SHGs Role in Financial Inclusion and Empowerment: A Study on Bangalore (Rural) District

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Abstract: This paper examines SHGs should expand their scope and agenda from economic empowerment to social and political empowerment too. It has been recognized as an instrument to bring socio-economic transformation among the different members. In today's interconnected finacials, SHGs plays a pivotal role in driving economic growth, particularly for women members. This article explores the various ways in which SHGs drives economic growth, evaluates its benefits and challenges, and discusses the policies and strategies.The study has said that the While carrying out income generation activities SHGs must integrate the issues relating to gender equality, access and control over resources and rights and entitlement of women into their programmes. It explains that the status of women in society is index of its degree of civilization. As long as women are excluded from socially productive work and are restricted to household chores, the emancipation of women is impossible.

Key words: The Self Help Group, entrepreneurship, Commercial Banks, socioeconomic revolution

Introduction

The Self Help Group (SHG) members selected in a sample have severaloccupational choices. In choosing their occupations, they make a binary choice between the Entrepreneurship /Self Employment & No Entrepreneurship/No Self Employment (The basic form of entrepreneurship is assumed to be Self Employment).Financial sector in India has reformed in the last two decades, wherein micro finance activities gained importance and are dominated by Self Help Groups (SHGs). SHGs with bank Linkage Programme, aims at providing a cost effective mechanism for providing financial services to the "unreached poor", mainly in rural areas. Based on the philosophy of peer pressure and group savings as collateral substitute , the SHG programme has been successful not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level. The Streeshakthi Scheme, launched in Karnataka in 2000, empowers women through self-help groups by organizing them for economic and social development, providing them with 6% interest subsidies on bank loans, incentives from Rs. 25,000 to Rs. 1,00,000 for successful groups, and additional revolving funds. As of early 2018, the scheme had organized over 60,000 women in 3,872 groups in Bangalore Rural District and successfully encouraged group savings of over Rs. 2800 crores.

During 2008-09, the banks financed 16,09,586 SHGs, including repeat loan to the existing SHGs, with bank loan of Rs. 12,253.51 crore as against 12,27,770 SHGs with bank loan of Rs. 8,849.26 crore during 2007-08 registering a growth rate of 31.1 per cent (No. of SHGs) and 38.5 per cent (Bank Loan disbursed). Out of the total loans disbursed during 2008-09, SHGs financed under SGSY were 264,653 (24.6%) with bank loan of Rs. 2015.22 crore (28.2%) as against 246,649 SHGs (20%) with bank loan of Rs. 1857.74 crore (21%) during 2007-08.

In 2009, total number of 42,24,338 SHGs were having outstanding bank loans of Rs. 22,679.85 crore as against 36,25,941 SHGs with bank loans of Rs. 16999.90 crore in 2008 with a growth rate of 16.5 per cent (No. of SHGs) and 33.4 per cent (Bank Loan outstanding with SHGs). The share of SHGs under SGSY was 9,76,887 SHGs (23.1%) with outstanding bank loans of Rs. 5,861.72 crore (25.8%) as against 6,16,978 groups (25.2%) with outstanding bank loans of Rs. 4,816.87 crore (28.05%) in 2008.

During 2021-2022, against the target of 7.80 lakh SHGs, about 5.43 lakh SHGs have been formed and cumulatively, 74.80 lakh SHGs have been formed across the country (except Delhi and Chandigarh) under DAY-NRLM. More than 67 million Indian women are members of about 6 million SHGs. Now, more than ever, these women - many of whom escaped poverty through the SHG route and know what it is like to be destitute and poor - are living up to their motto of self-help and solidarity. Among the SHGs in India about 88.88 Percent of them are of women members. In 2021, the government, under its COVID-19 pandemic stimulus package, increased SHGs' limit for collateral-free loans to Rs 20 lakh from Rs 10 lakh. This reportedly benefited 6.3 million women SHGs and 68.5 million households.

