



SELF-HELP GROUP (SHG) MOVEMENT IN INDIA: A PARADIGM FOR WOMEN EMPOWERMENT

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Abstract

Women empowerment is one of the important issues of contemporary development policies in developing countries. It has also become central theme of debates all over the world on how to empower women in order to improve their quality and dignity of lives.ⁱ Generally, enhancing women's status and their empowerment levels can play a significant role in the success of many development programmes that bring positive social changes. Therefore, the empowerment of women has, in recent times, been one of the central issues in the project of development and is important for the all-round development and harmonious growth of any nation. It would be possible only when women are considered as equal allies in progress along with men. However, the ground truth displays those women in much of the developing world lack support for fundamental functions of a human life. They are less well fed than men, less healthy, more susceptible to physical violence and sexual abuse.ⁱⁱ Henceforth, much of the literature on women's empowerment recorded that, in order to accelerate growth, prosperity, justice and equality, it is essential to generate opportunities for socio-economic development of womenfolk in all over the world. The empowerment of the under-privileged, including women, therefore becomes a national priority for political parties and governments in the developing world today. To bring about gradual empowerment, women need to be given a space to partake in socio-economic and political domains. In this backdrop, the novel idea of self-help group has assumed a great significance in the realm of policy making which offers enough prospects and possibilities towards women's empowerment. The present paper deals with the conceptual nuances of empowerment of women and SHGs. The paper also delves the three different models that have emerged under the SHG-Bank linkage programme in India. Each model has its own significance in promoting and nurturing the SHGs. These three models are aimed at providing micro-credit to the poor through various agencies such as banks, NGOs etc.

Key Words: Women Empowerment, Self Help Groups, Micro finance and Models of Bank-Linkage.

Introduction

Women's access to rural credit has become one of the key inputs in rural development to allow the rural poor to free themselves from the poverty trap and move on the pathway of economic upliftment. One of the plans by which the government has tried to create ways for the inclusion of the rural women in the mainstream is to link with the help of banks and voluntary organizations through microfinance initiatives. The main aim behind such micro finance initiatives is to eliminate rural poverty with the help of self-help groups (SHGs). This argument is resonated by V. Puhazhendhi who claims that "*ensuring access to credit in the rural areas for augmenting agricultural production, alleviating poverty, enhancing women's empowerment and improving the efficiency of the rural credit delivery system has been a new way of development in our country.*"ⁱⁱⁱ In other words, they contend that women who have been historically excluded in the financial domain have been now given finance to run their own enterprises. In this context, the idea of Self-Help Group (SHG) has assumed a great significance in the realm of policy making which offers enough prospects and potentials towards women's empowerment. Besides this, the capacity to earn women's livelihood on their own and the resultant self-confidence is necessarily the primary step in the process of development as well as empowerment. In this context, some attention needs to be paid to the origin, growth and role of self-help groups as far as women empowerment is concerned.



International Initiative of Self-Help Groups and Micro Credit

Mohammed Yunus is commonly known as the father of micro credit system. He started a research project in Bangladesh in 1979 and came out with the ideas of micro credit which led to the establishment of Grameen Bank in 1983.^{iv} The third international symposium held on mobilization of personal savings in 1984 was planned by United Nations and the participants approved with the final resolution. The main points of the final resolution of this symposium are that the internal savings must offer the basis of credit programmes, interest rate must be relaxed by the state, the financial services must be decentralized and there should be strong connection between formal and informal institutions.^v

The Federal Ministry of Economic Cooperation and The Agency for Technical cooperation of the Federal Republic of Germany started a series of studies and workshops on rural finance in developing countries in 1984. The study came out with a new policy of self-help groups as a financial intermediation between rural poor and financial institutions in one hand and micro enterprises, on the other.^{vi} The participation of Asia and Pacific Regional Agriculturist Credit Association (APRACA) was held in 1986. It endorsed a coordinated programme for the promotion of linkage between banks and SHGs. The aims of this programme were mobilization of rural savings and credit delivery to the poor.^{vii} Accordingly, the Central Bank of Indonesia started a pilot project entitled 'linking banks and SHGs' with the involvement Self Help Promotional Institution (SHPI) in 1989.^{viii}

Micro credit system gained the momentum in the mid 1990's after World Summit for Social Development which was held at Copenhagen in 1995 and which stressed the importance of easy access to credit for small producers, landless farmers and other low-income individuals particularly women.^{ix} The summit also advocated that the governments of various nations must take appropriate steps in order to ensure easy accessibility of credit to poor. This was followed by the World Micro credit summit which was held at Washington in 1997 which proclaimed a global target of ensuring delivery of credit to 100 million of the poorest families of the world by 2005.^x

Concept of Micro-Finance

The concept of micro-finance emerged from the experiments in Latin America and South Asia, particularly Bangladesh.^{xi} According to Leach and Sitaram, micro-finance has been a favorite intervention for poverty-alleviation in developing and underdeveloped countries since the mid-1980s.^{xii} In the recent past, it has also become a new way of extending credit to the rural poor and improving their income levels.^{xiii} Besides, it is considered as an effective vehicle for women's empowerment, which calls for a reality check on male dominance in rural areas.^{xiv} This is the origin of micro-finance and its transformation into an anti-poverty mechanism in developing and underdeveloped countries. These countries understood that micro-finance can reduce the poverty levels in the rural areas and hence, they adopted the concept of micro-finance for the desired purpose (poverty reduction). The goal of micro-finance is to provide credit facilities that contribute to enhance the lives of the rural poor by increasing their income levels.

