ABSTRACT

Finance is the life blood of every commercial venture. Availability of adequate fund at reasonable terms is a must to ensure speedy economic development of a village. In this context, various institutional agencies are engaged in financing women. National Bank for Agricultural and rural development’s (NABARD) is one of the important financial institutions that support rural poor through SHG Bank Linkage programme. NABARD launched its pilot phase of the SHG-Bank Linkage Program in February 1992 which could be considered as a land mark development in banking with the poor.

The present study makes an attempt to review the performance of the program in India. The study also presents the Role played by NABARD in women empowerment through this programme. It refers to study the role of NABARD in women empowerment through micro finance in India. The study also covers variety of delivery models for micro finance in India. The present study reviews the synergy among the NABARD-NGO-SHGs and also refers to NABARD help to SHGs through NGOs. Non-Governmental Organizations (NGOs) have played a commendable role in promoting SHGs and linking them with banks. The present study makes an attempt to study the role of NABARD in women empowerment in Karnataka. The study is also about SHG Bank Linkage Program in Karnataka and how women are benefited in this programme.

SBLP as an important strategy for women empowerment and SHGs are helping women to be empowered. The study assessed the impact of SBLP on the economic activities, and social empowerment of SHG members. It also examined the quality of the groups promoted by different SHPIs, the changes over time in group members’
participation and behaviour, and the quantity and quality of financial services and their sustainability. The present study assesses the impact and sustainability of SHG bank linkage on the socio-economic conditions of the individual members and their households in the pre-SHG and post-SHG scenarios. The overall findings of the study suggest that SBLP has significantly improved the access to financial services of the rural poor and had considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their households. It has also reportedly empowered women members substantially and contributed to increased self-confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period. This study observes that SHG has a positive impact on women empowerment and helps her to get social, political and economically empowered.