

*Role of Women SHGs' Bank Linkage in Contexts of Women  
Empowerment- A Study Outlined in Special Reference to Kheda  
District of Gujarat*

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*Abstract: Women empowerment plays a fundamental role in the overall development of the society. A current socio economic status of women in India is very pessimistic. To strengthen the women and make rural women self reliance, NABARD came up with concept of Self help Group (SHG) and Bank Linkage programme in year 1992. These programmes help very significantly to rural women for their upliftment poor to good socio economic status. There are number of fact across the global which shows that how SHGs and bank linkage program is help the rural women to create livelihood and enhance their standard of living. They are also a part of productive employment opportunity, safe credit facility, saving opportunities which can eradicate poverty. SHG bank linkage programme is emerging as cost effective program for providing financial products and services to those who are excluded. NSSO data reveal that out of a total 89.3 million household, only 37.9 million farm households in the country have access to credit, the rest population ( 51.4 per cent) do not have access to credit either from institutional or non-institutional sources. The present paper is an attempt to analyze the contribution of Self help groups in women empowerment. The study has collected primary and secondary data. The primary data collected through structure questionnaire and secondary data met by various journal, research paper and website. Present study is analyzed optimistic impact on women empowerment in Kheda district through self help group.*

*Keywords: Women empowerment, SHGs, Bank Linkage.*

## I. INTRODUCTION

Women empowerment is a vital tool for alleviating poverty because women comprised half of the world's population but still they are ignored and excluded from the social and economic development (Sinha, 2008). To counter the issue of women development, the government of all over the world are working and ensuring that maximum efforts can take place in the field of women empowerment. In India women empowerment is always a prime concern for the government, eighth, ninth, tenth, five plans of India are emerged with the priorities of women empowerment and development. In 1992 SHG bank linkage program started on pilot basis by recommendation of S K Kalia Committee. The main aim of the program is to facilitate the flow of bank credits to SHGs. The SHG bank linkage program is major initiative of the planning committee for delivering financial services to rural poor women in a very sustainable manner. Now a day's SHGs as a small credit society play very important role for all women in India and help the country to economic empowered.

The condition of women in rural areas is not good because they lived their life in loneliness, even they cannot access the basic services but the establishment of Self help group is quite beneficial for the rural and poor women because it is helpful for the women to achieve the social and psychical motility in the society. (Yadav, 2010) SHG group by mobilizing women around

thrift and credit activities have resulted in economic self reliance by changing their social status. Which result SHGs are emerged as key significant strategy for all developing countries. According to Shivakumar and Prabhakaran SHGs-Bank Linkage Programme is emerging as a cost effective mechanism for providing financial services to the “Unreached Poor”.

Since so long kheda district is much known for milk production and cooperative society. But the women in this area are educationally backward. Thus, the SHGs Linkage programme in this particular area has a very elevated outlook through providing self employment opportunity to the poor women for their empowerment. Hence the present study is focuses on impact of SHG-Bank linkage programme on economic empowerment of women and also to know the income generating activities carried out by the group members of SHG for economic empowerment.

## II. OBJECTIVE OF THE STUDY

- To know the income generating activities of carried out by the SHG members
- To study the impact of bank linkage programme on economic empowerment of women.

## III. METHODOLOGY

A simple random sampling method has been carried out for data collection. The primary data are collected from the SHGs members. The study fallows descriptive research method. Primary data are collected from the Kheda district’s rural population with the help of questionnaire through survey method using personal interview schedule. A sample of 40 SHGs from 5 taluka’s has been selected from Kheda district. Sample random sampling method has been used for taluka’s selection. Total 200 women’s information has been collected from the selected study areas. For analysis of data simple excel formulation are used.

### Analysis and interpretation:

**Table 1: Age group of Respondents**

Age group	Number of respondents	Percentage
Below 18	12	6
18 to 25	40	20
26 to 35	86	43
36 to 45	43	21.5
46 and above	19	9.5

It is found from the above table that 43 per cent respondents are from the age group of 26 to 35 followed by 21.5 per cent respondents are from age group of 36 to 45. However it is noticed that below 18 age group respondents are not aware about the SHG bank linkage program.

