CHAPTER - II

REVIEW OF LITERATURE

Many contemporary research studies have been conducted in the field of SHGs and women empowerment by academicians, institutions and various NGOs associated with SHGs. These studies have attempted to bring out the objectives of SHGs and the potentialities of SHGs as the catalyst for empowering rural women in association with banks, financial institutions and government agencies. The SHG-Bank Linkage programme is a landmark development in banking with the rural poor. So, the activities of SHGs are necessarily to concentrate more on economical and social empowerment of rural women.

A review of literature is the mirror of earlier studies, which enriches the researcher and helps to identify the gaps for further research. Many studies on SHGs have been conducted in different parts of India. However, the studies focusing the SHGs as the source of rural women empowerment are comparatively less. As the present study is concerned with the SHGs and rural women empowerment, and Consumer Preference and Attitude towards SHG products an attempt is made to review the literature available so that a greater insight into the subject is obtained. Like any researcher, sufficient effort is taken to know and undertaken the earlier researches on SHGs and the related issues of rural women. Indeed, it facilitated the selection and pursuit of this research amongst the area which has not been adequately dealt with. The review of related literature stressed the need for a study on the empowerment mechanism, which differs vastly from other erstwhile women empowerment strategies. The present research brings to limelight the effects of various kinds of women empowerment strategies employed by the SHGs of the study area and consumer satisfaction towards SHGs products.

Since the concept of SHG is a recent phenomenon, only the researches and studies undertaken since 1990s have been reviewed and summarized in the following pages. The gaps, area and the problem to be covered in the present study are given at the end of the chapter.
1. Mehta, Sail and Dinkar Rao (1990) studied the working of Self Help Groups (SHGs) in Maharashtra and Gujarat. In their findings they say that SHGs help increase the awareness, knowledge and skills of the rural poor and assist them to take active participation in village activities and guide the rural poor in the field of income generating activities that contribute to higher family income and they provide credit facilities to the local target group credit for establishing and developing economic activities¹.

2. Luke (1991) in his research on the measurement of changes in a self-help context says that Self-help groups comprise of behavior and community setting that has a life cycle².

3. Quinones, Benjamin (1992) in an article stated that the Self Help Groups act as financial intermediaries in providing credit facilities for women. SHGs, through micro finance make contribution in the reduction of poverty. The availability of capital through micro credit now helps rural poor women acquire assets and technology leading to higher employment³.

4. Manivannan (1992) in a research paper states that Self Help Groups are one of the new innovations in rural lending. He has observed that rural lending helps the people to come above the poverty line⁴.

5. Pathak (1992) gives the concept about Self Help Groups and their modes of linkages with banks. He says that the SHG linkage with banks for micro take them to greater heights⁵.

¹ Mehta, Sail and Dinkar Rao, Studies on Self Help Groups of the rural poor from Maharashtra and Gujarat, NINM, Pune, 1990.


³ Quinones, Benjamin’s., Self Help Groups as informal financial intermediaries, Asia pacific Rural and Agricultural Credit Association, Bangkok, 1992.

6. Neelam M, (1992) found that women chose micro enterprises because they value the quality of their lives. It allows them to stay in control of both their businesses and their personal lives, to integrate their career roles and family roles. They place a greater value on long-term stability over rapid business of products or services and quality of jobs and work environment over the creation of a number of jobs. Further, most of the problems of women emanate from poverty, compelling them to live a life of hardship and drudgery. Therefore, in addition to their domestic chores women have to go out to work along with their husbands in order to supplement their family income. That income is known to have a positive correlation with the nutritional and educational status of the family and in building up a positive attitude towards the status of women. Singh.

7. Anita Dighe (1993) based on her study on Women, Literacy and Empowerment, an analysis of the Nellore Experience in Andhra Pradesh, has identified the following categories of empowerment: empowerment of marginalized groups, process orient nature empowerment, holistic nature of empowerment, empowerment for dealing with strategic rather than practical gender interests, cognitive, psychological and economic components of empowerment. She also states that he empowerment for democratization and empowerment for understanding the nature character of literacy influences the specific nature of empowerment, empowerment for sustainability.\(^5\)

8. Koch Eckart (1993) in a study conducted in Indonesia has stated that the linking of banks and Self Help Groups adopt various modified strategies to empower

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women. The study concentrated more on bank’s performance and the strategies adopted by banks in Indonesia⁷.

9. Fernandez and Aloysius (1993) in their article have outlined the broad concept of Self-Help Groups, which leads to total women empowerment⁸.

10. Cebemo (1993) in his research, Theories on NGOs and Self-Help group Organizations, has stated that SHGs must try to extend their activities and cooperation over wider areas as a process gradually covering larger parts of the underprivileged segment of society⁹.

11. Arora Sukhwinder Singh (1994) in his study on ‘Banking on the Poor’ states that NGOs and SHGs of the poor are able to mobilize group savings to provide group guarantee, to reduce transaction costs, to achieve high repayment rate of loans. He suggests that bank can meet the credit needs of the poor by using NGOs and SHGs as financial intermediaries¹⁰.

12. Lalitha Shivakumar (1995) in her study on Self-Help group formation has stated that the small savings by SHG rural women could generate the requisite resources, which can wean the people away from the exploitation of moneylenders. The voluntary savings constitutes the key for economic progress. The findings indicate that promotion of SHGs has the potential to bring women into the main stream of economic development paving the way for sustainable development¹¹.

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13. Indian Bank (1995) had conducted a study in Tamil Nadu, covering 45 branches of their bank and 101 SHGs. The study examined only the transaction costs of the branches under different models for credit delivered for medium team loans up to Rs. 25000. It concluded that lending to SHGs, which on-lend to borrowers with NGO acting as non-financial intermediary, resulted in saving of transaction costs to the extent of 45% as compared to lending under government sponsored programmes and other direct lending projects. Indian Bank (1995), “Performance of Indian Bank Branches in SHG Lending”, Rural Banker, Issue No.21, p.2.

14. Sukhpal (1995) has analyzed the self help groups in Indian agricultural business. Taking various cases for analyses, Mr. Singh concludes that development experience has proved that outside intervention generally do not succeed unless the beneficiaries find logic in these efforts. He opines collective self help is more important than outside help.

15. Vasimalai M. P. (1995) in his study pointed out concerns for sustainable linkage of the self help groups with the banks and outlines the future direction of community banking which is an alternative model for credit management by women from poor households in rural areas at reasonable cost and in a sustained way.

16. Chhibber and Nidhi (1996) in a research considered Self-Help Groups as an alternative credit delivery system. They also say that self-help groups save the rural people from the clutches of moneylenders. The Self-help Groups also reoperationalise the Development of Women and Children in Rural Areas (DWCRA) groups in study area.

17. Ajay Kumar Panda and Ashok Kumar Mishra (1996) in a research paper have made an attempt at conceptual analysis of SHGs and their implications as a development alternative. The paper depicts how, in spite of several structural

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weakness and bottlenecks, the SHG movement has taken a definite step towards sustainable development by pooling locally available resources.  

18. Ramesha (1996) in his paper on Self Help Groups: Emerging Co-operatives, says that the marginalization of rural poor by formal credit agencies including co-operatives have led to the formation of SHGs with the initial support from NGOs. Recognizing the self-management capabilities of SHGs, RBI and NABARD have initiated steps to use them as financial international to reach the rural poor. Because of conceptual and philosophical communities between co-operatives and SHGs, this paper examines whether the spirit and vision of co-operative principles are seen in SHGs. The distinctiveness of SHGs lies in the fact that they are fully democratic, autonomous, and thrift-based organizations, functioning in the same socio-economic and political environment. While exhibiting the basic characteristics of co-operatives in letter and spirit, SHGs continue to be functionally effective and flexible and deserve to be better known as new wave of co-operatives.

19. Dwarki, Narayanasamy and Ramesh (1996) in their study on Towards creating a participatory Self-Help Credit co-operative have mentioned that despite several decades of existence, the formal credit system, including co-operatives, has not made the desired dent in the rural economy. The study identifies the replicable dimensions in the functioning of successful SHGs promoted by NGOs in Tamil Nadu in order to project the profile of a possible prototype community co-operative effort in future. The study has made a presentation of how the concept of SHG can be taken up to higher levels and brother bases.


20. Suryamani Roul (1996) in her paper projects the Self-help Groups as an alternative model for rural development. The study concentrates on the ