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PROGRESS OF WOMEN SELF-HELP GROUPS IN INDIA: A STATISTICAL ANALYSIS

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Abstract:

The Self-Help Groups are formed for the socio-economic empowerment of rural women. The government, NGOs and Banks are encouraging rural women to form Self-Help Groups by social welfare schemes and financial incentives. As such, financial progress of the Self-Help Groups is successful as revealed by the national level statistics. The paper provided statistics of the Self-Help Groups including self-employment, income generating activities, bank linkage, etc in different states.

KEY WORDS:

Progress , Self-Help , homogenous , socio-economic .

INTRODUCTION

Self Help Groups are small homogenous groups consisting of 12-20 women from Below Poverty Line families voluntarily organized to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. The SHG movement has emerged as a powerful and vibrant movement spread over the length and breadth of the State. In the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is "Self Help Group". It is a too to remove poverty and improve the rural development (Sabyasachi Das, 2003).

Both the State and Central Governments are giving due importance for the promotion and establishment of Self Help Groups (SHGs) for addressing developmental issues. Even the private and Non Governmental Organizations (NGOs) have come forward to start SHGs for taking up developmental programmes. As on today, there are more than 32 lakhs of SHGs across the country.

India brims with Self Help Groups (SHGs). The National Bank of Agriculture and Rural Development (NABARD) estimates that by March 2006 over 33 million women have been linked to banks for financial services through 2.2 million SHGs. 'Linkage' is defined by NABARD as taking a loan from a bank, although banks in fact first become linked to SHGs by taking their deposits. Growth has been spectacular in the past couple of years: 'over 400 women per hour' according to the NABARD web-site. The hourly rate is actually more than this, with an increase in 2006 of 620,000 SHGs or over 9 million women SHG members. As revealed by Srinivasan (2008) as on March 2008, there are 3.5 million Self-Help Groups helping nearly 49 million poor households to access sustainable financial services from the formal banking system in the country.

PROGRESS OF WOMEN SELF-HELP GROUPS IN INDIA:

As the government and NGOs are motivating rural women to form self-help groups since 2000, their number are on the increase. The following table shows that Number of Self-Help Groups which have formed up to 2005.

Table No. 1. State-wise Number of Self-Help Groups Formed, Passed Grade-I and II and Taken up Economic Activities in India – Part.I (2002-03 to 2004-05)

States/UTs	No. of SHGs Formed			No. of SHGs Passed Grade I				
	Since Inception upto June '05	2002-03	2003-04	2004-05	Since Inception upto June '05	2002-03	2003-04	2004-05
Andhra Pradesh	434312	48116	59314	60488	395133	49661	40764	33535
Arunachal Pradesh	259	21	17	67	114	34	3	26
Assam	103684	36905	24187	20232	50940	9787	17454	18108
Bihar	78375	12184	19818	15765	30069	4134	8957	9946
Chhatisgarh	46512	8882	1642	2094	17210	2346	1954	2061
Goa	478	76	190	138	254	9	57	130
Gujarat	84010	18170	2422	1916	21233	4027	5715	2760
Haryana	7933	1530	1484	985	5398	1310	1158	1223
Himachal Pradesh	4853	1065	693	372	4134	940	661	536
Jammu and Kashmir	6469	925	413	611	3277	1184	457	428
Jharkhand	20666	4787	4482	3368	9731	1803	3112	2024
Karnataka	33784	5481	5368	3940	18061	3544	4051	4138
Kerala	49698	7032	7046	4030	35787	5980	7368	5865
Madhya Pradesh	238783	75710	30497	10330	76825	17721	17555	13083
Maharashtra	105781	10757	31792	18307	61160	7896	12104	15318
Manipur	NR	NR	NR	NR	NR	NR	NR	NR
Meghalaya	3026	360	944	680	1564	200	485	474
Mizoram	1195	270	181	233	553	103	121	154
Nagaland	1368	103	247	171	506	21	157	146
Orissa	133744	26465	19000	26393	61407	10416	11111	24251
Punjab	3121	445	438	730	1794	122	186	420
Rajasthan	22579	2166	876	1783	10551	2587	1311	2694
Sikkim	685	129	91	179	411	79	72	103
Tamil Nadu	171691	20168	63645	25193	109538	13015	25113	19522
Tripura	16016	2391	8843	2985	5087	469	1304	2817
Uttar Pradesh	316685	87549	85282	24181	141064	31068	28182	32260
Uttaranchal	18932	5429	2832	1960	10341	3238	2555	2194
West Bengal	118764	21528	20233	34958	68559	17689	12945	23317
Andaman and Nicobar Islands	231		31		131	7	29	24
Daman and Diu	NR	NR	NR	NR	NR	NR	NR	NR
Dadra and Nagar Haveli	12	0	12	0	0	0	0	0
Lakshadweep	4	1		1	2	1	1	0
Pondicherry	993	228	116	83	895	243	45	184
India	2024643	398873	392136	262173	1141729	189634	204987	217741