The meaning and purpose of micro-credit was clearly presented at the 1997 Micro-Credit Summit, Washington DC as follows:

"micro-credit programmes provide credit for self-employment and other financial and business services to very poor persons." The 'draft declaration and plan of Action' of this summit also proclaimed that 'the time has come to acknowledge micro-credit as a powerful tool in the struggle to end poverty and economic dependence.' As George defines "Micro-Finance as a provision of thrift, credit and other financial services (loans) and products of very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels, improve the living standards and empower them in different spheres."^{xv} As Oommen says, "micro finance means providing financial services to the poor, excluded by the mainstream banking and finance market for a long time."^{xvi}



A Conceptual Understanding of Women Empowerment

The progress of democracy can be unswervingly connected to the level of empowerment achieved by its citizens and institutions. To comprehend the relationship between progressive democracy and empowerment, it is essential to elaborate the meaning and procedure of empowerment in any given society. So, it is imperious to first comprehend the origins of the concept of 'empowerment' and its diverse connotations.

The notion of 'empowerment' of women is the consequence of post 1975 women's movement. The lexicon connotation of the term empowerment is *"to give power, to give them capacity, to perform some physical or mental activity, to delegate authority, to give legal rights, to enable, to entitle, to endow or invest with powers"*. Usually, empowerment means increasing strength in terms of social, economic, political and legal aspects of individual or groups in society. The Oxford dictionary states empowerment as *"To give somebody more control over their own life or the situation they are in."*^{xvii} Empowerment has become a general slogan over the last three decades.^{xviii} However, there has been little knowledgeable conversation on the term empowerment. Most of the analysis around it so far has been more contexts driven rather than theory driven.^{xix}

The term empowerment has diverse connotations in diverse socio-cultural and political contexts. An examination of local terms related with empowerment about the word comprise self-strength, self-control, self-power, self-relationship, autonomous choice, life of dignity in accordance with independent own values, capacity to fight for one's rights, independence, independent decision making, being free, awakening etc. These meanings are rooted in local values and belief systems.^{xx} According to Andre Beteille, *"Empowerment is a certain theory of social change in particular from a hierarchical to an egalitarian type of society."* According to Tocqueville, *"Empowerment is a social change from an aristocratic to a democratic type."*^{xxi} The World Bank outlines empowerment as *"The process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to these processes is actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional contest which govern the use of these assets."*^{xxii} According to Naila Kabeer, empowerment is nothing but the increase in people's ability to make strategic life choices in a context where this ability was previously denied to them.^{xxiii} It displays that empowerment allows them to take decisions or to make choices with far-reaching consequences which were hitherto denied to them.

All the above-mentioned definitions and arguments offer a clear understanding of the notion of empowerment. From the above, it is understood that empowerment is a constant and progressive social process that nurtures people's capabilities in the direction of enhancement and accomplishment of their lives in the society. It leads to greater participation, to greater decision-making power, greater control on lives of women and transformative action. Through this process people become conscious about social malaises and they are in a position to tackle them. Empowerment process also broadens people's choices and their efficacy levels that reflect their development at both individual and collective levels. Relating to women's empowerment, the plight of the poor and disadvantaged sections of women is highlighted here. Women's empowerment points to the necessity to advance the material conditions as well as the status of women, in order to empower them to participate in the society efficiently. To put it briefly, empowerment makes an individual active, self-confident and offers a hand to the weaker sections to attain strength and allow them to challenge injustice and oppression.

Of late, Self-Help Groups (SHGs) have been the focus of development discourse in the third world countries as they appear to offer a stage for the empowerment of women. These groups have concerned the attention of academicians and policy-makers world-wide. In India, various development and welfare policies, as well as constitutional amendments, have been heading for empowering the disadvantaged and marginalized women, especially those under the devastating wheel of poverty and facing incessant exclusion from the mainstream. In this context, the notion of SHG signifies a new initiative, self-employment through income-generating activities, which allows women to earn sustained incomes that have the potential to release them from the clutches of poverty. Also, the SHG as a group of women and their collective efforts and mutual help approach,



permits them to take decisions on their own, which in turn improves their confidence levels both within and outside the family. Henceforth, it can be surely confirmed that the concept of SHGs is one of the instruments for empowerment of women and a policy for reduction of poverty along with the anti-poverty programmes in the rural areas which have been envisioned to accomplish the same objective.

Grameen Bank- Model for Micro Finance

Mohammed Yunus, an economist of Bangladesh and Nobel laureate (awarded in December, 2006), is generally recognized as the father of Micro-Finance and Founder of Grameen Bank in Bangladesh. Primarily, he provided micro-finance facilities to 42 rural women in 1976 and found that women were able to increase their income and improve the socio-economic status of their families in the society.^{xxiv} Later on, he established Grameen Bank (grameen means “village”) in 1983, and started lending micro-credit to the rural poor in a full-fledged manner.^{xxv} From the very beginning, the vision of Mohammed Yunus was to help the poor to help themselves^{xxvi}, a vision that kept him active, constantly searching for new ways to alleviate poverty. In this process he introduced Grameen Bank model, the objective of which is to bring financial services to the poor women and the poorest in particular – in order to help them to fight against poverty by establishing profitable businesses^{xxvii} Mohammed Yunus sought to extend loans to poor women at reasonable rates, and Grameen Bank has started its services casually in the *Jobra* village of Bangladesh. He opined as “*Grameen Bank today serves more than six million poor families with loans, savings, insurance and other services. The bank is fully owned by its clients and has been a model of microfinance institutions around the world.*”^{xxviii}

Micro-Finance Movement in India

In India, majority of the population is in poverty and various poverty alleviation programmes have been initiated and implemented to alleviate the poverty by the Government of India since independence. Among them, two important programmes, the Integrated Rural Development Program (IRDP) which was introduced in 1980 and Swarna Jayanti Gram Swarojgar Yojana (SGSY) was launched in April 1999, have been significant programmes as far as the mission towards poverty alleviation. SGSY aims to provide self-employment to the poor by organizing them into Self-Help Groups and by improving their access to technology, training and marketing. It has replaced IRDP and its allied schemes that represented older concepts of self-employment for poverty reduction.^{xxix}

In India, the first effort and initiative towards delivery of micro credit through self help groups, was taken by NABARD in 1986-87. It supported and funded an action research project on 'saving and credit management of self help groups' of Mysore Resettlement and Development Agency (MYRADA).^{xxx} Subsequently, a pilot project on "linking SHGs with banks" was started in 1992 with the support of Reserve Bank of India and National Bank for Agricultural and Rural Development.^{xxxi} Some NGO's mainly, Association of Sarva Seva Farms (ASSEFA), People's Rural Education Movement (PREM), Professional Assistance for Development Action (PRADAN) and Community Development Society (CDS) have done a commendable and excellent work during the project period in promotion of SHGs, mobilization of thrift and disbursement of credit.^{xxxii} In the course of time, RBI set up a micro credit cell to make it easy for micro credit providers to engage in institutional development process.^{xxxiii} Therefore, micro credit system has been considered as an important instrument to provide credit for self-employment, financial and business services. This is the notion of socio-economic empowerment of poor people through the formation and nurturing of SHGs.

The Concept of Self-Help Group (SHG)

Of late, the concept of SHG has gained the attention of the policy makers and governments in various states due to its pro-active role in the rural areas. By definition, SHG is formed on voluntary basis, the member size being 10 to 20. The group is homogeneous in nature. The members of the group come together for addressing their common problems and they are encouraged to save on a regular basis. The amount of saving is within a range of Rs. 20 to 100.^{xxxiv} The group rotates this common pooled resource within the members with a very small rate of interest for various purposes to the needy members. If the repayment is 100 percent and recycling is very fast, the savings amount increases fastening to the accumulation of income from interest.^{xxxv} Each group has a



leader or a representative to avoid scuffle within the group. Leadership is based on rotation to provide others an opportunity for developing their leadership skills. Self Help Groups usually maintain records of transactions on regular basis in written format, which is kept with the animator or representative. A comprehensive description of SHG is put forth by Rajagopal based on his field experience in the state of Orissa.

His observations conclude that SHGs can:^{xxxvi}

- “Reduce the dependence on the local money-lenders who used to exploit borrowers by providing fake documentation and various dishonest practices;
- Augment village savings by inculcating the sense of economic security;
- Develop rural entrepreneurship for gainful employment;
- Promote mechanized farming by using low-cost farm equipment like winnowing fans, thrashers and hiring multiple operational units at harvest time; and
- Banning social atrocities against rural women.”

With the above line of reasoning, it is clear that the significance of SHGs and its usage in rural areas lies in the elimination of the money-lenders, whose impact on rural poor is extremely exploitative. Further, SHGs also improve income-generating activities which improve their self-sufficiency. Moreover, the last point highlights the matter of women’s self-awareness of their continued suppression and exclusion from the mainstream.

Vijay Kumar has emphasized the basic structure and importance of SHGs in the following words: “SHG consists of a group of people often to fifteen members on the condition that each of them would be assuming responsibility for the development of all. It represents an institution that is the result of a participatory endeavor of people trying to secure three types of power – social, economic and political that would empower them and improve their lives.”^{xxxvii}

In his explanation, SHG is a noticeable portrayal which includes the dimensions of participation, responsibility and development of each group member. He also draws our attention to social inclusion as a whole, with the usage of three types of power, i.e., social, economic and political. Habit of saving paves the way for the empowerment of women and builds confidence in them and also helps in escaping from the clutches of money lenders who charge high rate of interest.^{xxxviii} After the group stabilizes over a period of six months and management of its own funds, it conducts regular meetings, maintains savings and give loans to members on interest.^{xxxix} The SHGs get loans not only from internal sources but also from mainstream banks, different governmental and non-governmental agencies and other micro-finance institutions.

The self-help groups not only focus on entrepreneurial development and empowering women but also concentrate on all round development of beneficiaries and their villages. It is a forum for the collective voice of the marginalized sections against the common oppression and exploitation to understand the individual and common problems and improve their skills and capacities to manage the available resources.^{xl} SHGs are based on the concept of empowerment. They refer to the income generating activities in the community whose immediate aim is either to lower the cost for the household or to provide extra income through cooperative work. It is a group of association of individuals with common economic needs who undertake systematic economic activities, participate directly in decision making and sharing benefits on the equitable basis.^{xli}

Table.1: Stages of SHG Development & Role of SHPI / NGO

Stages of Development	Time period	Role of SHPI/NGO	Focus of Activities
Pre-formation	1-2 months	Initiator/ Promoter	Identifying the poor through participatory rural appraisal methods in small/hamlets/villages/towns.
Formation	3-6 months	Facilitator	Motivation to form groups, select group leaders, develop rules and norms, conduct meetings, pooling savings, collection of small loans, group cohesion and maintenance of accounts.



Stabilization (phase 1)	7-12 months	Advisory/ Managerial	Leadership stabilization, training of leaders and members, regularized and increase savings, handling of group level transactions, informal interactions with other groups/clusters, addressing community interests. Begin the process of issuing loans, helping defaulters to repay. Sourcing loans for groups through normal credit system etc.
Growth and expansion	19 months	Advisory/ managerial/ consultative	Strengthen linkages with banks, creation of assets for groups and members, spreading concept building and promotion of new groups, attempts at cluster development and federation of SHGs.

Source: Report on Micro-Finance and Empowerment of Scheduled Caste Women in Uttar Pradesh.^{xliii} (2007). p. 125. Micro-finance and women's empowerment: programme and policy review. (2007).

