ABSTRACT

India is the country of villages as 68% of the population lives in rural part of the country. As per Census 2011 the percentage of women in total rural population is 48.6% so if we require economic growth it is important to empower the rural women for the development of family, rural parts and country as whole. SHG-BL was started by NABARD as a pilot survey in 1992 to form a group of 10-20 women and encourage them to thrift and linked the SHG with bank to provide loan to them to be used for business or consumption purpose this also helped the women to become socially and domestically empowered and also change the belief of family and society for women. The paper highlights the empowerment of SHG women linked with Mahakaushal Kshetriya Gramin Bank.

Keywords: Self Help Group- Bank Linkage; Kshetriya Gramin Bank; Women Empowerment

INTRODUCTION

SHG-BL was started by NABARD as a pilot survey in 1992 under this project 500 self-help groups (SHGs) are linked with banks i.e. directly financed by the banks viz. commercial banks, regional rural banks, and co-operative banks. It was came into existence with the view to empower the rural people individually and group by linking the group with banks and extending the loan to empower them by opening of business in group or as individual as well as for consumption purposes. The fact goes like this that women those never get any identity in home and society come forward in groups for availing the finance through SHG-BL for domestic and society empowerment.

STATEMENT OF THE PROBLEM

A study to evaluate the SHG-BL effect on women empowerment with special reference to Kshetriya Gramin Banks (KGBs) in Mahakaushal Region of Madhya Pradesh.

OBJECTIVES OF THE STUDY

To identify the effect of loan by Kshetriya Gramin Banks (KGBs) under SHG-BL help in increasing income.

1. To identify the effect of loan by KGBs under SHG-BL help in increasing savings.

2. To evaluate the SHG-BL with KGBs in Mahakaushal Region provide social empowerment to women.

3. To evaluate the SHG-BL with KGBs in Mahakaushal Region provide domestic empowerment to women.
4. To evaluate that when there is increase in income (by using SHG loans) and social and domestic empowerment of women.

HYPOTHESIS

1. RRB’s help in increasing the income and savings of SHG
2. SHG linked with Mahakaushal RRBs helps in social & domestic empowerment of SHG members.
3. Relationship between Increase in income (by using SHG loans) and social and domestic empowerment of women.

LITERATURE REVIEW

Vinayagamoorthy A. (2006) The study was undertaken the women empowerment through SHGs in the north Tamil Nadu. It is found that the income of the women has been increased after joining the SHGs. So that the monthly household expenditure also has been raised considerable level. But the savings is increasing at slow rate, because the incremental expenditure is higher. Mostly they are spending for present consumption.

Moses Emerslon (2011) discuss that SHGs has been effective in making positive social change to all members, irrespective of the direct borrowers of the micro credit. Importantly, in the rural context, the SHGs have facilitated the poor to overcome the existing constraints grappling the formal credit institutions.

Ellen Pendersen (2009) She argued that social impacts of microfinance were remarkable, particularly in rural areas of India. It has changed the attitude of the men in a family towards women.

(ALok Mishra 2006) Micro finance is recognized and accepted as one of the new development paradigms for alleviating poverty through social and economic empowerment of the poor with special emphasis on empowering women.

RESEARCH METHODOLOGY

The Mahakaushal Region has two RRBs to cover eight district out of total district Jabalpur district (having head office of Mahakaushal Regional Rural Bank) and Chhindwara district (having head office of Satpura Narmada Regional Rural Bank) has been selected and from every district five blocks has been selected and from selected block four villages has been selected and from every village five SHG has been selected randomly. In total 200 SHG members selected for study. To prove the hypothesis the researcher has structured questionnaire for interview of SHG-BL members of Mahakaushal Region Regional Rural Banks.

Population: Women SHG linked with Mahakaushal Kshetriya Grameen Banks

Total Sample: 200 SHG-BL members

DATA ANALYSIS AND INTERPRETATION

Hypothesis 1: RRB’s help in increasing the income and savings of SHG

The hypothesis has been derived from question number 17 of “Questionnaire for Self Help Group” in which the question was asked regarding the change in the income, expenditure and saving of SHG members after linking with Mahakaushal Kshetriya Gramin Banks.

Hypothesis holds true - If there is increase in the income and savings of 70% of respondents.

From the fact sheet researcher concluded following results:
Table 1. Status of Income, Expenditure and Savings of SHG-BL members of MKGBs

<table>
<thead>
<tr>
<th>Status</th>
<th>Income</th>
<th>Expenditure</th>
<th>Saving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase</td>
<td>170</td>
<td>0</td>
<td>168</td>
</tr>
<tr>
<td>Decrease</td>
<td>11</td>
<td>102</td>
<td>24</td>
</tr>
<tr>
<td>Same</td>
<td>19</td>
<td>98</td>
<td>8</td>
</tr>
</tbody>
</table>

The SHGs linked with MKGBs has taken loan from the banks and do internal lending to members on the basis of their requirement at specific interest rate so the user can use the money efficiently, making them self-sufficient. The various micro business lay down by members of SHGs collectively or alone are started number of micro-business like tailoring, kirana shop, bakari palan, aata chakki etc. women are more conscious about their creditworthiness so they make proper and relative use of the funds taken from group which help in increase in income of woman member as well as repay interest and principal on time.

