



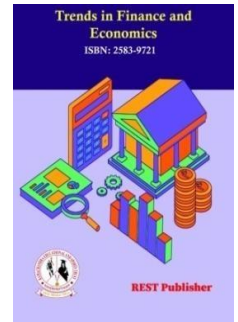
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Government Initiative Through Self-Help Group Scheme in North Western States of India in Promoting Rural Development

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Abstract: North western parts of India are culturally diverse and they are traditionally ruled by the dynasty in the historical times. The north western states cover the parts of Haryana, Himachal Pradesh, Jammu & Kashmir, Punjab and Uttara hand. The employment opportunities with respect to the north western parts of India is with agriculture, education, Production of Handicrafts, preparing of food items, factories and cultural performance apart from that tea stalls, repairing machines, and vocational opportunities. With the government initiative towards urbanization and creating employment opportunities for the youth and the society. One such initiative developed through the scheme is self-help group launched by the National Rural Livelihood Mission, by Ministry of Rural Development. So, these self-help group has created an opportunity for the informal people with unemployment to generate a source of income through improving their living condition which is generally self-governed and peer controlled. The main aim of these groups is that they get associated with NGOs or government agency to get their issues resolved especially they are focusing on creating self-employment through loans from the banks linked to the groups. This paper focuses on deeply analyzing the outcome of the self-help group and to know the current position of the self-help groups, in which state the number of self-help group is high and which category of people are much availing these opportunities.

Keywords: Self-help Group, National Rural Livelihood Mission, North Western States, social category.

1. INTRODUCTION

Informal association of people who choose to improve their living condition by being together is said to be self-help group. To overcome the issues attached to the rural background such as poverty, illiteracy, lack of skills and lack of formal credit, that is met by SHGs. These SHGs normally build the functional capacity to resolve the conflicts by providing collateral free loans to work as a collective guarantee system as a delivery mechanism for microfinance services. Basically, the SHG was initiated for the self-employed women which the scheme was linked with the NABARD for financing the micro projects, NABARD with the RBI helped to open savings bank account to boost the SHGs with financial assistance. Along the programme swarn jayanti gram swarozgar yojana to promote self-employment in rural areas which brought the National rural livelihood mission for more involvement of the financial institution is providing loans. Self-help group is one such benefits with the social integrity, gender equity, to voice the marginalized section and boost financial inclusion with the help of efficiency of government schemes with changing consumption pattern. SHGs appear to be a poverty alleviation programme, which empowers the economic development and decision making to utilize the un-utilized and under-utilized resource in more efficient manner and to bear potentiality for different community developmental initiatives.

2. REVIEW OF LITERATURE

Keshavaet al. (2010) in their study on SHGs in Punjab revealed that majority of SHG members have started Income Generating Activities (IGAs) relating to agriculture and allied sectors. They also remarked that less resource persons faced difficulty in carrying out any new IGAs as it requires investment both in terms of money and work force, on the other hand groups like minded people can run away venture easily.

Kalaimathaiet al. (2010) reported that the inequalities in income were reduced in the post SHG situation due to the reasons that SHGs have benefited in their member economically. They also found that the average annual income of the SHG members was increased from 6% to 35%.

Bhuvanewaryet al. (2011) conceptualized that SHGs are formed on voluntary basis and perceived appropriately as people's institution, providing the poor with the space and support necessary to take an effective step towards standard of living in private and in society.

Thangamani S and Muthselvi S.21 (2013) In Their Research "A Study On Women Empowerment Through Self- Help Groups With Special Reference To Mettupalayam Taluka In Coimbatore District, 'Published by, 'Iosr Journal Of Business And Management, Volume 8, Issue 6. In this research paper analyzed women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their wellbeing. The participation of women in self-help groups made a significant impact on their empowerment both in social and economic aspects. This study addresses women empowerment through self-help groups in Mettupalayam District of Tamil Nadu. This paper suggested that the self-help group is powerful tool to enrich the savings activities and poverty alleviation. In this context to support by the government and uplift the women through self-help group-oriented developments. The authors found that the socioeconomic factor has been changed after joining the self-help groups. In this way self-help group in Mettupalayam Taluka the very successful develop women empowerment and rural areas.