Abbr. : NR : Not Reported.

Compiled from the statistics released by : Lok Sabha Unstarred Question No. 963, dated on 29.7.2005.

Similarly, following table shows the state-wise number of SHGs formed with income generating activities across India between 2007-08 and 2008-09 with their financial targets.

Table No. 2. State-wise Number of Self-Help Groups (To Whom Income Generating Provided) in India [(2007-08 to 2009-10) April 2009- February 2010] {Numbers}

States/UTs	2007-08			2008-09			Target		Achievements	% Achievements
	Target 2007-08	Achievement	Percent Achievement	Target 2008-09	Achievement	Percent Achievement	2009-10	April, 2009- February, 2010		
1	2	3	4	5	6	7	8	9	10	11
Andhra Pradesh	5596	36285	648	7337	17083	233	8384	7405	31544	426
Arunachal Pradesh	311	0	0	383	726	190	364	320	17*	5
Assam	8071	14338	178	9946	12304	124	9465	8361	9712	116
Bihar	13313	7592	57	17454	9744	56	19944	17617	10416	59
Chhattisgarh	2956	2563	87	3876	3001	77	4429	3911	3407	87
Goa	47	66	140	86	89	103	121	108	72	67
Gujarat	2106	2363	112	2762	14667	531	3156	2788	4769	171
Haryana	1239	1628	131	1625	1736	107	1857	1641	1301	79
Himachal Pradesh	522	660	126	684	958	140	781	689	755	110
Jammu & Kashmir	646	1075	166	846	90	11	968	856	291	34
Jharkhand	5019	12879	257	6580	8003	122	7520	6642	8490	128
Karnataka	4226	6174	146	5540	5542	100	6330	5592	4279	77
Kerala	1896	1987	105	2486	2214	89	2841	2509	2029	81
Madhya Pradesh	6336	9215	145	8306	15515	187	9491	8385	13501	161
Maharashtra	8353	10196	122	10954	11604	106	12514	11053	9450	85
Manipur	541	0	0	666	396	59	635	560	200*	36
Meghalaya	606	1570	259	746	1303	175	711	628	1466	233
Mizoram	140	0	0	173	95	55	165	145	47*	32
Nagaland	416	287	69	512	336	66	487	429	521	121
Orissa	6401	10404	163	8391	8066	96	9590	8470	7138	84
Pondicherry	70	86	123	104	102	98	144	127	169	133
Punjab	602	727	121	789	474	60	903	797	3794	476
Rajasthan	3209	7090	221	4206	4600	109	4807	4245	3975	94
Sikkim	155	135	87	191	116	61	182	160	94	59
Tamil Nadu	4948	5687	115	6488	7061	109	7413	6548	5719	87
1	2	3	4	5	6	7	8	9	10	11
Tripura	977	1067	109	1204	341	28	1146	1012	576	57
Uttarakhand	1009	1366	135	1323	1684	127	1511	1336	1516	113
Uttar Pradesh	19165	27824	145	25128	21409	85	28713	25363	20948	83
West Bengal	7113	34901	491	9326	4403	47	10657	9413	4034	43
Andaman & Nicobar Islands	12	26	217	14	30	214	14	13	67	515
Dadra & Nagar Haveli	12	0	0	14	1	7	14	13	6	46
Daman & Diu	12	0	0	14	0	0	14	13	0	0
Lakshadweep	12	19	158	14	7	50	14	13	10	77
India	106037	198210	187	138168	153700	111	155285	137162	150313	110

Note : * : Ministry of Rural Development.

