

**Empowerment of women: A Study of Ministry of Women and
Child Development schemes on poverty alleviation and the
SHGs**

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Chapter 5

Summing up the Empowerment Process

As mentioned at the outset, if India has to position itself as a global leader, the country has to achieve the goals set under SDG's. No goal set under the SDGs can be compromised with, but goals set under SDG-5 i.e. "Achieve gender equality and empower all women and girls" and all the nine targets under it are of paramount importance. The other SDGs, particularly 2, 3, 4, 8, 10 and 16 have gender as a cross cutting theme component.

Incidentally, the SDGs were set in 2015, and the country as well had witnessed the change of government at the national level- a right wing nationalist party came to power. The new government came to power in the backdrop of major events that attracted the world attention towards India.

The Millennium Development Goals were drawing to a close, and India an information technological giant was to be reviewed on its social indicators. However, whatever mixed gains the country had made under MDGs, especially MDG-3 i.e. promote gender equality and empower women, received a major jolt in the wake of NIRBHAYA CASE. Many nations issued advisory, especially, to the women on their travel to India.

The government had its task cut-out, India as an emerging economic and geopolitical power could not afford to lag on SDGs and most importantly, on SDG-5 and set the not so great record on this goal straight.

The immediate task the government on assuming office, did was to strengthen the National Mission for Empowerment of Women or Poorna Shakti Kendras. For the program to take off, the systems had to be in place, for, starting from ground zero, though not difficult would take time and then launching off from an already existing platform.

In this chapter, I discuss how the MoWCD has empowered women through SHGs and bring them out of poverty and help India progress closer towards SDGs.

Particularly SDG -5 (Achieve gender equality and empower all women and girls) and the nine targets; SDG -2 (Zero



hunger) target 2 and 3; SDG-3 (Good Health and Wellbeing) target 1-4, 7 and 8; SDG-4 (Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all) target 1,2 and 3; SDG-8 (Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all) target 5,7 and 8; and SDG 10 (Reduce inequality within and among countries) target 1,2 3 and 4. SDG 16 (Promote peaceful and inclusive societies for sustainable

development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels).

The chapter sub sections, capture each of the research objectives set out in chapter 2 and then look in a holistic manner at the macro level to India and at the micro level to Andhra Pradesh and link with SDGs.

5.1 The Ecological Model

In chapter 2, I had mentioned, I would use the Riggs Ecological Model to understand the readiness of the eco-system for empowering the women. In the country under the MoRD SGSY program which was in operation from 1999 to 2014, many SHGs were created and all these SHGs were under standalone economic development programs, therefore, there existed a ready eco-system.

The two actions taken by the government to meet the SDG-5 goals and its target, i) Is to bring all the SHGs in the country under one umbrella DAY-NRLM and opened its chapters in the state and ii) all the stand alone women centric hither to programs in the MoWCD have been brought under the MSK for better convergence and last mile deliverance.

5.1.1 DAY- NRLM: National level

The program DAY-NRLM mainly aims to bring at least one-woman member from each identified rural poor household, under the Self-Help Group (SHG) network. Particularly, women from vulnerable

communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs), Persons with Disabilities (PwDs) and bonded labor. Day-NRLM has devised special strategies to reach out to these communities and help them graduate out of poverty.

In the past five years, i.e. 2015-2020 at the national level; the SHGs have grown exponentially from 2343460 in 2014-2015 to 3585089 in 2019-March 2020. It means India has added 1241529 new SHGs between years 2015 -March 2020 and account for i.e. 52 percent of the total SHGs in the country.

5.1.2 SERP-AP Andhra Pradesh

The state chapter for DAY-NRLM is SERP-AP. As per the DAY-NRLM data during the period 2015-March 2020 for the Andhra Pradesh is not so rosy, as the state only added 0.2 percent of all the new SHGs formed in the country. The state that was leading the SHG creation under SGSY and before the creation of the DAY-NRLM has slipped to overall rank three. This has a lot to do with the bifurcation of erstwhile state of AP into two i.e. Andhra Pradesh and Telangana, that called for rethink on strategies and policies. Interactions, during the field data collection, revealed that many of the policies such as *Vaddileni Runnalalu*, *Abhya Hastam* with regard to SHGs were put on hold. There by SHG and its activities have slowed.