The above diagram explains the different stages in the process of development of the SHG. The first stage, i.e., 'Pre-formation' stage, elucidates the initial phase of a group with duration of 1 to 2 months. During this phase poor people (mostly women) are identified through participatory rural appraisal method^{xliii} in the rural areas. Self-Help Promoting Institutions (SHIPs) and NGOs perform the role of either initiator or promoter. In the second stage i.e., in the 'formation' stage, attention is paid on motivating the women to form a group, selecting group leaders, familiarizing the members with rules and norms of the SHG, organizing group meetings, collecting the funds, maintaining cordial relations among the group members and training them as far as maintenance of book-keeping is concerned. Duration of this stage is 3 to 6 months and in this stage, SHPIs or NGOs play a catalyst role. Third stage of the development of SHG is 'stabilization' stage with duration of 7-12 months. During this phase concentration is laid on enhancement of leadership qualities, training to the leaders and members of the group and creates informal interactions with other groups. Crucial aspect of this stage is providing micro-credit to the group members and providing special care on the non-payers concerning the repayments. Here, SHPIs or NGOs play a role of supervisor or advisor. The final stage of the development of SHG is 'growth and expansion' stage. After 10 months of the formation, SHG mainly concentrates on its expansion and growth by reinforcing the SHG linkages with banks, providing benefits to the groups and its members in terms of encouraging income-generating activities, training on marketing skills, enabling them to avail various developmental and welfare programmes, and promotion of new groups. Gradually, SHGs will transform into a federation after the third stage.

Principles of Self-Help Groups:^{xliv}

Apart from a commonality in all self-help groups, there are some specific principles. They are:

Social Homogeneity: SHGs members possess social homogeneity. The members of group understand the members as no one else. Helping someone else with the same problem is one of the key strengths of SHGs. Social homogeneity plays a major role in the growth and progress of women's movement.

Determination and New forms of Participation: The activity of self-help group is determined internally and the group helps to create participative democracy. These groups provide a platform to participate in various social awareness and developmental programmes at the village level.

Restructuring Help: In the group, the receiver of help also has the opportunity to help other members to become a leader. With the subsidies, money-lending of the SHG through rural banks helps to reduce the rural women's dependency on their male counterpart within the family.

Strength: The SHG approach is built by inner strengths of the group. The group members mobilize assets themselves. They have the common ownership on common assets. The members develop shared vision and plan their own future.



Advantages OF SHGs:^{xlv}

The Self-Help Groups have the following set of advantages:

- Possibility of having 100 percent participation of the members.
- Close monitoring and evaluation of actions
- Access by mutually accepted rules.
- To detect and minimize framing of rules is necessary for the success of SHGs
- Possibility of cooperation among the members in small groups. The pattern of interaction, presence of reciprocators and decision-making process is in a democratic way.

Governance in SHG

The success or failure of the SHGs is depended on the effectiveness of its governing process. Some of the major elements that are imperative for the successful functioning of SHGs have been delineated by Suguna as: effective and committed leadership, participation of group members on decision-making, self-discipline among group members and transparency in group operation, among others^{xlvi} In the backdrop of increasing membership^{xlvii} in the SHGs and loan size, Reddy and Sandeep argue that a strong governance system is needed to ensure accountability in disbursing loans, regular repayments and transparency in book-keeping (2005:11).^{xlviii} Additionally, good relations with bank officials, regular repayments by the group members, problem solving and cooperative approach are also important factors in the governing process of the SHGs.

For Lippitt, teamwork is one of the essential elements for the successful functioning of an institution^{xlix} Borrowing the concept of 'teamwork' from Lippitt, Qazi observed that the teamwork of the group is essential for maximizing the utilization of the different individual resources, to develop appropriate procedures to meet the problems and collective decisions-making^l Similarly, Suguna views leadership as significant factor that provides guidance to group members, assists in information dissemination and sharing and helps in resolving conflicts and disputes between group members.^{li} Besides, transparency in the form of truthful and correct accounts to members also helps in the effectiveness of the SHGs.^{lii}

According to Reddy and Sandeep, factors such as mutual understanding and the friendly nature of the SHG staff are important for the successful functioning of any SHG.^{liii} They are of the view that mutual understanding among the SHG leader and general secretary, treasurer and book-keeper are vital for effective performance of any SHG. Besides, the active participation of group members within and outside the group such as in the welfare and developmental programmes contribute to the worthiness of the group and its members. Similarly, rotation of leadership is important to bring the fresh and dynamic members at the forefront of the SHGs. For Suguna, the rotation of leadership should be made at least once in two years. The idea is to provide a chance to every group member to learn and acquire leadership skills over a period of time.^{liv} Hence, it is pointed out that for the effective and efficient functioning of any SHG, the art and act of governance is indispensable. It makes the SHG stable and sustainable for long time by avoiding drop-outs of the group members. Building an effective governance structure in the SHGs, contributes to the overall well-being of the rural women. Further, it positively affects communities and society as well.

Different Models of SHG-Bank Linkage Programme

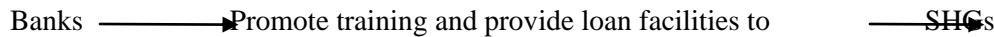
Broadly, there are three different models that have emerged under the SHG-Bank linkage programme in India. Each model has its own significance in promoting and nurturing the SHGs. These three models are aimed at providing micro-credit to the poor, through various agencies such as banks, NGOs etc. The promoter of the SHG and facilitating micro-credit agencies are different in each model. Let us examine the three models with the support of various reports and scholarly writings.^{lv}

Model- I: Banks as Self-Help Group Promoting Institutions (SHPIs).