As per the table 1, 170 members has increased in the income which means that 85% of the respondents have increase in income followed by 19 members i.e. 10% of the total respondents have same level of income and even after taking loan from SHG-BL and 11 i.e. 5% of respondents have decrease in the income. Some of the women have same level of family income as they took loan for consumption, social obligation or further studies of children that’s why the income remain same or decreased.

Hypothesis 2: SHG linked with Mahakaushal RRBs helps in social & domestic empowerment of SHG members.

The hypothesis has been proved with the help of question number 16, 17 and 18 of “Questionnaire for Self Help Group” where the question were asked to the SHG members regarding the change in their social status and participation in domestic decision making by Self Help Group-Bank Linkage with Mahakaushal kshetriya Gramin Banks.

Researcher assumes that with the increase in the income of the SHG members their social status increases and participation in domestic decision making increases.

Hypothesis holds true - if 70% or above members respond that with their income increases their social and domestic status has been increased.
From the fact sheet researcher concluded following results:

**Table 2. Impact of joining SHG on members’ social status**

<table>
<thead>
<tr>
<th>Does your social status increased</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

![Impact of Joining SHG on Social Status of members](chart2.png)

**Chart 2. Impact of Joining SHG on Social Status of members**

As per the above histogram all the respondents’ social status has increased as many of them has started with their small businesses like tailoring, beauty-parlor, grocery shop, flower shop, atta chakki (in group) etc because of which they get the recognition, they become known by the name of their SHGs or their own names which gave them identity in the society and a respectful position. The researcher found that in society many other ladies, those are not member of SHGs take their opinion in important decision matters related to money and marriage etc and enquire about the benefits of joining SHG and procedure of joining SHGs.

The respondents also motivate other women in village to join SHG for easy borrowing of loans with very less or no documentation formalities.

**Table 3. Impact of joining SHG on the members’ participation in Domestic Decision Making**

<table>
<thead>
<tr>
<th>Does your participation in domestic decision making increased</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>200</td>
</tr>
<tr>
<td>No</td>
<td>0</td>
</tr>
</tbody>
</table>

![Impact of Joining SHG on Participation in Domestic Decision Making](chart3.png)

**Chart 3. Impact of Joining SHG on Participation in Domestic Decision Making**

As per the above bar chart 100% respondents being recognized in the family at the time of taking any decision related to family.

With joining SHG the women members become more confident as they are supporting their family members financially as well as researcher found that some times women also take intra group loan from SHG for purchase of seeds and fertilizers and other agriculture purpose for their husbands which lead to great support to them. All this has changed the perception of both women and family members. Women started influencing the decision of the family are: education of son in nearby district, marriage...
of daughter, education of girl child, purchase of gifts for relatives, purchase of durable goods for home, use of money which is in excess of expenditure etc.

**Relationship between Increase in income (by using SHG loans) and social and domestic empowerment of women**

As per the fact sheet the researcher concluded the following result:

**Table 4. Impact of increase in income of SHG members on their Social & Domestic Decision Making**

<table>
<thead>
<tr>
<th>Does increase in income leads to social and domestic empowerment</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>170</td>
</tr>
<tr>
<td>No</td>
<td>30</td>
</tr>
</tbody>
</table>

**Chart 4. Impact of SHG members income on Social and Domestic empowerment**

As per the above histogram the researcher has concluded that with the increase in the income after joining SHG women social status has increased and their view points are also respect by the family members at the time of family decision making.

The hypothesis is established as 85% women SHG members have increase in their income social status and participation in domestic decision making.

**CONCLUSION**

From the study it has been concluded that the

1. Women SHG-BLs do not default in repayment they are more conscious of their goodwill and creditworthiness.

2. The researcher found that even the SHGs clear all the official procedure required to be fulfilled to avail loan from linking banks than also the banks give less than the actual requirement of loans to SHGs.

3. The researcher found that the women of SHG-BL not only take intra-loan from SHG for consumption, fulfilling social obligations or finance of business but also for financing agriculture need if their husbands. This provides women more respect in family and participation in domestic decision.

4. The researcher find that SHG women are more confident and earn their livelihood or contribute the family which lead to increase in their status in socially as other women take their opinion in money matters. All this give social empowerment to the women.

5. The researcher observed from the primary data that all the respondents accept in some unavoidable conditions, attend the meetings and deposits between 500/- to 2000/- per month in their saving accounts with MKGBs but the banks are taking time in extending loan to SHGs. There is no women SHG-BL which has delay in payment or turn into non performing assets.
SUGGESTIONS
Base on the findings and conclusion drawn from the study the following suggestions are made:

1. The regional rural banks need to be prompt in providing next loan to the self help groups. This will lead to increase in the earnings of members use the loan amounts and increase the saving habits among the SHG members.

2. The KGBs need to provide the loan to the maximum permissible limit to the SHGs those are repaying the loan on time. This help in developing women – entrepreneurism among mahakaushal region women.

3. To increase the SHG-BL in Mahakaushal Region the KGBs can give incentives to the existing SHG for making women aware of the benefits of SHG-BL and motivate others to form or join SHG for domestic and social empowerment.

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6. SHG Manual by NABARD on How to Form SHG.