5.1.3 Mahila Shakti Kendras -National Level

This is a sub- scheme under the umbrella scheme Pradhan Mantri Mahila Shashaktikaran Yojana (PMMSY). Is still at a very nascent stage, with its pilot run coming to close in March 2020. However, the safety and protection component of the MSK is taken off, with recruitment and trainings of Mahila Police Volunteers in many states. Through one stop centers, according to the NCRB data over 2.27 lakh women in India, have been provided with assistance⁴⁶.

5.1.4 Mahila Suraksha Kendram- AP

The Mahila Shakti Kendras in Andhra Pradesh are known as Mahila Suraksha Kendram. To give more teeth and bite to the protection laws in the state, in 2019 the state passed the Disha Act. The act aligns to the central scheme namely One-Stop Centre and Swadher Greh. The act primarily based on the Nirbhaya Act, with basic difference on two fronts i) fast track of the trial; and ii) death penalty.

It is significant to note that Mahila Shakti Kendra (MSK-I) as envisaged by the national government is an all-encompassing empowerment program. In Andhra Pradesh, the program is known as Mahila Suraksha Kendram (MSK-II), thereby giving an impression that the program is limited to the safety and protection of women.

⁴⁶ Jan 10, 2020, Financial Express

The MSK-I guidelines released by the center and as per the scheme launch speech, MSK-I should be located in the AWC, if not possible then Gram Panchayat. AWC being the hub for all health and ECCD activities frequented by mainly women communicating about the various programs would have been easy. In the AP these are located in the gram panchayat office. Interestingly, when asked about the MSK-I, office bearers informed strengthening of SHGs, which is one of the functions as per the guidelines.

Government both at the Centre and State through these affirmative action's exhibit the will and commitment made under SDG-5 and especially target -2.

5.2 The Profile of the SHGs and its Members

5.2.1 Social Back ground - National level

Under the NRLM, special SHGs are created to reach groups in remote tribal areas and in difficult areas, groups with vulnerable persons like disabled persons, the group may be as small as five members. Most importantly, The Special Projects are formulated/ posed particularly with a focus on districts having a high incidence of poverty.

Moreover, to ensure to reach the poorest among the poor and to cover all social categories, the SHGs are created based on various social categories i.e. its members belong to these social groups. The social category based

SHGs include i) SC (22 percent) ii) ST (14 percent) iii) Minority (8 percent) iv) Other (56 percent) and v) the cross cutting vulnerable group People with Disabilities (PwD) (2 percent).

5.2.2 Social Background- Andhra Pradesh

NRLM's SHGs social category dashboard for Andhra Pradesh, under the minority category shows **"NO SHGs"**. This gives the impression that the minorities have been missed out. A deep dive into the SHG profile shows, in the state, there are exclusive minority group, but as per convention, they are counted and classified under the "Others". Out of a total 100 members interviewed, 39 percent of the members in the SHGs are SCs followed by 37 percent OBC and 18 percent belong to **"OTHER"** social category group. Further, 62 percent of the members belong to the majority religion i.e. Hinduism. Christians and Muslims account for the rest 38 percent of the religion-based members.

5.2.3 Economic Back ground - National level

The analysis of the DAY-NRLM data base shows almost all the members of the SHGs belong to the BPL families. The PIP identified the household as poor, although, it is not clear as to when PIP is undertaken and who does this or is it taken from the already existing gram panchayat records. Till date, SECC-2011 forms the base data for economic categorization of the Household as APL/BPL and issued PDS cards accordingly.

5.2.4 Economic Back ground – Andhra Pradesh

All the members of the SHGs interviewed informed having “*Telupu Rangu*” (White color) card and therefore come from BPL families.

Whereas, the data on the economic status of the members collated from the SHG Office bearers shows that about 28 percent of their members are from APL HHs. There is a contradiction, especially, when 90 percent of the SHGs members by their own admission mentioned their family income in excess of Rs 10,000 per month. However, the SHG data records show 50 percent of their members are earning on an average Rs 5833/month.

This means, they are as per the existing state policy to qualify as “BPL the annual income should be less than or equal to (\leq)Rs. 60,000. According to the SGSY guidelines, a SHG should have 70-80 percent members of BPL families and it can only have 20-30 percent members of the marginally above- poverty line families.