In this model, banks directly promote self-help groups. It means banks act as a promoting institution and take initiatives in forming the groups and nurtures them. Over a period of time, banks are satisfied with the performance of SHGs and begin providing loans to the groups. Hence, in this model banks play as a direct



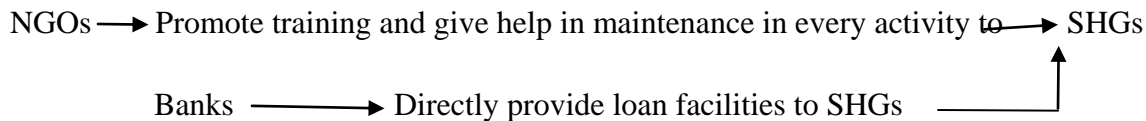
facilitator of micro-credit to the SHGs (Gupta, 2007:374).^{lvi} The diagram below is a clear representation of this model.



In this model, bank is the single actor which can do every activity and takes the responsibility of the successful functioning of the SHGs.

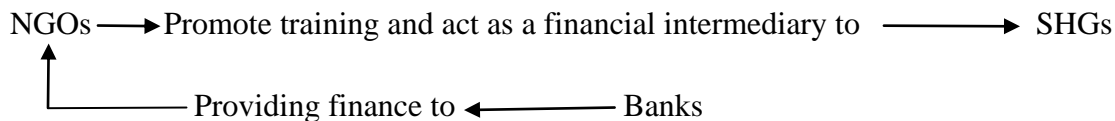
Model-II: NGOs as SHPIs

In this model, NGOs would organize the poor and form them as a SHG by giving training by bringing awareness about the importance of investment of the loans in income generating activities and help the group members in maintenance of proper accounts and link them with banks for credit requirements. This model has become popular and most of the states have been following in India (Das, 2005:32).^{lvii} NGOs play a vital role in this model, but the loan facilities are directly provided through banks. It means that NGOs act as promoter and banks act as financial intermediaries.



Model-III: NGOs as Financial Intermediary

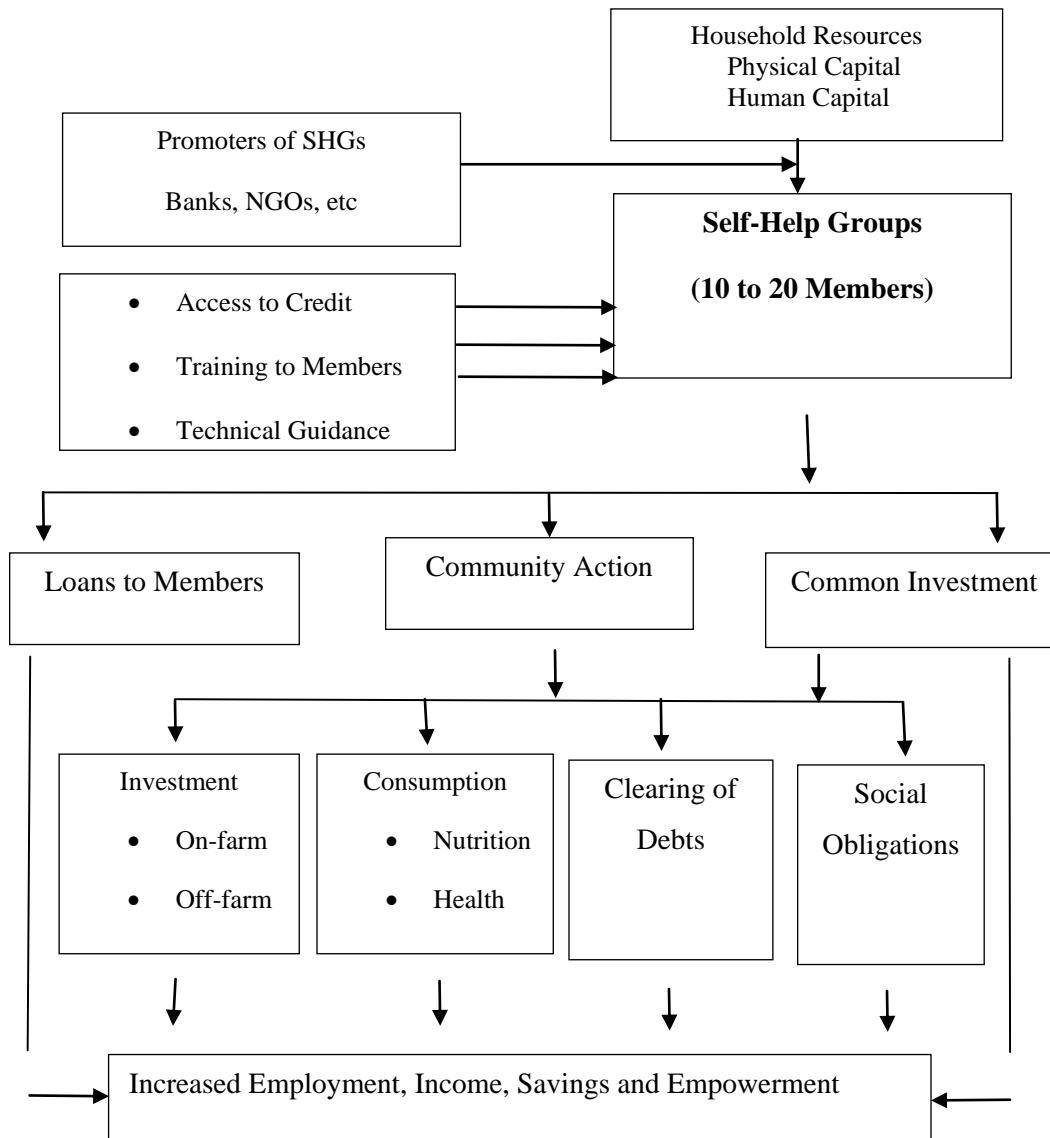
In some areas banks are not in a position to finance directly to the SHGs due to various reasons. In that case, NGOs act as both promoter and financial intermediary to the SHGs (Gupta, 2007:375).^{lviii} Here the loan is given to NGOs by the bank for lending to SHGs. In this linkage model NGO would be legally responsible for repayment and bear the risk of non-payments (Das, 2005:33).^{lix}



However, all the above three models work for the purpose of credit delivery, self-employment and further women’s economic empowerment through the SHGs. In addition to these, the SHG-Bank linkage programme also focuses upon poverty alleviation of the rural poor women. Through the second model, most of the rural poor are accessing bank-facilities. In this way micro-credit facilities are being provided to the rural poor through these models; making rural India more inclusive: socially, economically and politically.