Commercial Banks had the maximum share of outstanding bank loans to SHGs with a share of 67.1 per cent which is followed by RRBs with a share of 23.1 per cent and Cooperative Banks with a share of 9.8 per cent. The average bank loan outstanding per SHG had increased from Rs. 46,884 in 2008 to Rs.53,689 in 2009. Now, these groups operate a financing operation that is regarded as the world's largest microfinance project. According to data cited in the Economic Survey 2022-2023, SHG-BLP covers 142 million families with saving deposits of Rs 47,240 crore. "The number of SHGs credit linked has grown at a CAGR of 10.8 per cent during the last ten years (FY13 to FY22), while credit disbursement per SHG has grown at a CAGR of 5.7 per cent during the same period," notes the Economic Survey 2022-2023. Given these macro level impressive scene of microfinance, what is worried is on its sustainability in the grass root. There are several reasons for this in Indian rural context, owing to its backward social-economic features. However, what is important in the grass root level for SHGs sustainable growth is their organizational and operational efficiencies including pre and post financial activities. With this background in this paper an attempt is made to evaluate the organizational and operational efficiency of SHGs micro finance activities. T.R.Gurumoorthy in his article, "Economic Empowerment through Self-reliance", explains that the outreach of self-help groups (SHGs) can become an important link for formal credit institution as an entry point. The loan receiving system of the SHG depends on social peer pressure and banker can learn a few lessons in recovery from SHGs. Empowered women contribute to social development. Providing micro credit to rural women through an organized set up will make them enterprising women. The self- Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is an viable organized set up to disburse micro credit to rural women for the purpose of encouraging them to enter into entrepreneurial activities. Self help groups undertake entrepreneurial activities at smaller levels with minimum capital requirements. SHG has the power to create a socioeconomic revolution in rural areas of our country.

Methodology

The present study is designed to study the financial inclusion through SHGs as Drivers of social Growth. Exploratory method of research adapted. Further, it is planned to understand the various components of the revenue and income advantage structures, their relative contribution to the empowerment, production and to evaluate the profitability and the resource use pattern of among different members. Keeping in view the overall objective of improving their members standard of living. The following specific objectives were designed.

OBJECTIVES OF THE STUDY

Objectives

Main purpose of this paper is to evaluate the microfinance activities and organizational and operational aspects of Self-Help Groups (SHGs) promoted by government and Non-governmental organizations in Bangalore (Rural) district of Karnataka. The specific objectives of this paper are;

1. To evaluate the performances of SHGs in managing microfinance activities for empowerment.
2. To analyse the organizational strengths of SHGs.
3. To assess the operational aspects of SHGs in the rural area with regards to financial inclusion

Nature and source of data

Primary and Secondary source of information.

The Method

The study is undertaken in Bangalore Rural district. Paper provides analysis of issues related to organization, operation and performances of SHGs, collectively microfinance activities undertaken in Bangalore (Rural) district of Karnataka, where the SHG movement in the recent years gained momentum.

Both secondary and primary data are used for the analysis. Primary data have been collected by the sample members of SHGs. From each taluka 10 sample SHGs (total 40) were selected at random and 120 women members of sample SHGs (3 from each SHGs) were interviewed and data were enumerated through a well structured schedule.

Self-Help Group movement in Bangalore (Rural) district

Bengaluru Rural District was formed in 1986 and situated in the south eastern part of Karnataka. It is spread across four taluks: Doddaballapur, Devanahalli, Hosakote and Nelamangala. There are 17 hoblis (cluster of villages), 973 inhabited and 79 uninhabited villages, 5 towns and 98 gram panchayats. SHGs provide microfinance, allow members to pool savings, and offer internal loans for income-generating activities and livelihood creation in the process of economic empowerment.Members. The Streeshakthi Scheme, launched in 2000, and KSWDC programs provide financial assistance, capacity building, and marketing support for women entrepreneurs. interact, for **Social Empowerment** share ideas, and voice opinions on collective issues, fostering a sense of community and mutual support.The Karnataka State Women Development Corporation (KSWDC) offers training in areas like accounting, management, and marketing to help women start and manage businesses for skill development. For **Group Formation** Groups typically have 10-20 members who are often rural women, forming to pool resources and build capital through regular, compulsory savings.