Many of the respondents in the study might not be knowing that they have crossed over to be marginally above- poverty line; secondly, even if they know, they might be waiting for records to update; then have voluntarily changed the status from BPL to APL Holding a BPL or priority ration card is the gateway to many of the GoI schemes. Not a timely update of the records means many of the needy are outside the SHGs and are not able to avail schemes. A study on SHGs in AP shows 38 percent did not join due to lack of awareness about the process, while 53 percent did not join as

staff did not approach them (Why Do People Not Join or Drop Out of SHGs?, 2012).

5.2.5 Member Age Criteria- National Level

As per the guidelines, a woman aged 18 years and above can be a member. There is a slight variation in the NABARD guidelines and DAY- NRLM. The NABARD limits the upper age of the member at 60 years thereafter, a member has to retire. Whereas, the DAY-NRLM has not set any upper age limit. Age and number of years as SHG members shows an interesting trend, although the legal marriage age for women is 18, however, women take up membership many years post marriage, this probably has to do with post-marriage movement of women as per the societal norms. This has come to light in the study conducted by MicroSave “*Kotha pellikooturlaku valla attollu bytaku pampeyaru. Intlo undi pani nerchuko antaru*”. (Mothers-in-law don’t allow the newlyweds to go out of the house. They ask them to learn household chores) (Why Do People Not Join or Drop Out of SHGs?, 2012)

5.2.6 Member Age Criteria- Andhra Pradesh

SERP-AP is the state chapter of the DAY- NRLM and much the same guidelines are followed. However, during FGD it has come to light that in the State for past 5-6 years as per the directives, members over the age of 50 years have to voluntarily retire. The vacancy in the SHG is not circulating in the community, the new members are mostly relatives of the retiring members or a new member is taken only on the recommendation

of the serving member. As result, as pointed out by the study quoted above, SHGs have not reached to all the women.

Secondly, by setting an upper age limit of 50, it contravenes the “*Anna Abhaya Hastam*” scheme, launched in 2009 by the then AP government. The “Andhra Pradesh Self Help Groups (SHG) Women Co-contributory Pension Act, 2009” has been passed by both houses of the legislature. The pension scheme envisaged providing income security to the SHG women who are 60 years and above. It envisaged that a member would contribute Re.1/- per day per member and Government of Andhra Pradesh (GoAP) would also contribute Re.1/- per day per contributing member and GoAP would ensure a minimum pension of Rs.500/- per month to every SHG member aged above 60 years⁴⁷.

In addition to pensions to the women, the members were covered under Janashree Bima Yojana (JBY) insurance scheme, giving them triple benefits of Pensions, Insurance cover and study scholarship under Shiksha Sahyog Yojana (SSY).

Government both at the Centre states through these affirmative action’s exhibit the will and commitment made under SDG-5 and SDG-10 and target 2.

⁴⁷ Anna Abhaya Hastam Scheme guidelines

5.3 The SHGs and the Schemes

5.3.1 Mahila Kisan Sashaktikaran Pariyojana (MKSP)-National Level

DAY-NRLM through the SHGs and their federations encourages the delivery of services/entitlements (such as MGNREGS, PDS). DAY-NRLM has created Vulnerability Reduction Fund, towards vulnerability reduction - food security, health security. All these are primarily delivered through collectives. It also supports Collectives towards Sustainable Livelihoods of the Poor (CSLP) around key livelihoods of the poor.

DAY-NRLM, through Mahila Kisan Sashaktikaran Pariyojana (**MKSP**), launched in 2010-11, is a special program for livelihood enhancement under NRLM. It is a concerted effort to recognize the role of women in agriculture, to enhance their capacities and increase their income in agriculture and allied activities. MKSP aims to ensure household food and nutrition security of the poor and the poorest of the poor. It is also promoting and facilitating scaling-up successful, small-scale projects that enhance women's participation and productivity in agriculture and allied activities. Up to 2017 under the program 32 lakh Mahila kisan have been supported.

5.3.2 Mahila Kisan Sashaktikaran Pariyojana (MKSP) Andhra

Pradesh

Andhra Pradesh in its 2020 vision documents envisage to revitalize agriculture on several fronts. The most important, is to improve access to credit, especially for small and marginal farmers and ‘tenants’, who form the largest proportion of the farmer community. Also, it proposes to enable farmers become entrepreneurs.