Diagram-1: SHG-Bank Linkage Model



Source: Das, 2005.pp.33.^{lx}

The above diagram encompasses the three models of the SHG-Bank Linkage Programme. Among the three models, the second one has been effectively implemented, providing financial services to the rural, hitherto unreached poor. The diagram shows that the formation of SHG is possible with the help of human resources such as human capital (capabilities - knowledge and skills - of the individuals that produce economic values) and physical capital (non-human assets- infrastructural or financial) made by the individuals and used in the process of production) and Promoters such as Banks and NGOs. It shows also that the promoters take initiatives to encourage rural women to form the SHG. The promoting agencies are also providing training and guidance to the members for proper utilization of credit, book-keeping and enabling their active participation in the SHGs.

Once the SHG get a loan sanctioned from the bank or NGO, the group members distribute the common investment (collective fund) for community welfare. With that loan, group members invest money in on-farm (agriculture) or off-farm (small business ventures) activities to start business. Through self-employment, the



well-being of the SHG members will be improved. The SHG-Bank Linkage models also help the rural women to discharge their social responsibilities. The successful functioning of the SHGs enables rural women not only in meeting financial needs but also in clearing their previous debts and further it helps the rural women to save the surplus money. In the end, the successful functioning of the SHGs assists rural women in meeting financial needs and strengthening collective self-help capacities such as generating employment and the capacity of saving money. Thus, the contribution of SHGs leads to the socio-economic and political empowerment of women.

Table-2: Cumulative Progress of Self-Help Groups-Bank Linkage Programme in India (1992-1993 to 2008-2009)

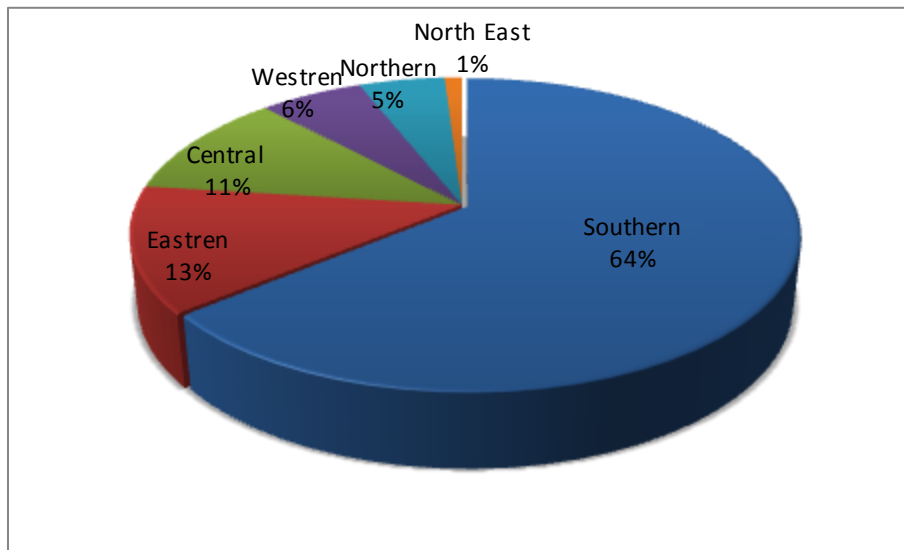
During the year	No. of SHGs linked	
	No. of SHGs linked	Cumulative (increasing number)
1992-93	255	255
1993-94	365	620
1994-95	1502	2122
1995-96	2635	4757
1996-97	3841	8598
1997-98	5719	14317
1998-99	18678	32995
1999-00	81780	114775
2000-01	149050	263825
2001-02	197653	461478
2002-03	255882	717360
2003-04	361731	1079091
2004-05	539365	1618456
2005-06	620109	2238565
2006-07	1105749	2894505
2007-08	1227770	3625941
2008-09	807905	4433846

Source: <http://www.indiastat.com/sdefault.aspx>

The above table shows that there has been a rapid growth of the SHG-Bank linkage programme in India since its inception, where it has also provided enormous loan facilities to the SHG members in order to meet their credit requirements and other financial needs. In particular, we see in the above table an enormous increase of the SHG-bank linkage programme especially from the year 1999-2000 onwards. The reason behind this pioneering change has been explained by some scholar's as being due to the impact of other successful experiences from the Grameen Bank of Bangladesh model.^{ixi} As already mentioned, in Bangladesh, Mohammed Yunus made enormous efforts to rescue the poorer sections from the poverty trap by providing micro-finance facilities through Grameen Bank. This impact certainly enthused and enhanced the banking facilities to the rural poor in India.