After a period of savings, SHGs become eligible for internal loans, and groups eventually connect with banks for larger loans, often at subsidized interest rates **Microfinance and Banking**. Each SHG selects its own leader, secretary, and treasurer to manage the group's affairs. **Government Schemes,** District and state-level exhibitions are organized to provide platforms for women to showcase and sell their products.

Streeshakthi Scheme was launched during the year 2000 and there are about 3872 Rural Streeshakthi groups have been formed in the Bangalore Rural District. The aim of this Scheme is to empower Women economically and social by organizing them in self-help groups. Streeshakthi groups have been provided 6.0 percent interest subsidy for the bank loan availed by them. Up to Rs.25000/- to Rs.100000/- incentives are given for the excess. And additional revolving fund has been given to the groups. Till 2017-2018, 60443 Women members have been organized in the Streeshakthi groups and these groups have saved Rs.2818.31 crores since inception.

Profile of the sample SHGs

The research study is undertaken in Bangalore (Rural) district and is confined only to all the four taluks – Doddaballapur, Devanahalli, Hosakote and Nelamangala. From each taluka sample 10 sample SHGs were selected at random and a sample of 120 sample members of sample SHGs were selected at random details of which is given in table-1

Sample self-help group's organisational, operational aspects and performances were evaluated. Organisational aspects include average size of the SHGs, meetings organised, post-finance monitoring and overall management of their function. Operational aspect includes savings generated, loans dispersed, total weekly turnover, and account maintenance procedures. Finally, their performance in managing the microfinance activities were analysed.

Table-1: Sample Members of Sample SHGs

Region/Taluks	Sample SHGs	Sample members
Doddaballapura	10	40
Devanahalli	10	40
Hoskote	10	40
Nelamanagala	10	40
Total	40	120

Average size: Self help groups are by definition, small groups of people join together to perform economic activities especially microfinance and entrepreneurial activities. The size of the groups may vary between 10-25 members, and maters in organizing the intended activities. The average size of the SHGs in the study area is given in table-2. It may be noticed that in the NGO promoted SHGs many are having 10-15 members (82.0 per cent), and in government promoted and others the number of SHGs having 10-15 members is 62.0 and 67.0 percent respectively.

Table-2: Average size of the sample SHGs (%)

Region/Taluk	10-15	16 &above	All
Doddaballapura	70.0	30.0	100
Devanahalli	80.0	20.0	100
Hoskote	90.0	10.0	100
Nelamanagala	80.0	20;0	100
Total /Average	80	20	100

Source: Primary Data

Regular Meetings of SHGs

Conducting meeting is an important component of an organization, where all members will discuss and collectively participate in managing the group activities. SHGs organize meetings regularly every week and at least fortnightly. The frequency of organizing meetings by the sample SHGs is given in table-3.

Table-3: Frequency of meeting conducted by the Sample SHGs (%)

Region/Taluk	Weekly	Fortnightly
Doddaballapura	60.0	40.0
Devanahalli	90.0	10.0

Hoskote	70.0	30.0
Nelamanagala	70.0	30.0
Total	70.0	30. 0

Source: Primary data

Meetings considered being one of the important organizational and motivating factors for the SHG members. The frequency of meeting helps members to discuss and plan for the requirement investment, repayment possible. Since the discussions will involve different issues, it will help in disseminating information among the members. It is also considered as one of the important factor in building leadership quality of the members. Meeting, also build confidence among members to manage financial activities and to promote their savings and investments. Even though different SHGs have different schedule for meeting the sample SHGs show that large proportion of SHGs conduct weekly meeting.