However, the vision document is silent on “female farmers” or what it visualizes for women farmers under MKSP. The only reference to women and SHGs in the agriculture sector is promoting self-help groups such as Water Users’ Associations (WUAs). At the same time through Andhra Pradesh Rural Inclusive Growth Program (APRIG), it is trying to reach the socially and economically challenged and empower them. Out of the 169 Farmer Producing Organizations (FPOs), how many are women centric, the APRIG is silent. The “YSR *Raythu Bharosa*” under NAVARATANALU mentions financial support to farmers, it is hoped that it includes female farmers as well?

The MSKP is the answer to meet the SDG-5 and its targets and also SDG-2 target 3, at the national level support to female farmers, is taking root. At the state level, with the systems in place, the policy rethink is needed, as and when the state sets its goals for the next 10 years.

5.3.3 Safety and Protection Programs -National Level

At the national level, many programs have been there and few launched. The program such as Beti Bachao Beti Padhao (BBBP); 2) One Stop Centre (OSC); 3) Women Help Line (WHL); 4) SwadharGerh; 5) Ujjawala; and 6) Working Women Hostel (WWH). They exist both as stand-alone programs and also for better deliverance have been brought under MSK-I as an integrated approach and for better legal access and justice deliverance it is anticipated this has and brings difference to the domestic violence issues.

To arrest the falling child sex ratio in addition to PC- PNDT act, the BBBP program was launched to arrest the trend of declining Child Sex Ratio (CSR) and uplift women by ensuring protection and survival of girl child at birth. While SHGs did not have any or is not known to have an active role in spreading awareness or campaign for women's reproductive rights through PC-PNDT, it is hoped by bringing BBBP under MSK and making it an important function of all the MSK stakeholders.

5.3.4 Safety and Protection Programs –Andhra Pradesh

The findings of the primary survey undertaken for the purpose of this doctoral thesis, shows only 21 percent having heard about it, this is no

indicator of much hyped BBBP success or failure⁴⁸. The government of the state has enacted Disha Act, which promotes safety and protection against women in all places. Interestingly, International Center for Research on Women in their study on Velugu/ Indira Kanthi Patham: A Model Documentation Report on Addressing Intimate Partner Violence (IPV) in India, have tried to understand the SERP model i.e. Adopted a three-pronged strategic framework to address the above: a) social mobilization of poor rural women into SHGs; b) skill development and capacity building; and c) capital formation. The model is very much akin to SAPAP.

Through this model the social empowerment agenda aimed at addressing social inequalities, oppression and particularly, gender-based violence with specific interventions to engage in such violence. The gender strategy of

⁴⁸The scholar in years of experience as a researcher and evaluator, has learnt that many of the programs are not known to the beneficiary by the name, but by one of the features of the program. MNREGA is a classic example of this. On the ground people relate to MNREGA as ‘100 din ka rozgar i.e. 100 days of work”. Response to MNREGA may be low, but at the same time very high if asked have you heard about 100 din ka rozgar” Similarly, herein against many of the programs, participant data show a very low of awareness, however, interactions during the group discussions revealed that women have availed benefits under various programs such as APMSS livelihood Loans for insurance, Mana Kirana shops etc.

SERP for responding to intimate partner violence (IPV) consisted of structures formed from the SHGs – Social Action Committees (SACs) and Community Managed Family Counseling Centers (CMFCCs) – to resolve IPV issues through psychosocial support and ‘mediation’, monetary compensation legal and police aid, advocacy and awareness-raising.

The study found that microcredit alone cannot create a ‘virtuous spiral’ of empowerment without developing explicit and holistic strategies to address various dimensions of gender subordination and second, the primary purpose of these collectives is of course mobilizing women for savings and loans but the very process of collectivization for economic purposes served as the platform for bringing women out of their homes, conscientizing them about rights and laws, drawing on their leadership potential and enhancing their mobility, to counsel women abused by their partners and/or their families. The qualitative data shows, that on the ground according to the SHG members, DISHA act is a deterrent and it is wished it will be used to protect against IPV as well.

The government at the Center and the State through these programs and laws has inched closer to address the SDG-5 in general and particularly target 1 and 6 of this goal, SDG-8.

