REVIEW OF LITRECUTURE

“Self Help Groups” is a tool to remove poverty and improve the rural development unlike in many other countries, which have already adopted. Qualitative change in the creation and proper running of SHGs from the mid seventies as a part of the formal credit delivery system. India has been experimenting with the concept for decades (Karmanker, 1998).

A self help group consists of 10- 20 members drawn from a relatively homogenous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their saving in to a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit and include the overall development of members in the social, political, cultural and economic area; thus the SHGs are ‘credit plus’ institutions (Fernandez,1998).

Moyle et al. (2006) examined the empowerment by addressing two dimensions: economic empowerment and personal empowerment. One hundred members participating in self-help groups from two rural Indian
villages in North-West India took part in the study. Both quantitative and qualitative data were gathered through self-report surveys and interviews, with the analysis yielding contradictory findings. The quantitative data found that working women reported moderate to high levels on collective efficacy, proactive attitude, self-esteem and self-efficacy with no significant reporting of psychological distress. In contrast, examination of the qualitative data revealed positive appraisals of self-worth, purpose and independence and negative appraisals of pressure, challenge and stress. The implications of these findings and the importance of this study are discussed.

Pillai and Suchintha (2006) demonstrate how the rural women pool money and run a microfinance system to tide over temporary financial stringencies arising from time to time. They conduct a cross section of economic activities such as community horticulture, provision shop, running pig farms, making household utensils, and door-to-door vending of essential household items. They are instrumental in sorting out inter-family and intra-family disputes. All their functions have now been institutionalized through SHGs. The sanctuary has also benefited by the formation of SHGs. Six papers are presented focusing on the role of microfinance/microcredit and self-help groups in natural resources management and in the environmental sustainability of agriculture by Murali (2006).
The technology diffusion process of green mussel, *Perna viridis*, farming in Kerala, India, was studied by analyzing the adoption pattern, socio-economic profile of mussel farmers, differences in farming methods, profit variations, development of trade and downstream industries, and the social factors responsible for the growth of this new industry. The farming practice has been adopted by villagers from 1996, and because of its rapid growth, India has risen to one among the top 10 farmed mussel producing nations in Asia, with an annual production of 10,060 tonnes, worth US$1.79 million at farm-gate level. Three types of farm ownerships were observed: individual ownership (IND), family ownership (FAM), and ownerships by self-help groups (SHG). The biggest outcome of mussel farming in Kerala was the empowerment of women with 87% of the SHG farms owned by women. This development scenario can work as a role model for developing nations (Kripa and Mohamed, 2008).

Masih (2009) examines the role and economic importance of medicinal and aromatic plants nursery for the SHGs members. Pati (2009) attempts to delve into the issue of sustainability with the help of an empirical data set generated through a primary survey of self-help groups (SHGs). Along with the secondary data a primary data set for 177 SHGs operating in the state of Meghalaya under Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme is
used for the period 2003-04 to 2005-06. The study has focused on the state of Meghalaya, an average state of North East India in terms of economic resource endowments, literacy level (51 per cent as per 2001 census) and per capita income. Sustainability studies concerning micro-finance in India are mainly concentrated on MFIs rather than on micro level studies on individual groups. The SGSY scheme launched to integrate poor people with the main stream economic activities could bring certain ramifications for the micro-credit efforts in India as a whole.

A study was carried out with the objective of assessing the socio-economic impact of the micro finance programme of neighbourhood groups on its beneficiaries in Nilambur block of the Malappuram district in Kerala. Nilambur block was purposively selected as the study area for the reason that a large number of Neighbourhood Groups (NHGs) were concentrated in this block. The uses a comparison of the conditions of beneficiaries of the microfinance programme in pre-NHG and post-NHG periods. Socio-economic impact of self-help groups on its beneficiaries revealed some positive changes in the level of living of the members. The NHGs were able to develop savings habit among the members. The economic impact is visible in terms of savings habit, increased credit accessibility, contribution to household income, and acquisition of household assets. The impact is also pronounced on the social
front in terms of increased role in household decision-making, improved status and self-confidence, ability to deal with adversities and community involvement (Reji, 2009).