Savings and Credit management

Savings mobilization is an important activity of microfinance activity. Members in different self help groups have practice of savings around weekly less than Rs.25, Rs.50, Rs 75 or above Rs.75. However, members savings will not be less than Rs.10 and Rs 25. Prescribed savings limit by different sample SHGs is given in table-4.

Table-4: Prescribed Savings limit by different Sample SHGs

Region/Taluks	Prescribed savings limit by SHGs/week (%)				Total
	Rs.10	Rs.20	Rs.50	above Rs.50	
Doddaballapura	60.0	20.0	10.0	10.0	100
Devanahalli	70.0	10.0	10.0	10.0	100
Hoskote	50,0	20.0	10.0	10.00	100
Nelamanagala	60.0	20.0	20.0	-	100
Total	60.0	17.5	12.5	10.0	100

Source: Primary data

Loans dispersed

Dispersing loan is another important programme of any microfinance institutions. Average loan dispersed by the sample SHGs to their members are given in table-5.

Table-5: Average loan dispersed monthly by the Sample SHGs to their members

Region/Taluks	Average loan dispersed by the sample SHGs (Rs.)
Doddaballapura	142160
Devanahalli	147744

Hoskote	145424
Nelamanagala	150280
Total	146402

Source: Primary Data

Purpose of loans given

Self help groups disperse loan to their members for both productive and consumption purposes.members at their need take micro credit from the SHGs. Purpose of loan dispersed by the sample SHGs are depicted in table-6.

Table-6: Purpose of loan dispersed by the sample SHGs (%)

Region/taluks	Productive purpose	Consumption purpose	Total
Doddaballapura	40.0	60.0	100
Devanahalli	40.0	60.0	100
Hoskote	50.0	50.0	100
Nelamanagala	40.0	60.0	100
Total	42.5	57.5	100

Source: Primary Data

Productive purpose includes starting new business/self-employments or enterprises. Consumption purpose means unproductive or household requirements. Rural people being poor with low income group majority of the members requirements are for consumption purpose, hence SHGs lend more (57.5%) on consumption purposes

The Sample Members

It is quite interesting to understand and discuss the social-economic background of the SHGs members. Accordingly this session presents a detailed discussion on the proportion of monthly income allocated for savings, by the members of the SHGs.

Age composition of the sample members are given in table- 7.

Table-7: Age composition of the sample members

Region/Taluka	Age group of the sample members				
	Below 20	21-30	31-40	41-50	51-60
Doddaballapura	1	9	13	4	3
Devanahalli	2	6	16	3	3
Hoskote	1	8	14	4	3
Nelamanagala	3	7	14	4	2
Total	07	30	57	15	11

Source: Primary data

The age wise distribution of the sample members reveal that majority of the members belong to the age group of 31-40. among the sample members about 87.00 per cent of the members are of the age group of 21-40.

The average sample members income is low and the change in the income level after joining SHGs are given in table-8

Table-8: Change in the income level of the sample SHGs members

Income group	Less than Rs. 5000/month	Rs. 10-20 thousand /monthly	Above Rs. 20000/month
Sample members No.	79	32	14
Average income prior to join SHGs	3671	14500	23900
Average Income After Join SHGs	4823	18900	29800
Difference	1152	4400	5900

Source: Primary data

Among rural women members, little higher income members show income difference after joining the SHGs slightly better that that of low income members.

Savings and Investment

Savings and investment by the members is an important indicator of their performances as it is the main purpose for which the SHGs started or the women become member of it. Table-9 presents the classification of the respondents based on their average monthly savings and investment as a percentage of monthly income.

It is understood that more about 82.0 percent 0f the sample SHGs members are involved in savings and investment activities with SHGs. Large proportion of the Low income sample members (37.63%) are allocating their monthly income on savings and investment.