Diagram-2: Region-wise Spread of SHG-Bank Linkage in India



Source: Rimjhim Mousumi Das.^{lxvii}

The above diagram shows the region-wise spread of SHG-Bank Linkage across India, in which the southern region has a majority of SHGs-Bank linkages with 64 percent of the all-India total, while the remaining regions, i.e., Eastern, Central, Western, Northern and North Eastern, have a share of 13 percent, 11 percent, 6 percent, 5 percent and 1 percent respectively. The most successful region for SHG-Bank Linkage (micro-fiancé) is the Southern part of India, which is largely due to the high successful rate of SHGs in Andhra Pradesh as 55 percent (out of the 64percent percent) SHGs which are located in Andhra Pradesh. Surprisingly, the North East has only one percent, showing the backwardness as far as the formation, functioning of SHGs across India. This imbalance among the regions in India requires urgent attention. The Northern region of India can draw lessons about women's participation and the successful functioning of the SHGs from the Southern part, particularly from the state of Andhra Pradesh which has been considered as the pioneer of SHG movement in India.

Andhra Pradesh: The pioneer of Self-Help Groups in India

Self-help groups were started in Andhra Pradesh as a sub scheme of Integrated Rural Development Programme in 1982-83 with the co-operation of United Nations International Children's Emergency Fund (UNICEF). The primary objective of this programme is to focus on the women members of rural families, who are living below poverty line. The aim of this programme is to generate self-employment on a sustained basis.^{lxviii} The saving and the credit movement gathered momentum in 1993 in Nellore district of Andhra Pradesh. The women in this district had been organized into 'Mahila Mandals'(women councils) during total literacy campaign. Subsequently, these groups spearheaded anti arrack (abolition of country liquor) movement. The movement was successful and spread to neighbouring districts and led the imposition of ban as far as prohibition of alcohol is considered in the state.^{lxiv} Later on, the movement converted into savings and credit groups as *PodupuLakshmi* (save money). DWCRA self-help groups have been mushrooming in 23 districts of Andhra Pradesh and extended to 1100 Mandals by the year 1994. It is estimated that self-help groups through savings have been adapted as mass movement by the rural women. The women chose the path of savings to shape their future fortune.^{lxv}

The World Bank has acknowledged the importance of self-help groups as one of the most viable and effective programme to tackle socio economic poverty in a summit, which was held in Washington in 2002.^{lxvi} According to one World Bank survey, two million women are in Andhra Pradesh, out of ten million women in the world, who are carrying thrift activity.^{lxvii} The experience of Andhra Pradesh stands out for its spectacular achievement in promotion and improvement of self-help groups. Andhra Pradesh has seven per cent of the Indian population,



eight percent of Indian Territory and contributes about seven per cent of GDP of the country. What makes Andhra Pradesh the pioneer in self-help group's movement in India? "The government of Andhra Pradesh has promoted and credit linked more than 36 percent of all the Self-help groups in the country. These Self-help groups in the state have been given 44 percent of total bank credit made available throughout the country. Self-help groups are getting financial assistance through commercial banks, rural and co-operative banks, as well as private banks. Overall, about 49 percent credit given to Self-help groups is from commercial banks. In the case of Andhra Pradesh, however, this proportion is 69 percent. The quantum of loan per SHG in Andhra Pradesh averages 23 percent more than the national average, standing at Rs. 44,823 as compared to Rs 36,180 elsewhere."^{lxviii}

As of now (up to December, 2009), there are 9, 33, 585 SHGs in Andhra Pradesh covering the total participation of 1, 06, 60,968 rural poor women. A total of 36, 391 village organizations (VOs), 1099 Mandal Samakhyas (MSs) and 22 Zilla Samakhya's have come into existence in 22 districts in the process of micro-financing the poor women.^{lxix} During 2008-2009 financial year, Rs.11037 crores have been targeted as loan mobilization under SHG-Bank Linkage Programme and an amount of Rs.7203. 53 crores have been managed.^{lxx} These figures suggest that, unlike in other states, there has been a tremendous improvement in the functioning of SHGs and the Government of Andhra Pradesh has played a positive role in bringing SHGs as part of the strategy to eradicate rural poverty by providing micro-finance to these groups.

Table 3: Administrative structure of self-help groups in Andhra Pradesh

Table- III: Administrative Structure of Self-Help Groups			
Official Members	State Level	Ministry of Rural Development	Non-Official Members
		Member/Secretary	
		Joint Secretary	
		Department of Rural Development & Ministry of Panchayat Raj	
		State Level Coordinate Committee	
Official Members	District Level	Chairman	Non-official Members
		Member/Secretary	
		District Level Department	
		Agency for each District	
		District Collector/Chairman	
		Zilla Parishad Chairman (Vice Chairman)	
Official Members	Mandal level	Member of Governing Body	Non-official members
		Project Director (DRDA)	



		Assistant Project Director (DWCRA)	Non –official members
Official members	Village level	Village Level Organization Self Help Group Leader	

Source: H.D. Darakanath^{lxxi}

The above figure depicts the administrative structure of self-help groups from state level to village level in Andhra Pradesh.

Pavala Vaddi (Rs. 25 paise interest) Scheme: A Developmental Scheme towards Economic Empowerment of the SHG women in Andhra Pradesh

Of late, SHGs have also been used as a positive instrument to increase rural awareness about various rural development activities and policies which have been initiated for the upliftment of the excluded sections. In this task, SHGs have succeeded in channelizing and reaching the poor people. One of the development schemes, initiated by the government of Andhra Pradesh is to empower the SHG women financially by providing loan facilities to the SHGs at the interest rate of Rs. 25 paise (*Pavala* in Telugu) for 100 rupees, hence, this scheme is well known to the Telugu people as *Pavala Vaddi scheme*. The main aim of this scheme is to reduce interest rates in SHGs for providing loans and achieving the self-sustenance of the SHGs. Women those who are getting loans since July 1st, 2004 through banks, are eligible for this scheme. In 2004 when Congress party came to power, the then Chief Minister of Andhra Pradesh Y.S. Raja Shekar Reddy introduced this Scheme to enhance the economic empowerment of rural poor and bring them out of poverty. Now, women from every SHG are getting bank loans (micro-credit) with low interest rate as Rs. 25 paise per 100 rupees per month in Andhra Pradesh. The Government of Andhra Pradesh, along with banks and NGOs, is playing a crucial role to form vibrant SHGs in the villages by lending to these groups in order to eradicate rural poverty. Banks, with the help of NGOs and other organizations, project programmes in order to create awareness about social aspects. However, in the financial year 2009-10, the state government has decided to provide Rs. 9000 crores in micro-credit to rural women through the SHG-Bank linkage programme.