**Table 2: Marital Status of Respondents**

Marital Status	No of respondents	Percentage
married	136	68
Unmarried	43	21.5
Widow	13	6.5
Divorced	8	4

From the table it is clearly shows that SHG bank linkage program are playing crucial role in the direction of economic improvement of married women. Majority of respondents 68 per cent are married followed by 21.5 per cent are unmarried.

**Table 3: Impact of SHG bank linkage program on Income level**

	No of respondents	Percentage
Aware	139	69.5

Not Aware	61	30.5
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From the study it is found that out of 100 respondent majority 69.5 per cent are aware about the SHG bank linkage program. Respondents revel that their income level has improved after joining in SHG program. Thus, it can say that SHGs have bought much improvement in the income level of respondents.

**Table 4: Monthly Saving of Respondents**

Monthly Saving	Before Join SHG	Percentage	After Join SHG	Percentage
<500	110	55	53	26.5
500 to 1000	40	20	86	43
1001 to 1500	23	11.5	28	14
1501 to 2000	17	8.5	20	10
2001 to 2500	8	4	10	5
> 2500	2	1	3	1.5

There are only 20 per cent respondents save monthly amount of 500-100 before joining in SHGs, after joining SHGs their monthly saving increased almost double i.e. 43 per cent. 11.5 per cent respondents before joining SHGs saving the amount in range between 1001 to 1500 and after joining SHGs their monthly saving has rise i.e. 14 per cent. Hence it is clear that after joining SHGs the range of amount saved by women is increasing. The amount saving below 500 after joining SHG is decreased as they involved in the income generation activities and this shows the benefits for women joining SHGs.

**Table 5: Taking Loan from SHGs**

Loan taken	No of respondents	Percentage
Single time	54	27
two time	93	46.5
three time	31	15.5
More than Three time	17	8.5
None	5	2.5

The table shows that 46.5 per cent respondent taken loan two times from SHGs, followed by 27 per cent respondents taken loan single time. There are only 2.5 per cent respondent are not take any loan till date after joining SHGs.

**Table 6: Purpose of taking loan for Economic Activities of SHG members**

Economic Activity	No of respondents	Percentage
Sewing machines	26	13
Kirana Shop	22	11
Embroidery works	10	5
Mulch animal	100	50
Beautician	23	11.5
Sheep/ Goat	14	7
Marriage	5	2.5

The above table reveals that majority if 50 per cent respondents are engaged in animal husbandry followed by 13 rural women are associated in sewing machine work. It is also found that 2.5 per cent respondents are taking loan for marriage purpose.

#### IV. FINDINGS AND SUGGESTIONS

- There is a significant change in socio economic condition of rural women after being a part of SHGs. Their standard of living and social status has improved and in positive path.

- The SHGs will able to provide credit facility to the needy women for their livelihood activities.
- The largely impact of SHG bank linkage program on SHG member reflects that the tendency of saving has increased subject to implementation of program.
- The excluded women from SHGs are encouraged by other SHGs participants and helps in income generating activities.
- The SHG members can utilize the benefits of government schemes thus they can improve their standard of living.
- The bank will provide better assistant to SHGs members in providing privileged bank loan.

## V. CONCLUSION

The study concludes that after joining the self help groups the rural women are socially and economically empowered. Along with this the SHGs are responsible to empower the women to start their enterprise, increase saving and taking loan for income generating activities. Thus rural women are become self reliance, self dependent and self confident in their routine life. Everyone needs finance as it is necessary for the socio and economic development of the rural and poor people especially for women and Self help group programmes has the positive impact on women empowerment. It has observed that women SHG members reported high score of women empowerment rather than the non participants because participation in the SHG programmes engrosses women in daily household action. The proper utilization of self help group bank linkage program made positive impact on Indian economy. Thus benefits of government schemes are still need to be realized.

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