

STUDYING THE SELF-HELP GROUP (SHG) GROWTH THROUGH ANNUAL TRENDS AND CUMULATIVE DATA ANALYSIS IN THE NRLM PROGRAM

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ABSTRACT

This paper provides a comprehensive overview of the analysis of Self-Help Groups (SHGs) data. The annual count of SHGs, categorized as "New" and "Pre NRLM revived," is examined, revealing a dynamic pattern marked by fluctuations, encompassing both growth and decline. The cumulative SHGs data indicates a consistent upward trend, with a remarkable spike in 2021-22, resulting in a cumulative total of 10,341 SHGs. The notable contribution of "Pre-NRLM-Revived" SHGs to this count is acknowledged, emphasizing the program's efficacy in fostering self-help groups for community development. However, to guide future program decisions and sustain this growth, a thorough trend analysis is emphasized to discern the underlying causes of fluctuations and the factors driving recent growth. Overall, the findings underscore the dynamic and promising nature of SHG formation and revitalization, emphasizing the program's potential for further expansion and positive community impact.

Keywords: Bank Credit, women entrepreneur, women empowerment, DAY-NRLM, SHG's.

1. INTRODUCTION

DAY-NRLM

Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY-NRLM) is a flagship initiative by the Government of India. Launched to alleviate rural poverty, it aims to organize the rural poor into Self-Help Groups (SHGs) and support them in generating sustainable livelihoods. DAY-NRLM focuses on women's empowerment, skill development, financial inclusion, and social mobilization. By promoting livelihood activities, providing financial services, and enhancing capacities, it strives to improve the economic and social well-being of the underprivileged, especially in rural areas, thereby fostering inclusive growth and fostering a better quality of life.

SHG functioning under NRLM

The Self-Help Group (SHG) is a crucial component of the National Rural Livelihoods Mission (NRLM), a flagship program launched by the Government of India to alleviate poverty and promote sustainable rural livelihoods. SHGs are small groups of rural women who come together to save, borrow, and engage in income-generating activities.

Under NRLM, SHGs play a pivotal role in empowering rural communities. Here's a brief overview of how SHGs function within NRLM:

1. Formation: NRLM facilitates the formation of SHGs at the grassroots level. Typically, 10-20 women from the same socio-economic background form a group, elect office bearers and establish a savings and credit system.
2. Savings and Credit: SHGs encourage members to save regularly, contributing to a common fund. This collective savings pool is then used to provide micro-loans to members for various income-generating activities or emergencies. NRLM provides financial linkages to banks for SHGs, making it easier for them to access credit.
3. Capacity Building: NRLM emphasizes capacity building through training and skill development. SHG members receive training in various fields, such as financial management, entrepreneurship, and livelihood skills, to enhance their income-generating capabilities.
4. Livelihood Promotion: SHGs serve as platforms for implementing livelihood projects. Members collectively decide on income-generating activities like farming, animal husbandry, handicrafts, or small-scale enterprises. NRLM supports these initiatives by providing financial assistance, technical guidance, and market linkages.
5. Social Empowerment: Beyond economic development, SHGs promote social empowerment. They address gender-related issues, build awareness about health, education, and sanitation, and encourage women's participation in decision-making processes at the community level.
6. Federations: SHGs are often federated into higher-level institutions, such as Village Organizations (VOs) and Cluster Level Federations (CLFs). These federations help SHGs access resources, scale up their activities, and

advocate for their rights collectively.

7. Monitoring and Evaluation: NRLM implements a robust monitoring and evaluation framework to assess the impact of SHG activities and ensure transparency and accountability in program implementation.

In summary, SHGs operating under NRLM serve as grassroots institutions that empower rural women economically and socially. They provide access to financial resources, skills, and opportunities for income generation, thereby contributing to poverty reduction and inclusive development in rural India. These groups have been instrumental in improving the lives of countless women and their families across the country.