Rajendran M.S, William T.A and Raja D.V. 22 (2013) In Their Research 15 Micro Finance and Empowerment of Women through SHGs in Kanyakumari District, 'Published by, Indian Streams Research Journal, Volume 3, Issue. 5. The theme of the article is micro finance and empowerment of women through SHGs in Kanyakumari District. This article based primary and secondary data. In these papers analyzed micro finance is emerging as a powerful tool to make the target group as self-sufficient. 32 Women empowerment, self-reliance and sustainability are the widely discussed topic all over the world. In this article has discussed about the group savings, bank loan, family income, expenditure. In this research paper conclude that the obviously evident that women are empowered through self-help groups by various financial activities such as savings, borrowings, budgeting and rotating funds. Women are becoming self-reliant and self-dependent because of various motivational programs and schemes organized by SHGs.

3. STATEMENT OF THE PROBLEM

One of the major setbacks in the rural parts of the north western is the inability and the reduction in the workforce especially in the agricultural sector. And the reduction in workforce is due to people involving in other activities. Due to loss of work and increasing unemployability the has made the rural individuals to migrate to urban states. The advancements in the modernization and globalization has benefited in one part but it has drawn back the illiteracy, unemployment and homelessness. The unemployment is a result of deficiency of effective demand , which the resolved by many government initiative one such developmental programme is met by the national rural livelihood mission which was a motive to facilitate the improve the living condition , but it has created self-employment opportunity by availing loans and advances from the banking institutions for the creating an opportunity, but it becomes important to keep track of how these facilities are used by the people , how many SHGs are been operated and how many people are members under the schemes and whether al category people are covered under the schemes and is all the SHGs are linked with the banks for availing the financial support. This study has made an attempt to keep track of the SHGs performing in the North Western states of India, how many people are under that and how it is linked to the financial institutions.

This above problem is discussed in detail with the help of research questions:

- How many SHGs are under the North western states of India?
- Whether all the districts are covered, and how many districts are having the SHGs hubs?
- Whether are the category people are covered under the SHGs, if yes which category people are availing the schemes utmost?

Objectives of the study

- To study the extent of Self-Help Group in North Western Parts of India.
- To examine the social category wise SHGs and its members in North Western parts.
- To elaborate the banks linked with SHGs in the North Western Parts of India.

Research Methodology

The study is Empirical in nature.

Source of Information

The information used in this study are secondary source of information, which is collected from the official websites of ministry of rural development and National Rural Livelihood mission. Important report is taken to collect the required data.

Tools used for the study

Microsoft Excel has been used for necessary calculations.

4. ANALYSIS AND INTERPRETATION

TABLE 1. SHGs Under NRLM (State Level)

	North Western States	New	Revised	Pre-NLRM	Sub Total	Total Members
1	HARYANA	54063	3159	154	57376	587816
2	HIMACHAL PRADESH	35460	5764	735	41959	335405
3	JAMMU AND KASHMIR	80269	57	45	80371	639140
4	PUNJAB	38816	728	123	39667	398352
5	UTTARAKHAND	47595	5716	890	54201	403868
	Sub Total	256203	15424	1947	273574	2364581

The table above shows the total number of self-help groups scheme under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. Jammu and Kashmir has the highest members 639140 under self-help groups followed by the state of Haryana with the total member of 587816, and Uttarakhand with the total of 403868 members in the Self-help group registration.