Binayak (2005) examines the potential of self-help groups (SHGs) in generating non-farm employment opportunities by undertaking a post-evaluation of SHGs in Andhra Pradesh, Uttar Pradesh and Bihar and shows that SHGs are an effective means of empowering the downtrodden groups, especially women, provided there is an involvement of all stakeholders.

Public participation in government programmes and empowerment of women has been the cornerstone of state policy in Andhra Pradesh, India. The creation of half a million hamlet-level thrift groups headed by women, known popularly as self-help groups (SHGs), has empowered local communities and served as an important social instrument in the fight against poverty. Public investment in watershed management and new agricultural technologies are helping to transform the livelihoods of poor farmers, and in particular indigenous communities. This case study documents the transformation of Powerguda, a village of 32 families in Adilabad district, Andhra Pradesh. As a result of watershed management, new agricultural technologies and community empowerment, average household income increased by 77% over three years. The report identifies the key drivers of
economic, social and institutional growth in the village, which offer possibilities for replication in other parts of the semi-arid tropics where 350 million people live in poverty (D'-Silva et al., 2004).

Vries (2008) describes value-based holistic community development with self-help groups creates a foundation for increasing farmer incomes by providing a forum for education, mutual support and developing markets. Prasad et al. (2008) discussed the multiple regression analysis and bivariate correlation analysis and find out that live stock, total population, total literacy and male literacy are the main factors which are responsible for the poverty in Rajasthan.

Significant positive relationship was found between the characteristics viz., financial assistance obtained, frequency of group meetings, supportive environment, group processes, group sustainability, conformity to group norms and critical issues of group meetings with the level of process, product and overall empowerments. However, supportive environment was significantly contributing for the variation in process and overall empowerment among all the group variables selected. Whereas none of the variables were found significant for the variation in product empowerment (Sarada et al., 2008).
Asokhan et al., (2008) examines the profile of rural women self-help group members (n=300) in Kancheepuram, Thanjavur and Tiruchirappalli districts of Tamil Nadu, India. Their reasons for joining self-help groups, the reasons for the lack of family support to their involvement in self-help groups, their training experience, and their motivational and behavioural characteristics are examined.

Nazareth et al., (2009) discusses a fish processing project of the Community Development Organization Trust (C-DOT) to rehabilitate the village of Thiruvanmiyur Kuppam in the southern District of Chennai in Tamil Nadu, India. C-DOT has established 25 women self-help groups (SHGs) in the village since December 2006. The women of the village are members and each SHG has a membership of 17 to 20 women. The SHGs employed a contractor to complete the work, and the SHG Federation leader, Kalayavani, with the support of the other members, was overseeing it. The construction work was expected to be completed at the end of August 2007. The land had been given to the Federation by the village. Surrounding land that was owned by the Housing Board and a scrap metal shop, which was next to the construction site, was also to be given for expanding the factory. The scrap metal shop was being shifted to another location in the village. The SHGs had contributed a total of 1,25,000 rupees from their savings (5,000 rupees from each SHG). Up to
August 2007, each SHG had managed to save up to approximately 30,000 rupees. With the training over, the women were impatiently waiting for the factory unit to be started. Chinnapenn, a 60-year-old lady who was the secretary to the Federation, said, "We cannot wait for the factory to begin functioning. We have worked so hard and it has been a long time since we all earned a decent living without worrying about how we'll get through another day." The Slum Clearance Board of Chennai gave the SHGs a grant of 750,000 rupees and each SHG received a revolving fund of 30,000 rupees, which are given as loans to members who need the money. Within two months, 18 women had availed themselves of the loans and had started small fish-vending businesses and sari and other small shops. With the support and help of CARE India, boats, nets and engines were distributed to the men of the community. Life-skills training in issues such as addiction prevention, prevention of risky behaviour, risk management, decision-making, self-awareness, stress management and emotional management were conducted for 43 young men in the village.

Kripa and Surendranathan, (2008) shows how training alone was not sufficient to motivate villagers to adopt a new technology; instead visual observations of the success of the technology are essential for removing the 'risk aversion' attitude. Support from the government prompted women to form
self-help groups. This led to group farming, which helped women overcome social inhibitions and prove their competence. Regarding the factors influencing ‘Income’ was found to be the highest contributing factor and ‘Age’ was the least in changing the favorable attitude of the trainees. The same trend regarding the effect of short term training was also noticed from the study by Seenapa and Surendra (1980).

Skill formation on non-farm enterprises has been a major component in the Swarnajayanti Gram Swarojgar Yojana (SGSY). Training on various aspects has been provided to the Swarojgaries (members of the self-help groups mainly women) at the Community Development Block and also at the Gram Panchayat levels. The training programmes suffer from a number of problems ranging from coverage among Swarojgaries, duration, efficacy of such training programmes. The large number of training programmes only indicates that they have 'supply-driven and not 'demand-driven'. Nearly fifty per cent of the Swarojgaris had not been interested in obtaining any training as they may have found that these would not be economically viable. Most of the training programmes have been of farm type rather than of non-farm type. Further, problems encountered after obtaining the training has not been taken into account (Samiran and Debabrata, 2007). Masur et al. (2010) observed that age to be the contributing factor in changing the attitudes of the trainees.
Training is an important mechanism for transfer of technology and for improving the human resources at all levels. The Tamil Nadu Corporation for Development of Women was established during 1996 with a broad objective of improving the living standards of poor households and empowering women. This is being done through a network of women self help groups (SHGs) formed with the help of identified non-governmental organizations (NGOs). NGOs conducted training programmes for women SHGs members. Hence, a study was conducted on 120 women SHGs members of Cuddalore District, Tamil Nadu, India, to determine the usefulness of the training. Simple percentage analysis was carried out to find out the usefulness of the training programmes. It was found that activity-based skill training was highly useful (Vengatesan and Santha, 2006).

Tambade et al., (2007) conducted a study to determine the training need identified by farm women (n=60) of volunteers of agro-based women self help groups in South Solapur tehsil of Solapur District, Maharashtra, India. It was revealed that training on vermiculture was the first and highly important training need identified by 96.66% of the respondents. Fruit and vegetable preservation as second and production technology of important crops in the area was placed as third highly important training needs identified by 93.33 and 86.67% of the respondents. Making of crafts from bamboo was the first
not-needed training need assigned by 96.67% respondents. Two variables, viz., education and type of family had negative relationship with training needs.

Ramachandran and Seilan (2006) describes cooperative banking in India and offers information on the Kanyakumari District Central Cooperative Bank in Tamil Nadu and its role in promoting and providing loans to self-help groups.

The substantial growth in women-members of self-help groups has not meant any major change in the access of women to banking. This brief note shows that women at large remain significantly deprived of banking services. By any criterion - number of accounts, amount of loans, credit in agriculture, banking across socio-economic groups, and rural and urban areas - women remain far more disadvantaged than men. In recent times, there has, in fact, been a worsening of access to banking services for women from rural areas and those from economically backward regions and social groups Pallavi (2008).

Microcredit for self help groups is fast emerging as a promising tool of promoting income generating enterprises for reaching the 'unreached' for credit delivery in rural areas, particularly the women who are often considered to have very low net worth for availing any credit facilities from the formal financial institutions, i.e., banks. The primary data was collected from
725 fisherwomen representing 41 SHGs in five coastal villages selected randomly from Thoothukudi and Tirunelveli districts, Tamil Nadu, India. The fisherwomen SHGs were found to have regularly contributed to the savings and had paid the installments towards repayment of loans taken from the group. The repayment rate was exemplary, often exceeding 90-95 %, against which repayment rate of credit advanced for commercial and industrial purposes is not only far way behind but often dismal. Out of the 41 SHGs, 27 SHGs received RFA (i.e. 61%) from the banks. The study showed that out of 41 SHGs, 25 SHGs fisherwomen SHGs (61%) received Rs. 191300 and Rs. 350000 from RFA in Thoothukudi and Tirunelveli districts,. Out of 19 fisherwomen SHGs, 17 fisherwomen SHGs (89.5%) are engaged in economic activities. It is concluded that contrary to the common belief that poor women are not credit worthy, they are far more credit worthy, honest and most importantly 'bankable'. It is also showed that the SHGs did play a positive role in helping the fishing communities in their socioeconomic development, emancipation and empowerment (Jayaraman, 2008).