Table –9: Classification of the respondents based on their average monthly savings as percentage of monthly income

Proportion of monthly income allocated for savings and investments (percentage)	Percentage
Nil	18.06
Below 25 (Low)	37.63
25-50 (Moderate)	20.37
Above 50 (High)	23.9
Total	100.0

Source: Primary Data

Average loans from groups and other sources taken by the Sample members are given in table-10. more than 60-65 percent of the borrowings of the members are from their respective SHGs

Table-10: Average loans from groups and other sources taken by the Sample members (Rs.)

Sectors	From SHGs average	Banks average	Total Average
Doddaballapura	16789 (61.9)	10334	27123
Devanahalli	18999 (62.72)	11289	30288

Hoskote	14598 (65.85)	7569	22167
Nelamanagala	20386 (63.49)	11719	32105
Total/average	17693 (63.36)	10228	27921

Source: Primary Data; Figure in parenthesis shows percentage

It may be noted that average borrowing by the sample SHGs members are more from SHGs rather than the Banks. Member of SHGs borrow from SHGs for different purposes. The sample members borrowing purpose from SHGs are given in Table-11. It is to be noted that sample SHGs lend more for productive purposes (Table-6), whereas, members report more they borrow for consumption purpose rather than productive or investment purpose. This shows that there is conversion of productive loans into unproductive purpose and it is obvious that most of the members are having low income level.

It is revealed from the data that almost all members borrowed from the SHGs varying amount of credit. The quantity of small loans disbursed shows that a lion's share in the total loan disbursed will be used for the consumption purpose (81%) or for repaying old debt or for purchase of household commodities. As a common practice observed among the SHGs the share of loan taken for the productive purpose is very less aggregating about 19.0 per cent while the unproductive loan aggregate 81.0 percent.

Table-11: Purpose of Loan taken by the Sample SHGs Members. (%)

Sectors	Productive	Consumption purpose	Total
Doddaballapura	8.0	92.0	100
Devanahalli	36.0	64.0	100
Hoskote	13.0	87.0	100
Nelamanagala	19.0	81.0	100
Total /Average	19.0	81.0	100

Source: Primary Data

Table-11 also indicates that, majority of the sample members of SHGs take loans from SHGs to meet the household consumption expenditure.

About 32.0 percent of the respondents availed the loan with self motivation while 28.0 per cent of them are by their husband and 37.0 per cent got a stimulation to borrow from both self and husband, while for 17.0 percent got the stimulation from their other family members.

The annual amount of saving by the sample members shows that about 51.0 per cent of the members save on an average of Rs. 5000 annually while 43.0 per cent of them about Rs. 5000 to Rs.10000 and about 6.0 per cent of them save more than Rs. 10000.

Average annual savings by the sample members in the SHG is given in table-12.

Table-12: Average Annual Savings by the Sample members (Percentage)

Sectors	Annual Savings amounts (Rs)			
	〉5000	5000-10000	10000-15000	Total (%)
Doddaballapura	58.0	42	-	100
Devanahalli	49.0	40.0	11.0	100
Hoskote	46.0	47..0	7.0	100
Nelamangala	51.0	43.0	6.0	100
Total/Average	51.0	43.0	6.0	

Source: Primary Data

It is evident from the study that almost all members of SHGs during the years will perform different role in their groups concerned. Since SHGs are for poor and less educated women folks, there should be a sound motivating factor to make them to join the groups. While about 57.00 per cent of the SHG members motivated through Anganwadi workers.

An attempt is also made to rank the performance of SHGs on the basis of organizational and operational parameters. It is done on the basis of performance scores given by the respondents against each programmes on the scale of one to four. Average score of organizational efficiency and operational efficiency is given in table-13.