5.3.5 Financial and Digital literacy and Inclusion Programs -National Level

India, the SBPL program started in 1992. Where in SHGs were linked to banks for credit facilities. Under the scheme, the SHG had a bank account, but not its individual members. However, through PMJDY program launched in 2014, to bring all the individuals in India under the financial institution's ambit.

To reach the unbanked in hard to reach areas, the Bank Sakhi model was launched As a part of the **Rural Financial Institutions Program (RFIP)**, National Bank for Agriculture and Rural Development (NABARD) and GIZ initiated this project in 2012 to overcome a major challenge in ensuring financial inclusion of rural low-income households: The last mile service delivery. Self Help Group members as Bank Agents, i.e. empowering women to drive the financial inclusion⁴⁹. The PMJDY extends credit and micro insurance to the poor. Despite so many coming under the financial institution ambit, most account holders especially are

⁴⁹ The scholar for the DAY-NRLM (Financial Inclusion Unit) had evaluated the Bank Sakhi program in the states of Odisha, MP and Jharkhand in 2018-2019. Over 100 SHG Bank Sakhi's and Per Sakhi three customers from across 5 districts in MP, 6 in Jharkhand and 15 in Odisha were also interviewed The interactions with the various stakeholder reveal, that it is helping the banking system in many ways and at many places the Bank Sakhi's were performing better than their male counterparts – The Bank Correspondents or Bank Mitra.

low on financial and digital financial literacy⁵⁰. One of the activities under MSK is to give trainings on financial and digital literacy.

5.3.6 Financial and Digital literacy and Inclusion Programs –Andhra Pradesh

The analysis of the data in question on awareness about Bank-Sakhi revealed that none of the 100 participants had heard about “Bank –Sakhi”. Further, during the FGDs, it came to light that the NABARD E-Shakti program, i.e. digitization of SHGs is yet to roll out. All the SHG members had bank accounts, though it is not necessarily under PMJDY derive, as many of them as beneficiaries of eligible schemes, as mandated by the schemes for DBT may already have had bank accounts. Herein, as well respondents were low on financial and digital financial literacy.

The SERP through its community-based micro –insurance, bank linkages through “*Pavalavaddi*”, “*Vaddileni Runnalu*”, provide credit link life

⁵⁰ The scholar had the opportunity of understanding the DBT scheme PMMVY in the Dhamtari district of Chhattisgarh. As per the scheme, the amount to the beneficiary’s bank account. Many of the beneficiaries a) Did not have the digital financial literacy and did not know how to withdraw money from ATMs; and b) did not how to read the pass book, as most did not know the money had come into the account and the pass book reflected the same but due to lack of financial literacy was not able to understand the statement. Similarly, a female dairy farmer in Tamil Nadu informed, she did not know how to operate the ATM, and if she gave her debit card to her husband to withdraw money, the amount never reached her.

insurances to the SHGs. Many of the respondents have started small enterprises with the loans.

Under the Navaratanalu, the schemes YSR Asara, all loans pertaining to the women's co-operative societies would be waived. In addition, “*Sunna Vaaddi*” zero-interest loans would be issued. And through YSR Cheyootha, the government intends to support all women from SC, ST, BC and minority communities, who are aged above 45.

The poor individuals are being looked after through YSR-Pension Kanuka and Pensionla Pempu. Senior citizens aged above 60 would be given Rs 2,000 while the physically challenged would be given a pension of Rs 3,000.

The financial inclusion programs, cater to the SDG -5, 8 and 10. However, the schemes are yet to be all comprehensive by including financial and digital financial literacy programs until that happens, India will fall behind on SDG-5 target 8 in particular.

5.3 7 SHGs and Education -National Level

The Mahila Samakhya program was launched in 1988 to pursue the objectives of the National Policy on Education, 1986. It recognized that education can be an effective tool for women's empowerment. Under the Mahila Samakhya Program, the empowerment of women is seen as a critical precondition for the participation of women and girls in the

education process. The principal strategy identified for ensuring women's participation is through mobilizing and organizing them into sanghas (collectives). It was decided that the best way to achieve this would be to follow a strategy where the program would not lay down either targets to be achieved or a specific agenda to be followed but would take its programmatic cues from the women in the Sanghas.

The predominant composition of the Mahila Sanghas is SC/ST women, women belonging to landless and marginalized families, who are engaged in wage labor. This is the very group that is most alienated from educational and other Government program and processes. Reaching them has been a difficult but exhilarating process.