This article discusses the Self Help Group Movement of Tamil Nadu, India, particularly the reasons for being a member, problems of the members prior to formation of SHG, benefits of membership and suggestions for improvement of SHGs in the Rediyarpatti grama panchayat. An SHG is a
homogenous group of rural poor, voluntarily formed to save whatever amount they can do so from their earnings and mutually agree to contribute to a common fund of the group. It has become the women's own movement leading to their social, economic and political empowerment. A survey was conducted on 75 SHG members in the Redyarapatti Grama village. Findings show that 86.69% got improved recognition for themselves; 69.33% felt that the SHG eliminates social inequalities. More meetings of SHGs are suggested and financial institutions are urged to visit the SHG businesses and help improve their financial performance (Mani and Selavaraj, 2008).

Lakshmi et al., (2006) conducted a study to examine the relationship between personal, socio-economics, psychological and situational characteristics of rural women with their knowledge on microenterprises. The data were gathered from twelve self help groups of rural women in selected five mandals in Ranga Reddy District, Andhra Pradesh, India. Results showed that among the fourteen variables selected, seven variables, namely: socio-economic characteristics, innovativeness, achievement motivation, risk orientation, economic motivation, and information seeking behavior were positively and significantly correlated with knowledge of women in three categories of microenterprises. It is suggested that these factors and efforts, which can be easily manipulated by government or non-governmental
organizations is likely to produce the desirable results so far as microenterprises development is concerned.

Singh et al., (2006) conducted a study to determine the people's participation in the project related activities and programmes of the Singda Dam Watershed Project in Imphal District, Manipur, India. The data were gathered by interviewing 210 member-participants of the project. It was found that activities that are directly connected to the respondents' daily lives and immediate needs, viz., village and household sanitation, malaria control programme, functional literacy, self help group formation, transfer of crop production technology, and income generation, were highly participated. Majority of the activities carried out were accepted by the respondents. The level of use of the available facilities was 67.57% in poultry farming, 77.64% in piggery training, 69.75% in malaria control measures, 82.89% in crop production technologies, 67.95% in smokeless chulha technology, and 62.67% in pre and post-natal care of infants. It is suggested that the respondents' high use of the functional literacy programme and self help groups indicates that they were moving in the direction of social development.

To assess the level of awareness about the different provisions of the Persons with Disability Act (PWD Act) among leprosy patients and other disabled persons, 233 disabled persons from the self-help groups formed by the
Vadathorasalur Leprosy Control Unit in Tamil Nadu, India have been interviewed using a structured interview checklist [date not given]. Results showed that 74.7% of the respondents were aware that identity cards are available for the disabled, 56.2% were aware of the free education benefit for the disabled, 35.6% were aware of the scholarships, 33% knew about the employment reservations, 24.9% heard about the housing scheme of the government for the disabled, but only 24.5% knew about law against discrimination, 31.8% came in contact with institutions for the severely disabled and 16% were aware of the unemployment allowance for the disabled.

The level of awareness was low among women with regard to all components of the Act. It was found that students in secondary education level were not aware of the availability of scholarships and free education, which needs to be seriously looked into, especially by educational institutions. The level of formal education played a significant role in increasing awareness about the Act among literates. Knowledge is low among persons of all occupations. The study showed that there is a great need for an educational intervention programme to publicize the provisions of the Act among the disabled and their families (Robins et al., 2006).

Tesoriero (2006) reports an evaluation of women’s self help groups (SHGs) in South India. Groups (n=18) were evaluated not in terms of
their success in microcredit schemes, but in relation to their contribution to gender development. Evidence emerged that women perceived changes in their identity when working collectively to influence change at the village and panchayat levels. They engaged in local community and social action programmes, and joined in discussing issues beyond the local community. When considered within constructs of empowerment, capability poverty, citizenship, and participation in democratic processes, such SHG outcomes, and the community development processes that accompany their work, can be seen to make a modest but significant contribution to broader transformations of oppressive structures.

Krishna and Rao (2006) describes the different programmes set by the Indian agricultural industry in line with an efficient utilization and management of fertilizer use: soil testing campaigns; improvement in identifying low productive areas; supplying fertilizers through self-help groups for ease in product availability in interior villages directly to the farmers; and promotion of toll-free customer helpline to address consumer queries.

Odebode (2006) examines the place of self-help groups in financing cassava processing among rural women in Nigeria. One hundred and twenty cassava processors were selected from three of the six geo-political zones in Nigeria through simple random sampling technique. Four states were
selected from each of the three geo-political zones and 10 respondents were selected from each state. Results show that self-help groups play major roles in financing cassava processing.

Gruere et al., (2009) analyze the role and involvement of self-help groups in the minor millet marketing chain recently set up by the M. S. Swaminathan Research Foundation and then compare the role of collective action in this new market with the cases of marketing chains for cassava and organic pineapples, two cash crops with expanding production in the same area. Our analysis shows the critical role of collective action as a necessary but not sufficient condition for the successful commercialization of underutilized plant species for the benefit of the poor and the conservation of agro-biodiversity.

Singh et al., (2006) conducted a study to determine the impact of micro-financing through self help groups (SHGs) in Karnal District, Haryana, India. Data were gathered by administering a pre-tested questionnaire to 120 households in 40 SHGs in the district [20 non-Swaranjayanti Gram Swarojgar Yojana (non-SGSY) and 20 SGSY]. Results showed that the SGSY members increased their income from Rs. 19546 during 2002-03 to Rs. 27043 during the post-SHG period of 2004-05. The income of non-SGSY members (Rs. 35885) in post-SHG period was higher than non-members (Rs. 19424). Both the SGSY
and non-SGSY members increased their expenses in milk and milk products during the post-SHG period. The SGSY members increased their expenses on food to 26.1% during post-SHG period. The expenses of non-SGSY members were Rs. 17009 higher than Rs. 12858 of non-members. Both the SGSY and non-SGSY members increased their non-food expenses during the post-SGSY period. The non-SGSY members spent Rs. 10830 higher than Rs. 8626 of SGSY members and Rs. 5969 of non-members. During the post-SHG period, SGSY members had 91 additional numbers of man days and non-SGSY members got 117 additional man days.

A study was conducted to examine the role played by self-help groups and microfinancing on health care in Kerala, India. A significant proportion of study subjects had low income level. Self-help groups enhanced income in a significant proportion of the subjects. While the share of health in the number of loans was good (9.2%), the share in the total disbursement was low (3.6%). The average monthly medical expenditure was higher in women living in semi-urban areas compared to those living in rural areas. 77% of self-help-group members utilized both government and nongovernment health facilities while 23% relied only on government facilities (Gopalan, 2007).

An assessment is presented of the livelihoods and the potential of microfinance for different socio-occupational categories operating at the lower
end of the fish market chain in Dakshina Kannada district, Karnataka, India. A total of 120 fisherwomen constituted the respondents for this study. It is revealed that fresh fish and dry fish retailers have better living standards compared to fresh fish and dry fish labourers. An assessment of the existing self-help groups reveal that they are focusing only on savings and credit activities, while there is an immense potential for other services like insurance and micro-enterprise development Reena et al., (2007).

The study was conducted to determine the technological impact of dairy Self Help Group (SHG) on the production performance of dairy animals. 61 respondents from Karnal district, Haryana, India, two respondents selected randomly from each of the 61 dairy SHG of the district, were interviewed in the study. It was observed that the factors which have high relationship with lactation milk yield were found to be land holding size, herd size, milk production, milk sale, income from dairying, annual gross income, extension contact and mass media exposure. The calving interval of dairy animals was found to be more dependent on other factors than the personal traits of the respondents. It is concluded that increased mass media exposure and frequent contact with extension agencies can influence the members of dairy SHG to adopt the improved scientific practices which can increase the lactation milk yield and lactation length of the animals Das et al., (2006).
An experimental study of the relative effectiveness of four mass media channels (radio, television, newspaper, and Internet) on knowledge gain was conducted among 144 rural women belonging to self-help groups of three villages in Tamil Nadu, India. The selected technology, rabbit farming, was developed into parallel messages and was delivered through these channels to assess the knowledge gain. All the respondents (100%) had gained "adequate" knowledge after exposure to television, newspaper and Internet, while 97% of those exposed to radio had gained adequate knowledge after exposure. Traditional media were found to have a slight edge over new media in terms of influencing knowledge gain. Television was found to be the most effective treatment, followed by newspaper, Internet and radio (Prathap and Ponnusamy, 2006).