§ : Figures are April-February, 2010.

Source : Ministry of Statistics and Programme Implementation, Govt. of India.

There are innumerable Government Schemes, through which the SHGs are formed. The notable among them are Swarnajayanti Gram Swarozgar Yojana, Streeshakti yojana, Myrada, etc. Following table

presented the state-wise number of SHGs formed under SGSY in India during 2007-08 to 2009-10.

Table No. 3. State-wise Number of Self-Help Groups (SHG) Formed under Swarnajayanti Gram Swarozgar Yojana (SGSY) in India {(2007-08 to 2009-10) (April 2009- February 2010)}

[Number]

States/UTs	April-March		April, 2009-February, 2010
	2007-08	2008-09	
1	2	3	4
Andhra Pradesh	190051	53095	94624
Arunachal Pradesh	0	92	46
Assam	14338	21869	19144
Bihar	14036	20407	22773
Chhattisgarh	3934	4945	3408
Delhi	0	0	0
Goa	98	96	16
Gujarat	4901	56648	4991
Haryana	2265	4506	2837
Himachal Pradesh	965	1402	1267
Jammu & Kashmir	1191	945	752
Jharkhand	8246	13150	6863
Karnataka	7226	7384	5866
Kerala	1789	1222	1300
Madhya Pradesh	18379	45257	12140
Maharashtra	29676	31737	28291
Manipur	627	258	77
Meghalaya	829	527	587
Mizoram	0	0	0
Nagaland	334	507	230
Orissa	16403	13163	15657
Pondicherry	0	210	150
Punjab	757	771	882
Rajasthan	13744	165941	2035
Sikkim	379	287	155
Tamil Nadu	19061	15000	25003
Tripura	2398	3245	3525
Uttarakhand	349	1320	5679
Uttar Pradesh	29126	36283	54254
West Bengal	37423	33398	30517
Andaman & Nicobar Islands	68	46	45
Chandigarh	-	0	0
Dadra & Nagar Haveli	0	0	0
Daman & Diu	0	0	0
Lakshadweep	0	0	0
India	418593	533711	343114

Source : Ministry of Statistics and Programme Implementation, Govt. of India.

Government of India and state governments are also providing self-employment training to the SHG members to start their own income generating activities. The state-wise expenditure on Training and the number of participants in Self-Employment training under SGSY during 2006-07 are presented in the following table.

Table No. 4. State-wise Expenditure on Self-Help Groups (SHGs) Training and Total Swarozgaris Trained under Swarnajayanti Gram Swarozgar Yojana (SGSY) in India (2006-07)