Organizational efficiency can be measured by frequency of meeting, way of conducting meeting, effectiveness of follow of action on decisions, and methods of execution. Operational efficiency may be indicated by Method adopted to discuss problems, Practicability of solutions offered, innovative ideas initiated and implemented, Cost effectiveness of the solutions offered, and responsibility shared by the SHGs. Opinion of the SHGs members are used to score these variables and efficiency index is constructed. Organizational index comes out to be 71.75 where as operational efficiency index comes to be 72. This implies as per the sample members opinion score organizational efficiency is about 71.75 percent, and operataional efficiency is about 72.00 percent

Table-13: Organizational and operational Performance Scores

SN	Particulars	Excellent	Very Good	Good	Satisfactory	Poor	Average score*
A.	Organizational Aspect						
1	Frequency of meeting	78	18	4	20	-	3.28
2	Effectiveness of follow-up meetings	56	11	28	25		2.82
3	Weightage given to participants opinion	52	13	20	35	-	2.68
4	Visit of officials to the work spot	54	11	29	26	-	2.78
5	Rate of attendance during meeting	50	17	27	26	-	2.76

Total		58 (48.33)	14 (11.66)	22 (18.33)	26 (21.66)		2.87
B.	Operational aspect						
1	Method adopted to discuss problems	58	18	29	15	-	2.99
2	Practicability of solutions offered	54	14	27	25	-	2.82
3	Innovative ideas initiated and implemented	57	14	25	23	-	2.86
4	Cost effectiveness of the solutions offered	47	23	23	27	-	2.75
5	Responsibility shared by the SHGs	52	23	29	16	-	2.93
Total		54 (45.0)	18 (15.0)	27 (22.5)	21 (17.5)		2.88

Source: Field Survey
Note: 5-Excellant, 4- Very good, 3- Good, 2-Satisfactory, 1- Poor
Figures in parenthesis indicate percentage.

Frequency of meeting score high in organizational aspects indicating SHGs organize meetings to discuss adequately. In the operational aspect responsibility shared by the sample SHGs score high indicating that members are of the opinion that SHGs are operating financial activities efficiently.

Major Findings

1. Self Help Groups movement started in the study region during 1999. At present there are about 22000 SHGs working in the district.
2. In India, more than 70.00 per cent of the existing SHGs are exclusively women SHGs and the remaining constitute men and mixed Self Help Groups.
3. SHGs in the district are mainly promoted by government, followed by Cooperatives and Regional Rural Banks (Gamina Vikasa Bank).
5. Both organizational efficiency and operational efficiency scores are week indicating there are many rooms to improvement.
4. Organizational and operational efficiency Index is showing useful directions for their improvement and sustainability. There is more percent of the beneficiaries have 1-2 years of education or are illiterate. On average, around 52 percent of sampled beneficiaries across the districts had an educational attainment of up to the secondary level and above, with the highest being in nelamangala at 78 percent. hosakote, Doddaballapur and Devanahalli also have a substantial population percentage of respondents with an educational attainment of Secondary. As observed in many studies, agricultural labour is the main occupation of the beneficiaries. 53 percent are agricultural labourers. 35 percent of them are cultivators also. But here women are identified as helpers and have less control over land and other resources. • Highest Land Ownership was observed in nelamangala where on an average, beneficiaries indicated to have almost around 4.75 acres of land.

CONCLUSION

Under Streeshakthi Scheme was launched during the year 2000.So, far.3872 Rural Streeshakthi groups have been formed in the District. The aim of the Scheme is to empower Women economically and social by organizing them in self-help groups. Streeshakthi groups have been provided 6% interest subsidy for the bank loan availed by them. Up to rs.25000/- to Rs.100000/- incentives are given for the excess. And additional revolving fund has been given to the groups. So far, upto end the march-2018 60443 Women members have been organized in the streeshakthi groups and these groups have saved Rs.2818.31 cores since inception. Research findings in the study region highlights that micro-finance activities in the rural areas with SHGs approach created a new wave of women empowerment. That made rural women to involve in various investment activities and hence, inculcated confidence of engaging economic activities. A process has been set in which women are experiencing all aspects of running a venture like decision making, production, marketing, group actions, and finance and risk management.

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