A study was conducted to determine the level of participation of farm women in entrepreneurial activities of self help groups. Data were gathered by administering a pre-tested interview schedule to 120 farm women in Kadur taluk, Chikkamangalur District, Bangalore, Karnataka, India. The influence of some independent variables, viz., age, trainings attended, mass media exposure, and socio-economic status, on participation of farm women were explored. It was found that trainings attended, mass media exposure, and socio-economic status had significant effect on women participation in
entrepreneurial activities of self help groups. Further, entrepreneurial behaviour of women had highly significant association with their participation, which was accounted to the fact that women with high entrepreneurial behaviour may be economically motivated. It is suggested that education, mass media exposure, communication and training of women must be improved (Bhagyavathi et al., 2008).

Bharathi and Chhaya-Badiger (2009) determines the constraints faced by farmwomen self-help-group (SHG) members. The study was conducted in purposively selected villages of Dharwad and Gadag districts in Karnataka during 2004-05 with a sample size of 120 farmwomen SHG members. Lack of formal education was identified as one of the main problems faced by the women. Majority also suggested continuing and expanding the project, increasing the loan amount, and providing information on banking and marketing aspects, among others. The study concludes that it is necessary to improve the literacy of rural women, upgrade and improve their skills, and provide opportunity for them to express their potential abilities.

Avinash (2007) assesses the importance of micro-finance for self-help groups (SHGs) in poverty alleviation and women empowerment in India. It indicates that SHGs are an important institutional mechanism for poverty alleviation. It is reported that NABARD has focused its attention on linking 1
million SHGs or bringing about one-third of the rural population under the bank-SHG linkage programme by 2007. However, the target was achieved much before the due date. By 31 March 2005, about 24.4 million poor families were covered under the programme. The 90% of these groups were exclusively women's groups.

The goal of empowerment of women can be effectively achieved if poor women could organize themselves into groups for assertion of their rights in various services related to their economic and social well being. Self-groups had been formed in various villages for carrying out the developmental activities. The groups formed had been linked with banks, GO's and NGO's for various activities. Monthly contribution by the group was deposited in the bank and utilized for loaning, inter-loaning, and carrying out income generating activities. Most of the group members were investing their personal money for carrying out income generating activities. The products were mainly sold within the village or nearby area (Singh et al., 2008).

A study was conducted in five adopted villages of the AICRP on Home Science. For the study, 10 self-help groups (SHGs), 50 members of SHGs, and 50 non-members were selected as respondents. The findings indicated that majority of SHGs were of medium size and linked with banks. Economic security and inculcating savings habit were the major motivating
factors for joining SHGs. Membership in SHG aided in generating income, facilitated loans and increased social contact, and opened up training avenues, thus leading to the enhancement of the socio-economic status of rural women (Deka et al., 2008).

Shylendra et al., (2009) examines how the concept of self-help group (SHG) has been adopted under the linkage programme and in what ways SHGs are able to help the poor in obtaining access to savings and credit facilities from the formal institutions in a relatively backward Sabarkantha district of Gujarat state, in western India. The primary data were collected from the SHGs and their members through a structured questionnaire. The impact of Self-Help Group-Bank Linkage Programme (SBLP) is analysed mainly by looking at the performance of SHGs in improving access to savings and credit facilities for the poor when compared to the situation before the members joined SHGs. Findings show that the linkage programme has given a fillip to the formation of SHGs in the study district, with NGOs playing a key role in the process. Social backwardness of members, including poor development of skills and ability in self-managing group affairs, and the varied responses of financial institutions to the needs of SHGs are identified as major factors influencing the performance of SHGs. While increased investment by and co-ordinated efforts among the promoting agencies in SHG formation and
development are advocated for improving the performance of SBLP, it is concluded that given the many limitations that exist currently, SBLP can serve only as a second-best solution to the problem of financial exclusion.