TABLE 2. SHGs Profile Entry Status (State Level)

S.No.	State Name	Districts Count		Blocks Count		SHGs Count	
		Total Districts	Districts (SHGs entry has Started)	Total Blocks	Blocks (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	HARYANA	22	22	143	143	57376	46
2	HIMACHAL PRADESH	12	12	92	88	41959	349
3	JAMMU AND KASHMIR	20	20	285	285	80371	41
4	PUNJAB	23	23	153	127	39667	20
5	UTTARAKHAND	13	13	95	95	54201	121
	Sub Total	90	90	768	738	273574	577

The above table exhibits the profile of entry of status of states and districts under the self-help group scheme under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Jammu and Kashmir has the highest total of Self-help group count has per the district entry, followed by the state of Haryana with the 57376 and Uttarakhand with the total self-help group at 54201. all the districts and blocks of the north western states are under the self-help group scheme.

TABLE 3. SHGs Group Social Category Wise (State Level)

S.No	State Name	Total No. of SHG	SHGs Social Category					Sub Total	PWD
			SC SHG	ST SHG	Minority SHG	Others SHG			
North Western STATES									
1	HARYANA	57376	26515	0	4015	26846	57376	185	
2	HIMACHAL PRADESH	41959	12159	1994	243	27563	41959	247	
3	JAMMU AND KASHMIR	80371	9223	6173	167	64808	80371	279	
4	PUNJAB	39667	27375	1	1072	11219	39667	759	
5	UTTARAKHAND	54201	13091	2502	2103	36505	54201	1766	
	Sub Total	273574	88363	10670	7600	166941	273574	3236	

The table explains the social category of self-help groups scheme under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The social category of self-help group is classified as Scheduled Caste, Scheduled tribes, Minority, others and Persons with disabled. Punjab has the highest number of self-help group under the social category of scheduled caste, followed by the state of Haryana and Uttarakhand. And in case of self-help group for scheduled tribes Jammu and Kashmir has the highest self-help group, followed by Uttarakhand and Himachal Pradesh. Under the Minority category self-help group, the state of Haryana holds the largest, followed by Uttarakhand and the comes Punjab. And the persons with disability category the state of Uttarakhand holds the highest and followed by Punjab and the comes Jammu & Kashmir.

TABLE 4. SHGs Member Social Category Wise (State Level)

S No	State Name	Category Wise SHG			Minority Category Wise Member						
		New	Revised	Pre-NRLM	Sub Total	SC	ST	Minority	Others	Sub Total	PWD
North Western STATES											
1	HARYANA	57376	0	0	57376	278735	252	41565	267264	587816	2583
2	HIMACHAL PRADESH	41959	0	0	41959	101813	16313	3039	214240	335405	1936
3	JAMMU AND KASHMIR	80371	0	0	80371	813572	46382	3010	508391	639140	4168
4	PUNJAB	39667	0	0	39667	272885	23	14007	111437	398352	4782
5	UTTARAKHAND	54201	0	0	54201	103181	22485	22217	255985	403868	11439
	Sub Total	273574	0	0	273574	837971	85455	838387	135731	2364581	24908

The table depicts the social category of self-help groups member under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Haryana holds the highest members under the scheduled caste category, followed by the state of Punjab and the Uttarakhand. Under the category of scheduled tribes, the state of Jammu and Kashmir holds the largest members, followed by the state of Uttarakhand and Himachal Pradesh. Under the minority the state of Haryana holds the largest members, followed by Uttarakhand and Punjab. And the category of persons with disability holds the state of Uttarakhand holds the largest members, followed by Punjab and Jammu& Kashmir.

TABLE 5. Shgs with and Without Bank Account (State Level)

S.No.	State Name	Bank Account		Total SHGs
		Having no bank Account	Having bank Account	
North Western STATES				
1	HARYANA	650	56726	57376
2	HIMACHAL PRADESH	123	41836	41959
3	JAMMU AND KASHMIR	31	80340	80371
4	PUNJAB	115	39552	39667
5	UTTARAKHAND	154	54047	54201
	Sub Total	272501		273574

The table depicts self-help groups with and without bank accounts under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Haryana is found to be highest without bank account, followed by the state of Uttarakhand. The self-help groups with the holding bank accounts are the state of Jammu & Kashmir, followed by the state of Haryana and Uttarakhand.