{ Rupees in Lakhs }

States/UTs	2006-07				Total			
	No. of Members of SHGs Trained	No. of Individual Swarozgaris Trained	Total No. of Swarozgaris Trained	Expenditure on Training	No. of Members of SHGs Trained	No. of Individual Swarozgaris Trained	Total No. of Swarozgaris Trained	Expenditure on Training
1	2	3	4	5	6	7	8	9
Andhra Pradesh	306752	14784	321536	999.9	500566	43183	543749	2167
Arunachal Pradesh	355	542	897	5.56	1732	2401	4133	27
Assam	152355	831	153186	810.71	537152	1517	538669	2093
Bihar	78618	13973	92591	938.4	219797	73315	293112	2329
Chhattisgarh	44634	7560	52194	170.83	142790	29737	172527	583
Goa	1532	0	1532	4.69	3504	0	3504	10
Gujarat	12856	11788	24644	212.12	47381	30945	78326	530
Haryana	15254	630	15884	100.46	61523	3947	65470	286
Himachal Pradesh	20956	6839	27795	27.85	45298	12359	57657	58
Jammu & Kashmir	4440	2600	7040	50.17	14197	8446	22643	123
Jharkhand	29559	8563	38122	261.39	91733	37038	128771	715
Karnataka	47106	3490	50596	810.89	168563	11072	179635	1629
Kerala	33982	3577	37559	181.38	91091	10928	102019	435
Madhya Pradesh	170056	11802	181858	711.61	393199	26799	419998	1772
Maharashtra	120019	5211	125230	653.92	428557	26060	454617	1719
Manipur	4985	131	5116	9.61	10983	131	11114	14
Meghalaya	7382	19	7401	21.42	17853	729	18582	79
Mizoram	5207	105	5312	14.26	11608	607	12215	49
Nagaland	3267	484	3751	12.48	11141	2762	13903	73
Orissa	70299	5332	75631	419.04	216721	17604	234325	973
Punjab	4030	2558	6588	15.99	8297	6310	14607	42
Rajasthan	25193	15585	40778	307.83	52105	56218	108323	751
Sikkim	3843	461	4304	23.25	5154	1586	6740	84
Tamil Nadu	145212	223	145435	624.66	339860	4182	344042	1836
Tripura	40148	0	40148	79.9	161691	2286	163977	207
Uttar Pradesh	160992	9516	170508	862.01	707112	23738	730850	3218
Uttaranchal	6137	23	6160	72.84	32118	274	32392	169
West Bengal	331509	14990	346499	1260.19	1014209	16511	1030720	3751
Andaman & Nicobar Islands	185	30	215	-	216	30	246	0
Daman & Diu	0	0	0	-	0	0	0	0
Dadra & Nagar Haveli	0	0	0	-	0	0	0	0
Lakshadweep	20	0	20	0.62	40	0	40	1
Pondicherry	1678	0	1678	2.96	2617	0	2617	5
India	1848561	141647	1990208	9666.93	5338808	450715	5789523	25730.65

Compiled from the statistics released by : Rajya Sabha Starred Question No. 595, dated on 16.05.2007.

Similarly, the physical and financial progress of the Self-Help Groups with Bank Linkage programme in India is shown as under.

Table No. 5. Region/ State-wise Physical and Financial Progress of Self-Help Groups (SHGs) with Bank Linkage Programme in India- Part-II
(As on 30th June 2004)

Region/ States/UTs	(Rs. in Lakh)					
	Cumulative Bank loan as on 31 Mar 2004	Bank Loan during 2004- 05@	Cumulative Bank loan as on 30 June 2004@	Cumulative refinance as on 31 Mar 2004	Refinance during 2004-05	Cumulative refinance as on 30 June 2004
1	2	3	4	5	6	7
Northern Region						
Himachal Pradesh	3150.44	274.81	3425.25	2228.94	80.36	2309.30
Rajasthan	7337.42	129.97	7467.39	4137.69	0.00	4137.69
Haryana	1464.31	0.00	1464.31	587.27	0.00	587.27
Punjab	829.66	11.09	840.75	227.17	10.62	237.79
Jammu & Kashmir	361.6	14.30	375.90	138.69	0.00	138.69
New Delhi	92.48	0.00	92.48	0.00	0.00	0.00
Sub-Total (A)	13235.91	430.17	13666.08	7319.76	90.98	7410.74
NE Region						
Assam	1685.94	304.10	1990.04	663.44	53.24	716.68
Meghalaya	62.80	0.00	62.80	24.75	0.00	24.75
Tripura	52.08	0.00	52.08	43.14	0.00	43.14
Sikkim	9.29	0.00	9.29	4.12	0.00	4.12
Manipur	59.26	0.00	59.26	47.20	0.00	47.20
Nagaland	28.86	0.00	28.86	8.05	0.00	8.05
Arunachal Pradesh	98.25	0.00	98.25	0.00	0.00	0.00
Mizoram	24.85	0.00	24.85	17.65	0.00	17.65
Sub-Total	2021.33	304.10	2325.43	808.35	53.24	861.59
Eastern Region						
Orissa	12748.35	221.48	12969.83	5605.69	1041.61	6647.3
Bihar	3076.29	22.62	3098.91	645.76	0.00	645.76
Jharkhand	4149.34	98.81	4248.15	796.33	46.93	843.26
West Bengal	6045.68	728.54	6774.22	3445.16	29.32	3474.48
A & N Islands	31.15	1.60	32.75	14.93	0.00	14.93
Sub-Total (C)	26050.81	1073.05	27123.86	10507.87	1117.86	11625.73