NRLM Intensive

The National Rural Livelihoods Mission (NRLM) Intensive is an enhanced and targeted approach within the broader NRLM framework, specifically designed to uplift the poorest of the poor in rural India. NRLM Intensive focuses on addressing extreme poverty and vulnerability by prioritizing marginalized communities, including Scheduled Castes (SCs), Scheduled Tribes (STs), and particularly vulnerable individuals.

Key features of NRLM Intensive include:

1. Targeted Approach: NRLM Intensive identifies and focuses on the most vulnerable and impoverished households in rural areas. It aims to provide them with targeted support to help them escape the cycle of poverty.
2. Financial Inclusion: It emphasizes financial inclusion by ensuring that the poorest households have access to credit, savings facilities, and insurance products. This enables them to invest in income-generating activities and cope with emergencies.
3. Skill Development: NRLM Intensive places a strong emphasis on skill development and capacity building to enhance the employability of marginalized individuals. It helps them acquire the skills needed for various livelihood options.
4. Livelihood Diversification: The program promotes livelihood diversification by introducing beneficiaries to a range of income-generating activities, such as agriculture, animal husbandry, non-farm enterprises, and handicrafts.
5. Social Mobilization: Like the broader NRLM, NRLM Intensive also encourages social mobilization and the formation of Self-Help Groups (SHGs) and federations. These groups provide a support system for the poorest households and promote collective action.
6. Monitoring and Evaluation: A robust monitoring and evaluation system is in place to track the progress and impact of NRLM-intensive interventions, ensuring that they reach the intended beneficiaries effectively.

NRLM Intensive is a targeted initiative aimed at lifting the most vulnerable out of extreme poverty by providing them with the necessary resources, skills, and support to improve their livelihoods and overall quality of life.

Raigarh District

Raigarh district is a well-known district in Chhattisgarh, India, with rich mineral deposits like coal and iron ore. It comprises six blocks: Raigarh, Sarangarh, Kharsia, Pussore, Baramkela, and Dharamjaigarh. The district headquarters, Raigarh town, is a rapidly developing industrial hub with several large-scale industries contributing to its growth. One of the most notable industries in the town is Jindal Steel and Power Limited. Apart from the industrial development, the Raigarh district is also famous for its traditional handicrafts, such as terracotta pottery and bamboo products. The district has a perfect blend of natural beauty, industrial development, and cultural heritage.

2. LITERATURE REVIEW

(DasGupta, 2021), Inequality and deprivation are deeply ingrained in human society, particularly affecting vulnerable indigenous groups like tribes. The COVID-19 pandemic has exacerbated the vulnerability of these marginalized communities, revealing their heightened susceptibility due to existing health disparities, malnutrition, and livelihood dependency on sectors like forestry and tourism. Transport restrictions, social distancing requirements, and financial-educational limitations have further impeded their ability to sustain livelihoods.

Addressing this critical issue, the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) has taken specific measures to unite scattered vulnerable communities through Self-Help Groups (SHGs), providing vital livelihood security, protection, and promotional support. DAY-NRLM has inclusively recognized and tailored promotional policies for indigenous peoples, including tribes, addressing financial, marketing, and skill development needs in response to the evolving situation during the pandemic (April–November 2020). However, despite these efforts, tribal participation in SHGs has declined significantly in various Indian states post-COVID-19.

To enhance tribal engagement in SHGs, it is imperative to amplify community involvement, conduct widespread

awareness campaigns, and tailor support to their unique cultural and economic contexts. Continuous efforts are needed to bolster the resilience of indigenous communities, improve healthcare accessibility, alleviate malnutrition, and diversify livelihoods. Accurate data collection on tribal participation and COVID-19 impacts is fundamental for informed policy adjustments.

(Jamaldeen, Chatterjee, & Alphonsa, 2019), As highlighted in the 2013 UNDP Report, active participation in shaping one's life and influencing policies is essential for sustainable human development. Particularly, fostering economic opportunities and political engagement, especially among the youth, is crucial for fostering a sustainable and desirable national human development trajectory.