Conclusion

Of late, SHGs mark the beginning of a major process of empowering women. These groups are being promoted as part of the micro-finance interventions aimed at helping the poor to obtain easy access to financial services like savings, credit and insurance. The voluntary savings enable the targeted group to become self-employed and also gain self-esteem through establishing their own enterprises. It has become a forum for the collective decision-making and mutual discussions that are used as pre-experience which enhances women’s confidence to tackle the problems inside and outside the family. Similarly, the contribution of a common fund enables them to meet their emergency needs. This platform also enables the rural women to understand the individual and common problems and improve their skills and capacities to manage resources. SHGs facilitate as forum to organize, to take actions and decisions collectively for their self-reliance through entrepreneurial activities, which facilitates economic independence, where the members of self-help groups make choices, and realize them through collective action.^{lxxii} The members share individual problems and help mutually to sort out those problems. Due to the constant increase in income, the women are well sheltered and overcome the starvation. The women in SHGs will be well nourished, and can increase their skills and enhance their knowledge. SHGs help women as the agents of their own future destiny. SHGs enormously contribute to increase awareness regarding health, education and enhance skills.^{lxxiii}

It is a group of association of individuals with common economic needs who undertake systematic economic activities, participate directly in decision making and share benefits on the equitable basis. It is obvious that SHGs can also be seen as an institution of entrepreneurship development, which creates income generating activities to the rural unemployed women that transform their status as daily-wage earner to self-employer. The phenomenon of entrepreneurial activity, frees women from the constraints of economic dependence on men. Lack of earning power forces the women to tolerate and silently endure harassment and ill-treatment at the



hands of husband. Employment, especially outside the family, gives a sense of economic independence and thereby forces men and other members to refrain from inefficient injuries for fear of reprisals. A woman cannot fight injustices perpetrated by men single handedly or alone. But she can do the same, collectively, through organizations. Women SHGs in rural areas are doing a lot of service in organizing women power.^{lxxiv}

SHGs also help women in enhancing their central human capabilities, where every individual should be treated as an end, not as a mean to fulfill the ends of others, to lead a humane and dignified life.^{lxxv} SHGs contribute in providing bodily health and bodily integrity. As it shows that by pursuing income generating activities, women earn income where the income is utilized for the well-being of family along adequate voice in decision-making of family. They can spend the extra income on health, education, and nutrition.^{lxxvi} In simple, membership in the SHGs, enable women to gain control on their well-being through nutrition, health, education (i.e., social power), control on household income and decision-making through income-generating activity (i.e., economic power). Women from different sections are being brought together and organized into an association to wage a war on liquor shops and gambling centres and fight for abolishing age-old practices like wife beating, polygamy, and dowry connected harassments, devadasi system, and child marriages etc. Thus, self-help groups have the potential to contribute for women's empowerment through expanding and building the capabilities.

In recent times, the trends have been on enhancing women's political participation in the rural areas through SHGs, thereby contributing to their political empowerment. SHG as a group approach, enable women to participate in grama sabha meetings, aware them on voting pattern and claim their entitlements through their elected representatives (i.e., political control) are feasible through the membership and effective participation in the SHGs that in return enhances their capabilities to overcome their hurdles and further enriches their lives. For instance, in Andhra Pradesh, formation of SHG and targeting women as a special group has not only helped in the economic empowerment of the women concerned but has brought women into mainstream political sphere. Working together in SHG has cultivated among women in Andhra Pradesh an opportunity to organize for other collective purposes too. In many instances, group members have mobilized the other members for common village purposes like pressurizing for effective water supply, proper sanitation etc. Many a times, women have gone as a group to ensure a protest against ineffective distribution of public delivery system (PDS). The experience of political conscious as a pressure group has helped women to even challenge the panchayat leadership on many counts. Thus, it underlines the view that financial inclusion and political empowerment are linked as far as the success of SHG movement is concerned.

SHGs are emerging as a vibrant rural women's institution that provides a space and encourages women to take part in business activities with small investments, and help them as agents towards poverty reduction and economic growth. The idea of group-lending and collective problem-solving enables the rural women to overcome hurdles in their day-to-day lives. Simultaneously, SHGs are mushrooming through the activities of group members by keeping their money safe. SHGs also bring them in touch with the outer world and prepare a platform for associating and sharing with others. In addition, rural women who never used to get a chance to work in any organization are now enabled to create an independent enterprise owned by them. This kind of environment creates self-confidence and independence of women and they get a chance to think and explore in outer world. Through this process, women can learn skills and gain societal education through personal experience in the SHGs. On the whole, the SHGs improve the living conditions of the marginalized and vulnerable sections of the society and strengthen the rural women in the social, economic and political spheres.

However, India still needs to learn lessons from the Bangladesh experience of the successful functioning of micro-finance and Grameen Bank model as far as successful functioning of SHGs. Most of the poorer segments are yet untouched by micro-credit. They do not know what micro-credit is and what kinds of benefits the rural poor can acquire through these SHGs. Therefore, it is the responsibility of the governments, NGOs, various welfare organizations and citizens to make the SHGs and micro-finance familiar to the rural poor as far as credit facilities through SHGs are concerned not only to alleviate poverty but also towards the journey of empowerment of the women.



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