TABLE 6. SHG Bank Wise Detail (State Level) - Regional Bank

S.No.	State Name	Total No.of REGIONAL Banks with which SHGs are linked	Total No.of REGIONAL Bank Branches	Total No.of REGIONAL Bank Branches with which SHGs are linked	Total SHG
North Western STATES					
1	HARYANA	1	708	660	26485
2	HIMACHAL PRADESH	1	277	267	8630
3	JAMMU AND KASHMIR	2	243	192	11505
4	PUNJAB	2	411	338	10116
5	UTTARAKHAND	2	292	279	16506
	Sub Total	8	1931	1736	73242

The table shows the self-help groups banks wise details of regional banks linked with self-help groups under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Haryana is found that out of 708 branches 660 branches are linked with the self-help group with the total of 26485, followed by the state of Himachal Pradesh out of 277 branches 267 branches are linked with the self-help groups with 8630. The state of Jammu & Kashmir out of 243 branches 192 branches are linked with self-help group with the total of 11505. The state of Punjab out of 411 branches 338 branches are linked with self-help groups with the total of 10116. and the state of Uttarakhand out of 292 branches 279 branches linked to self-help group with the total of 16506.

TABLE 7. SHG Bank Wise Detail (State Level) - Cooperative Bank

S.No.	State Name	Total No.of CO-OPERATIVE Banks with which SHGs are linked	Total No.of CO-OPERATIVE Bank Branches	Total No.of CO-OPERATIVE Bank Branches with which SHGs are linked	Total SHG
North Western STATES					
1	HARYANA	18	425	88	4566
2	HIMACHAL PRADESH	4	503	460	22626
3	JAMMU AND	1	23	3	75

	KASHMIR				
4	PUNJAB	22	704	51	5638
5	UTTARAKHAND	15	369	214	20514
	Sub Total	60	2024	816	53419

The table elaborates self-help groups banks wise details of cooperative banks linked with self-help groups under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Haryana is found that out of 425 branches 88 branches are linked with the self-help group with the total of 4566, followed by the state of Himachal Pradesh out of 503 branches 460 branches are linked with the self-help groups with 22626. The state of Jammu & Kashmir out of 23 branches 3 branches are linked with self-help group with the total of 75. The state of Punjab out of 704 branches 51 branches are linked with self-help groups with the total of 5638. and the state of Uttarakhand out of 369 branches 214 branches linked to self-help group with the total of 20514.

TABLE 8. SHG Bank Wise Detail (State Level) - Commercial Bank

S.No.	State Name	Total No. of COMMERCIAL Banks with which SHGs are linked	Total No. of COMMERCIAL Bank Branches	Total No. of COMMERCIAL Bank Branches with which SHGs are linked	Total SHG
North Western STATES					
1	HARYANA	20	4095	1471	37016
2	HIMACHAL PRADESH	17	1398	929	18023
3	JAMMU AND KASHMIR	5	1411	655	70023
4	PUNJAB	17	5672	1467	25120
5	UTTARAKHAND	18	1684	910	21490
	Sub Total	77	14260	5432	171672

The table examines the self-help groups banks wise details of commercial banks linked with self-help groups under National Rural Livelihood Mission under Ministry of Rural Development for the North Western States of India. The state of Haryana is found that out of 4095 branches 1471 branches are linked with the self-help group with the total of 37016, followed by the state of Himachal Pradesh out of 1398 branches 929 branches are linked with the self-help groups with 18023. The state of Jammu & Kashmir out of 1411 branches 655 branches are linked with self-help group with the total of 70023. The state of Punjab out of 5672 branches 1467 branches are linked with self-help groups with the total of 25120. and the state of Uttarakhand out of 1684 branches 910 branches linked to self-help group with the total of 21490.