Formation of Self-help Groups (SHGs) in rural areas to generate microcredits has become viable units to support various activities related to agriculture, dairy, fishery, and rural industrial enterprises. Besides, it has limited focus on natural resource conservation and management. This paper attempts to examine the spread and performance of SHGs and their role in generation of microfinances to link activities under natural resource management programmes in Karnataka, India. The micro level study was conducted in five Village Forest Committees and 11 SHGs to review the performance of SHGs in linking microcredits and natural resource management. The study demonstrates that SHGs are the best formal micro level finance institutions to generate additional employment and income for needy people by involving them in planning, decision making and management of sustainable natural resource beside considering few issues and dilemma suggested in the paper. Study data indicated that in five VFCs, their savings were used to undertake soil conservation work, value addition of forest product to enhance further their income, and to cultivate medicinal plants. Thus, the reliance of these people on forests, though not reduced to a great extent, has
improved the forest conditions through various activities in addition to enhancing their income (Rao, 2006).

Lahiri-Dutt and Samanta (2006) examines why some 'self-help groups' fail by using the Development of Women and Children in Rural Areas (DWCRA) experience in India. The empirical survey was done over a period of two years in Burdwan, a relatively rich agricultural tract located in eastern India. We argue that whilst the 'group' has inherent benefits, it must never be allowed to become the paradigm in developmental policies for women.

Sakulsaeng (2008) investigates the contribution of microfinance in raising the quality of life of people in rural Thailand. Three case studies are presented. The first case study focuses on the impact on people's well-being of participation in formal microfinance institutions. The second case study focuses on community-based revolving funds intended to help people in tsunami-affected areas to recover their livelihoods. The last case study examines the impact of self-help groups on women empowerment.

Raikar (2008) looks at the micro finance/credit sector in India, highlighting its growth and policy initiatives. It also examines the achievements of self-help groups/microfinance institutions (SHGs/MFIs), as well as some disquieting facts about SHG-based lending programmes. It is concluded that SHG-based lending benefits both lenders as well as borrowers
(due to reductions in transaction costs) and is considered to be an effective instrument for increasing access to credit by the marginalized sections of society. However, whether such lending would lead to sustainable rural development is a doubtful proposition as any economic activity has other important aspects beyond the question of credit.

Sankaran (2005) reviews the origin, development and growth of the micro credit programme in India. National Bank for Agriculture and Rural Development in India launched its pilot phase of the Self Help Group Bank Linkage programme in 1992. Self Help Groups have been recognised by the policy makers as the effective conduits for accomplishing the distributional objectives of monetary policy. The SHG-bank linkage programme has emerged as the largest micro credit programme in the world. The programme has made rapid progress since its inception in 1992. The progress under the SHG-Bank linkage programme has been quite impressive. Nearly 16.7 million families were assisted through this programme and 1079091 Self Help Groups were provided with bank loans. Total amounts of 867 million US$ were given to the Self Help Groups for employment generating activities. NGOs have emerged as effective change agents by organizing, nurturing and stabilising SHGs and affecting their linkage with banks as also by adopting other delivery mechanisms for providing financial services directly or indirectly to the poor.
Rao (2005) explains the existing formal linkages programmes for providing various products to the poor, viz., small homogenous and affinity groups of poor people (self help groups, SHGs) and micro-finance institutions (MFIs). It also presents the current status of the MFI activities, the venture capital for dairy industry in India, and linkage of SHGs with the Venture Capital Fund.

According to Devi et al., (2007) Microfinance mobilization as a programme to help the poor has gained wide acceptance. Self help groups are expected to muster resources for future use towards income generation activities. This study was conducted to evaluate the impact of technological training on women self help groups (n=72) in terms of employment level and asset position of the members (n=216). A multistage stratified random sampling technique was adopted in Cuddalore district, Tamil Nadu, India. The percentage analysis was done to study the socioeconomic characteristics of the respondents. The Garrett ranking technique was used to study the utility of the SHGs in the process of empowerment of women. It was found that commercial banks, NGOs and government agencies were important agencies which imparted training to the members. The technological training programmes attended by the members of women SHGs resulted in the incremental increase in their employment pattern and asset position. The SHGs have helped the
respondents to be more gainfully employed in the non-farm activities. It is emphasized that policy planners might think of launching evaluation studies of such programmes on a continuous basis, so as to understand and undertake efforts for the success of SHGs. Efforts may be initiated to impart the required training to the members on the identified new ventures.