Research in rural India, conducted by one or more of the authors, has underlined the positive impact of education, even at a basic level, on forming Self-Help Groups (SHGs) and cooperative societies. These endeavors have led to a significant shift from wage employment to self-employment, enhancing the economic circumstances of women members. SHGs provide an environment where women can engage in income-generating activities from the comfort of their homes, showcasing an improvement in their economic status.

In this research article, rooted in field studies and employing a combination of primary and secondary data, the researchers present findings on the efficacy of micro-credit plans extended to women members of SHGs. The study underscores how these loans, tailored to individual needs, have enabled sustainable income generation, contributing to livelihood sustenance and overall socio-economic advancement.

3. RESEARCH OBJECTIVE

- To study the SHG functioning under the NRLM scheme in the Raigarh district.
- To study the growth in the number of SHGs under NRLM intensive in the Raigarh district.

4. RESEARCH METHODOLOGY

- Research Type: This study adopts a descriptive research approach.
- Study Area: The study focuses on District Raigarh, situated in Chhattisgarh.
- Data Source: Secondary data is utilized for this research, sourced from the NRLM website (nrlm.gov.in).
- Statistical Analysis: The analysis will primarily involve the use of tables and graphs.

Study Limitations:

- The study relies on data spanning from 2017-18 to 2021-22.
- The research is specific to the state of Chhattisgarh.
- District Raigarh is the chosen focal point.
- Data originates from DAY-NRLM schemes.
- Data extraction is based on information from the NRLM website (nrlm.gov.in).
- The study confronts constraints in terms of available financial resources, time limitations, and logistical constraints for the researcher.

5. FINDINGS

- To study the SHG functioning under the NRLM scheme in the Raigarh district.
- To study the growth in the number of SHGs under NRLM intensive in the Raigarh district.