The Samakhya's were designed to provide support and convergence services, the relevance of The Mahila Samakhya's went beyond working in the realm of education. The program that was rolled out in 1988 had by 2014 reached 126 districts and 662 EBBs and 42398 villages.

5.3 .8 SHGs and Education –Andhra Pradesh

In the FGDs, the participants mentioned getting loan of up to Rs 10,000 from Mahila/Mandal Samakhya for child class 8th onwards. The Mahila /Manda; Samakhya Scheme which played a significant role in India achieving great success in MDG -2 i.e. to achieve universal primary education. India was one of the top countries to excel in this goal.

However, the MS program has been stopped and independent collective, and though there is a possibility of it being brought under the fold of DAY- NRLM. To achieve SDG-4, and looking at the history of MS it is important that an alternative is looked at.

5.3.9 SHGs and Health -National Level

SHGs as vehicle to improve health indicators in the country are not known to be used. This the first time an umbrella scheme hopes for health indicators to improve through awareness about health schemes such as PMMVY, JSY, and JSSY. All these although health schemes, some of these schemes are accessed through ICDS, which is under MoWCD. However, it does not mean the SHG has no role in improving health indicators. It is traditionally believed that with improvement of economic status, results in its ripple effect are on education and health.

5.3.10 SHGs and Health –Andhra Pradesh

The content analysis of the qualitative data shows that SHG women for any medical emergencies can receive loan up to Rs 60,000. This is over and above the loan she can avail from her savings. Moreover, the women vehemently disagreed to the statement “that women avoid health seeking expenditure due to financial expense to be incurred on health”. They all informed, about the loan and awareness about free health schemes through SHGs have made health seeking easy.

5.4 Conclusions and Recommendations

The Likert Scale measures and also the data from the field shows the impact of the SHGs in women's lives. Women by their own admission see a lot of difference in their esteem and self-actualization needs.

SHGs a tool for economic empowerment, and having proved its utility is now more and more being used as a convergent model. Most of the gender component aspects in the SDGs in India are being addressed through the SHGs.

Through the SHGs various ministries are pushing to move closer to SDGs, if not completely achieve it. The NITI Aayog's SDG India Index and Dashboard, shows amongst 28 states and 8 Union territories is an indicator of this.

The role of the SHGs need not be more underlined in helping women access the schemes and improve the gender component indicators. According to the Dashboard, 20 states have score between 50-64 and are performing on the SDG 2030 targets, while 8 states i.e. five southern states of AP, Karnataka, Kerala, Tamil Nadu and Telangana; Goa, Himachal Pradesh and Sikkim are front runners with scores between 65-99 and are likely to meet the targets by 2030.

The Dashboard for SDG goal wise performance shows, on the most important SDG-5 i.e. achieve gender equality and empower all women and girls, almost all states are performing badly and aspire to achieve the set

goals by 2030. Under SDG-2 target 1, 2, and 3 are gender and children component on these as well the states are performing badly.