Central Region						
Madhya Pradesh	6003.26	81.69	6084.95	2386.93	0.00	2386.93
Chhattisgarh	789.94	2.64	792.58	292.10	0.00	292.10
Uttar Pradesh	17164.27	401.00	17565.27	4542.03	25.28	4567.31
Uttaranchal	3675.14	88.20	3763.34	548.48	0.00	548.48
Sub-Total (D)	27632.61	573.53	28206.14	7769.54	25.28	7794.82
Western Region						
Gujarat	2544.99	0.00	2544.99	1020.89	0.00	1020.89
Maharashtra	11361.01	67.71	11428.72	4135.15	4.55	4139.7
Goa	182.09	11.26	193.35	83.10	0.00	83.10
Sub-Total (E)	14088.09	78.97	14167.06	5239.14	4.55	5243.69
Southern Region						
Andhra Pradesh	172837.90	833.58	173671.5	99435.47	2763.18	102198.65
Karnataka	28361.75	716.58	29078.33	15447.54	810.28	16257.82
Kerala	12290.55	12.20	12302.75	3734.77	187.82	3922.59
Tamil Nadu	93142.52	846.07	93988.59	61830.36	840.21	62670.57
Pondicherry	759.34	0.00	759.34	331.71	0.00	331.71
Sub-Total (F)	307392.10	2408.43	309800.50	180779.90	4601.49	185381.34
Grand Total	390420.80	4868.25	395289.10	212424.50	5893.40	218317.91

Note : @ : Includes an amount Rs. 993.40 lakh provided to 3010 existing SHGs.

Compiled from the statistics released by : National Bank for Agricultural & Rural Development.

NABARD is supporting the Self-Help Groups by granting financial assistance. By assessing the progress of the Self-Help Groups, NABARD is sanctioning such grants. The grants sanctioned to the Self-Help Groups in different states are presented in the following table.

Table No. 6. State-wise Grant Sanctioned to Self-Help Groups under Micro Finance Development and Equity Fund (MFDEF) maintained by National Bank for Agriculture and Rural Development (NABARD) in India (2005-06 and 2006-07) {In Rupees}

Grant Support States/Accounting Units	2005-06	2006-07
Tripura	6753.00	298779.00
Gujarat	2902380.50	3216162.00
Mizorarn	562704.00	222463.00
Karnataka	5315447.00	6761798.00
Madhya Pradesh	1474447.00	2050339.00
Orissa	3571456.00	4057377.50
Chandigarh	1409400.75	612976.00
Tamil Nadu	3581860.00	5098824.50
Uttrancha!	960205.00	1283358.00
Nagaland	37565.00	108939.00
Sikkim	251275.00	92111.00
Assam	2699874.00	4456354.00

Andhra Pradesh	457175.00	333081.00
Arunachal Pradesh	392960.00	287226.00
Rajasthan	58938.00	139620.00
Jammu and Kashmir	1877295.50	4048664.00
West Bengal	211881.00	305907.00
Uttar Pradesh	10807512.00	14587599.50
New Delhi	9220927.00	15536087.50
Goa	128100.00	128100.00
Bihar	30770.00	185781.00
Maharashtra	2851440.00	3826046.00
Andaman and Nicobar	11793835.00	16059566.00
Chhattisgarh	55275.00	61203.00
Jharkhand	1279512.00	2603732.00
RTC Mangalore	1707670.00	1692749.40
RTC Bolpur	284128.00	1053938.00
Meghalaya	299544.00	0.00
Himachal Pradesh	159229.00	156083.00
Kerala	1904949.00	1726745.00
NBSC Lucknow	937667.00	872579.00
Sub Total for ROs		
Head Office of NABARD	67232174.75	91864188.40
Total	9238172.00	18865240.00
Total	76470346.75	110729428.40
RFA Support	37000000.00	11400000.00
Total	11347634.80	111889428.40

Compiled from the statistics released by : Rajya Sabha Unstarred Question No. 754, dated on 27.11.2007.