5. FINDINGS OF THE STUDY

- Jammu and Kashmir has the highest members 639140 under self-help groups followed by the state of Haryana with the total member of 587816, and Uttarakhand with the total of 403868 members in the Self-help group registration.
- The state of Jammu and Kashmir has the highest total of Self-help group count has per the district entry, followed by the state of Haryana with the 57376 and Uttarakhand with the total Self-help group at 54201.
- Punjab has the highest number of Self-help group under the social category of scheduled caste, followed by the state of Haryana and Uttarakhand.
- And Self-help group for scheduled tribes Jammu and Kashmir has the highest Self-help group, followed by Uttarakhand and Himachal Pradesh.
- Under the Minority Category Self-help group, the state of Haryana holds the largest, followed by Uttarakhand and the comes Punjab.
- And the persons with disability category the state of Uttarakhand holds the highest and followed by Punjab and the comes Jammu & Kashmir.
- The state of Haryana holds the highest members under the scheduled caste category, followed by the state of Punjab and the Uttarakhand.

- the category of scheduled tribes the state of Jammu and Kashmir holds the largest members followed by the state of Uttarakhand and Himachal Pradesh.
- Under the minority the state of Haryana holds the largest members, followed by Uttarakhand and Punjab. And the category of persons with disability holds the state of Uttarakhand holds the largest members, followed by Punjab and Jammu & Kashmir.
- The state of Haryana is found to be highest without bank account, followed by the state of Uttarakhand.
- The Self-help groups with the holding bank accounts are the state of Jammu & Kashmir, followed by the state of Haryana and Uttarakhand.
- The state of Haryana is found that out of 708 branches 660 branches are linked with the Self-help group with the total of 26485.
- The state of Himachal Pradesh out of 277 branches 267 branches are linked with the Self-help groups with 8630.
- The state of Jammu & Kashmir out of 243 branches 192 branches are linked with Self-help group with the total of 11505.
- The state of Punjab out of 411 branches 338 branches are linked with Self-help groups with the total of 10116.
- The state of Uttarakhand out of 292 branches 279 branches linked to Self-help group with the total of 16506.
- The state of Haryana is found that out of 425 branches 88 branches are linked with the Self-help group with the total of 4566,
- The state of Himachal Pradesh out of 503 branches 460 branches are linked with the Self-help groups with 22626.
- The state of Jammu & Kashmir out of 23 branches 3 branches are linked with Self-help group with the total of 75.
- The state of Punjab out of 704 branches 51 branches are linked with Self-help groups with the total of 5638.
- The state of Uttarakhand out of 369 branches 214 branches linked to Self-help group with the total of 20514.
- The state of Haryana is found that out of 4095 branches 1471 branches are linked with the Self-help group with the total of 37016.
- The state of Himachal Pradesh out of 1398 branches 929 branches are linked with the Self-help groups with 18023.
- The state of Jammu & Kashmir out of 1411 branches 655 branches are linked with Self-help group with the total of 70023.
- The state of Punjab out of 5672 branches 1467 branches are linked with Self-help groups with the total of 25120.
- The state of Uttarakhand out of 1684 branches 910 branches linked to Self-help group with the total of 21490.

6. SUGGESTION FOR THE STUDY

- The government should take more responsibilities as a facilitator and promoter for districts with no SHGs hub and to link the bank branches which is not linked to the SHGs.
- To expand the SHG movement to deficient areas of the north western parts to uplift the leftover areas in the states.
- SHGs to extension to urban /peri urban areas to rise people left unseen in urban areas to get benefited through Self-help group scheme.

7. CONCLUSION

Through the study we can come to a conclusion that Self-help groups schemes has been covered in all the parts of the North Western India, even the all the districts of the North western parts is covered, but there is still lag were still people are left to get covered under the schemes, especially in the states of Himachal Pradesh and Punjab. And in case of the bank accounts, the SHGs without bank account must be focused and necessary remedies to be taken to immediately hold an account to get the financial support to the places where it is still lagging. And in case of bank branches which is still yet to link the SHGs is to be linked effectively. So even though there is a effective and efficient benefits availed from the SHGs there are still more areas to be covered

and focused to fulfill the left over parts of the states to overreach the target fixed by the Ministry to help the poverty alleviation and to develop the rural parts of the country.

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