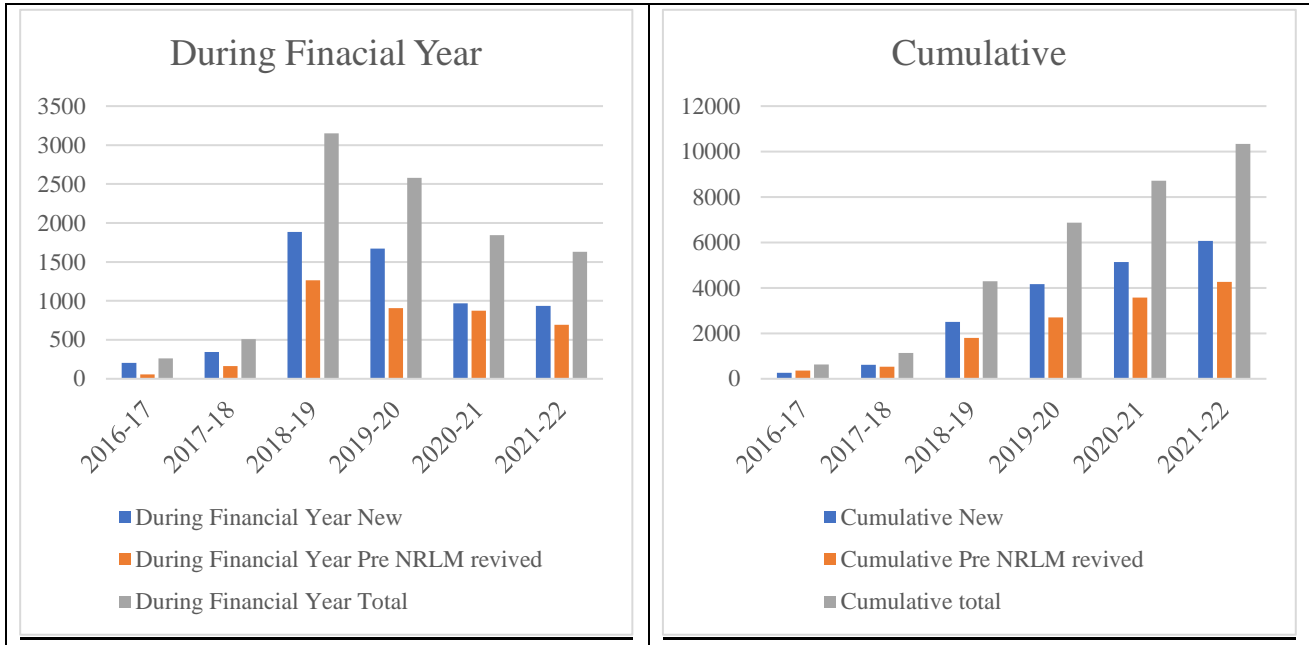
Total SHGs promoted under Day-NRLM

Year	During Financial Year		
	New	Pre NRLM revived	Total
2016-17	205	56	261
2017-18	346	162	508
2018-19	1883	1266	3149

Year	Cumulative		
	New	Pre NRLM revived	Total
2016-17	268	365	633
2017-18	614	527	1141
2018-19	2497	1793	4290

2019-20	1673	906	2579
2020-21	970	873	1843
2021-22	934	695	1629

2019-20	4170	2699	6869
2020-21	5140	3572	8712
2021-22	6074	4267	10341



- **Number of SHGs (Self-Help Groups):** The table displays the number of SHGs for each financial year, categorized as "New" and "Pre NRLM revived."
- **Yearly Trends:** Over the years, there has been a noticeable fluctuation in the number of SHGs. There are instances of both increases and decreases.
- **Cumulative SHGs:** The table also provides cumulative data, indicating the total number of SHGs since the beginning of the program. There has been a steady increase in cumulative SHGs over the years, with a sharp rise in the financial year 2021-22, reaching a total of 10,341 SHGs.
- **Contribution of "Pre-NRLM-Revived" SHGs:** The "Pre-NRLM revived" category represents SHGs that were revitalized as part of the program. While their numbers fluctuate yearly, they contribute significantly to the cumulative count.
- **Overall Growth:** The cumulative total of SHGs has consistently grown, showcasing the program's impact in fostering self-help groups for community development.

These findings indicate the dynamic nature of SHG formation and revival, reflecting the program's progress and its potential for further expansion and impact.

6. CONCLUSION

The analysis of the data about Self-Help Groups (SHGs) reveals several key insights. Firstly, the table illustrates the annual count of SHGs, distinguishing between "New" and "Pre NRLM revived" groups. Notably, it underscores the dynamic nature of SHG formation over time, characterized by fluctuations that encompass both increases and decreases. Moreover, the cumulative data indicates a consistent upward trajectory in SHG numbers, with a substantial surge in 2021-22, bringing the total to an impressive 10,341 SHGs. It's worth acknowledging the substantial contribution of "Pre-NRLM-Revived" SHGs to this cumulative count. This overall growth underscores the program's effectiveness in nurturing self-help groups for community development. Nevertheless, it is imperative to conduct a thorough trend analysis to discern the underlying causes of these fluctuations and the factors behind the recent surge. Such analysis will be instrumental in making informed decisions for the program's future expansion and impact. In sum, these findings highlight the dynamic and promising nature of SHG formation and revitalization, underscoring the program's potential for further growth and positive community influence.

7. SUGGESTION

Targeted Support During Decreases:

During years when there is a decline in the number of SHGs, consider implementing targeted support programs. These initiatives could involve capacity building, mentorship, or financial incentives to reinvigorate existing SHGs and stimulate the formation of new ones.

Long-Term Sustainability Planning:

Develop a comprehensive sustainability plan to ensure the continued growth of SHGs. This plan should focus on financial stability, skill enhancement, and community engagement to guarantee that the SHGs thrive and contribute to community development in the long run.

Stakeholder Collaboration for Effective Trend Analysis:

Collaborate with stakeholders, including SHG members, community leaders, and development experts, to conduct a thorough trend analysis. This multi-perspective approach will provide a comprehensive understanding of the SHG dynamics, allowing for informed decision-making and the formulation of effective strategies to adapt to evolving trends.

By implementing these suggestions, the program can maximize the positive impact of SHGs, enhance their sustainability, and contribute significantly to community development and empowerment.

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