Banks are also playing significant role in financial progress of the Self-Help Groups. Overall progress of the Self-Help Groups with Bank Linkage Programmes from 1992-93 to 2008-09 are shown in the following table.

Table No. 7. Cumulative Progress in Self-Help Groups-Bank Linkage Programme in India (1992-93 to 2008-09) {Amount in Rupees Crores}

Year	No. of SHGs linked		Bank Loan		Refinance Assistance	
	During the year	Cumulative	During the year	Cumulative	During the year	Cumulative
1992-93	255	255	0.29	0.29	0.27	0.27
1993-94	365	620	0.36	0.65	0.19	0.46
1994-95	1502	2122	1.79	2.44	1.67	2.13
1995-96	2635	4757	3.62	6.06	3.53	5.66
1996-97	3841	8598	5.78	11.84	4.99	10.65
1997-98	5719	14317	11.92	23.76	10.74	21.39
1998-99	18678	32995	33.31	57.07	30.67	52.06

1999-00	81780	114775	135.91	192.98	98.07	150.13
2000-01	149050	263825	287.89	480.87	244.85	394.98
2001-02	197653	461478	545.47	1026.34	395.26	790.24
2002-03	255882	717360	1022.3	2048.67	622.47	1412.7
2003-04	361731	1079091	1855.5	3904.2	705.44	2118.2
2004-05	539365	1618456	2994.3	6898.46	967.76	3085.9
2005-06	620109	2238565	4499	13397.5	1067.7	4153.6
2006-07	1105749	2894505	6570	12366.5	1292.9	5446.5
2007-08	1227770	3625941	8849.3	16999.9	1615.5	7062
2008-09 (P)	1609586*	4224338	12256.51	22679.85\$	-	-

Abbr. : P : Provisional.

Note : Data relates to Commercial Banks, RRBs and Co-operative Banks.

From 2006-07 onwards, data on number of SHGs financed by banks and bank loans are inclusive of "Swarnajayanti Gram Swarozgar Yojna" (SGSY) SHGs and existing groups receiving repeat loans.

Owing to this change, NABARD discontinued the publication of data on a cumulative basis from 2006-07.

Figures for 2006-07 and 2007-08 are outstanding number of SHGs and outstanding bank loans to SHGs as on 31 March of respective years.

\$: Outstanding.

* : Include existing SHGs also, which were provided repeat bank loan.

Source : Reserve Bank of India. & Ministry of Finance, Govt. of India. (11146), (11307)

Savings generated by the Self-Help Group members in Commercial Banks as on 31st March 2007 in India is also shown in the following table.

Table No. 8. Savings of Self-Help Groups (SHGs) with Commercial Banks in India (As on 31st March 2007) {Amount: Rupees in Lakhs}

Bank	Total Savings of SHGs in the Bank		Out of Total - Exclusive Women SHGs	
	No. of SHGs	Amount of Savings	No. of SHGs	Amount of Savings
1	2	3	4	5
Public Sector Banks				
Allahabad Bank	46228	24.97	28615	14.12
Andhra Bank	114301	121.01	108585	114.96
Bank of Baroda	69195	28.38	39415	15.95
Bank of India	93117	49.93	75115	91.80
Bank of Maharashtra	36719	14.18	23996	8.05
Canara Bank	150078	179.31	126216	165.90
Central Bank of India	73846	60.31	15720	30.03
Corporation Bank	17296	31.49	56221	49.25
Dena Bank	13026	7.54	5918	3.57
IDBI Bank	1929	0.70	982	0.36
Indian Bank	97408	122.65	90179	114.05
Indian Overseas Bank	111022	55.12	109911	52.34

Oriental Bank of Commerce	7107	8.54	5649	5.72
Punjab and Sind Bank	3616	4.11	1064	2.17
Punjab National Bank	127009	55.90	71387	31.07
State Bank of Bikaner and Jaipur	24224	9.82	607292	533.86
State Bank of Hyderabad	46376	101.21	16450	5.28
State Bank of India	798686	599.52	45022	99.13
State Bank of Indore	14412	8.23	8647	3.20
State Bank of Mysore	23250	93.00	21500	86.00
State Bank of Patiala	3389	1.65	2695	1.46
State Bank of Saurashtra	2286	1.91	1157	0.96
State Bank of Travancore	60203	79.46	37325	49.27
Syndicate Bank	78833	37.72	68301	31.33
UCO Bank	43550	41.56	66232	28.78
Union Bank of India	91296	41.80	30378	NA
United Bank of India	35421	18.10	33900	29.55
Vijaya Bank	22512	16.89	20765	14.68
Sub Total-Public Sector Banks	2206335	1815.00	17186	1582.86
Private Sector Banks				
Axis Bank	52	0.17	52	0.17
Bank of Rajasthan	2795	2.34	2014	1.62
Bharat Overseas Bank	NA	NA	NA	NA
Catholic Syrian Bank	1336	0.67	1114	0.60
Centurion Bank of Punjab	-	-	-	-
City Union Bank	2397	1.15	2397	1.15
Development Credit Bank	-	-	-	-
Dhanalakshmi Bank	15431	32.99	13776	29.17
Federal Bank	11749	8.56	9364	8.19
Ganesh Bank of Kurundwad	NA	NA	NA	NA
HDFC Bank	7621	3.81	7621	3.81
ICICI Bank	22476	1.86	22476	1.86
IndusInd Bank	NA	NA	NA	NA
ING Vysya Bank	8359	5.53	7525	5.35
Jammu & Kashmir Bank	1007	NA	160	NA
Karnataka Bank	4116	13.55	3282	12.79

Karur Vysya Bank	418	0.52	109	0.05
Kotak Mahindra Bank	-	-	-	-
Lakshmi Vilas Bank	1295	0.38	1221	0.35
Lord Krishna Bank	546	0.27	385	0.23
Nainital Bank	510	0.36	2	0.01
Ratnakar Bank	476	0.31	278	0.09
SBI Commercial & International Bank	-	-	-	-
South Indian Bank	2472	1.18	1939	1.06
Tamilnad Mercantile Bank	4380	3.76	2368	2.12
Yes Bank	NA	NA	NA	NA
Sub Total-Private Sector Banks	87436	77.42	76083	68.61
Total-Commercial Banks	2293771	1892.41	1794720	1651.47

Abbr.: NA : Not Available.

Note : - : Nil/negligible.

Source : Reserve Bank of India.

SUGGESTIONS AND RECOMMENDATIONS:

The following suggestions and recommendations may be made from the overall development of Self-Help Groups in India.

Given the effectiveness of SHGs in reducing poverty and building capacity of members, this strategy must now move into areas such as the development of the Scheduled Castes, the Scheduled Tribes and Minorities.

It is very important for programmes using the SHG strategy to have clarity about objectives. Too many objectives are unrealistic. Fuzzy definitions of objectives mean that they may fall by the wayside.

Objectives relating to empowerment must be clearly defined and then supported by appropriate interventions.

Given the low levels of community and political participation by members, this aspect must be strengthened since SHG members usually are people who are voiceless in the community.

Training programmes for Panchayat members should also build capacity in CSOs such as SHGs. This process will enable the emergence of a more vibrant civil society.

CONCLUSION:

Self-Help Groups were formed to reduce rural poverty, empower rural women and encouraging women's self-employment. Due to the involvement in Self-Help Group activities, the status of rural women is improved, socio-economic conditions are also developed, standard of living is increased and family matters are also improved. The advantages of Self-Help Groups are poverty reduction, employment, equal status for women, rural development and uniting rural women. Villages are also improved due to the development of Self-Help Groups. There is economic independence of women, increase of status of rural women, general rural development and welfare. As the numbers of Self-Help Groups are increasing with large financial progress, it can be concluded that the efforts of the government for economic empowerment of rural women has become successful.

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