest.

Informed consent

There is no personal information used anywhere in the article. Hence informed consent is not applicable to this article.

Ethical Approval

It does not apply to this article as no experiments on human beings or animals is performed to obtain data for this article.

Data Availability Statement

Data availability is not applicable to this paper as no new data were created or analyzed in this study.

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