Table 5.1: Performance of States and UT on SDGs

States/UTs	SDG 1	SDG 2	SDG 3	SDG 4	SDG 5	SDG 6	SDG 7	SDG 8	SDG 9	SDG 10	SDG 11	SDG 12	SDG 13	SDG 15	SDG 16	Composite SDG
	Index Score															
Andhra Pradesh	88	35	76	52	37	90	88	78	86	88	36	57	70	88	80	67
Arunachal Pradesh	34	86	58	58	33	88	74	52	31	38	43	67	31	71	82	53
Assam	48	39	44	44	33	78	70	82	45	87	40	68	47	90	52	55
Bihar	33	28	44	19	40	81	82	64	47	74	50	47	43	54	84	50
Chhattisgarh	49	27	52	52	43	92	96	67	38	88	49	58	29	97	71	58
Goa	53	76	80	71	48	77	95	71	45	19	79	61	41	98	79	65
Gujarat	47	39	67	47	38	92	75	75	88	88	77	33	83	77	86	84
Haryana	47	43	85	68	36	81	77	71	73	54	49	39	34	40	76	57
Himachal Pradesh	88	44	67	81	52	82	64	76	70	78	79	52	81	92	84	88
Jharkhand	28	22	56	42	34	78	80	70	70	64	57	36	27	99	67	53
Karnataka	49	37	72	67	42	88	88	78	40	70	48	72	71	89	75	66
Kerala	64	74	82	74	51	77	70	81	88	75	51	57	58	98	77	70
Madhya Pradesh	40	24	50	54	45	92	82	67	44	88	56	58	47	94	83	58
Maharashtra	47	34	76	65	41	93	82	70	88	70	45	71	50	85	72	64
Manipur	42	88	82	70	34	87	72	27	43	81	28	85	37	100	70	68
Meghalaya	88	35	57	55	34	70	82	65	22	76	22	80	36	99	88	54
Mizoram	67	75	52	81	37	81	81	42	8	86	33	50	45	75	83	58
Nagaland	58	70	29	47	42	75	70	28	23	84	23	100	81	94	84	57
Odisha	47	34	81	40	35	85	50	58	72	89	51	44	88	98	81	58
Punjab	48	81	71	67	46	74	88	65	88	88	81	25	57	58	83	82
Rajasthan	58	35	58	51	38	76	81	65	38	70	81	30	80	75	76	57
Sikkim	65	86	88	58	48	79	97	88	27	84	74	80	38	100	88	65
Tamil Nadu	72	48	78	70	40	90	90	74	58	85	51	83	45	91	78	67
Telangana	52	36	68	84	26	84	93	82	81	94	52	58	86	88	77	67
Tripura	70	48	81	58	32	88	58	83	48	45	31	82	37	88	73	58
Uttar Pradesh	40	31	34	48	41	94	83	81	83	46	56	82	48	82	88	55
Uttarakhand	84	45	58	88	38	90	78	73	58	88	51	50	88	95	85	84
West Bengal	52	40	70	80	38	83	88	72	88	73	34	57	37	88	73	80
A and N Islands	48	38	65	81	48	85	73	56	13	94	47	89	72	85	85	81
Chandigarh	48	73	54	80	47	100	84	84	74	33	83	77	54	93	88	70
D and N Haveli	33	45	57	53	44	81	80	83	100	57	41	65	41	100	80	83
Daman & Diu	58	12	80	43	38	96	81	54	100	90	54	41	48	89	76	81
Delhi	54	56	54	84	27	81	96	80	100	89	83	39	30	82	84	81
Jammu & Kashmir	58	55	82	54	53	85	78	48	49	47	33	81	80	74	88	58
Lakshadweep	58	57	58	82	37	89	43	43	8	93	Null	75	100	100	82	83
Puducherry	58	71	71	67	35	88	97	58	86	82	53	43	39	37	94	66
India	50	35	61	58	42	88	70	84	85	84	53	55	60	86	72	60
Target	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100	100

● Aspirant (0-49)
 ● Performer (50-64)
 ● Front Runner (65-99)
 ● Achiever (100)

Source : NITI Aayog: SDG India Index and Dashboard 2019-20

With regards to SDG -16, as shown in the dashboard, country seems be on track to achieve, despite the fact, women's reservation bill is yet to be passed by the Parliament. Nonetheless, women in India are getting to be part of the various forums.

The dashboard for SDG goal wise performance shows, on the most important SDG-5 i.e. achieve gender equality and empower all women and girls, almost all states are performing badly and aspiring to achieve the set goals by 2030 at this stage looks a distant vision, unless the government takes pro-active targeted measures. Under SDG-2 target 1, 2, and 3 are gender and children component on these as well the states are performing badly.

The state of Andhra Pradesh, which once was at the forefront of the SHGs, has been badly affected on three fronts i) Bifurcation of the state; ii) Lack of proper vision documents– the vision 2020 has not set any tangible absolute numbers to achieve and there are no benchmark numbers against which success can be measured iii) Post bifurcation, the truncated state has seen two political regimes. Each ideologically different from each other and in the process of competition to lead the state to Number one position are frequently changing the policies.

To see the difference in any program, it has to run for 2 -3 years before a course correction can be carried out. Unlike, Poorna Shakti Kendras, it is

hoped that the MSK would be allowed to run its full course to see the impact on the ground.

The DAY-NRLM and its state chapter SERP base data is not updated and there are several gaping holes in the data sets, particularly with regard to social category and PIP of the individual members. In the absence of up to date records, the success of poverty alleviation measures and reduction will be difficult to show in 2030.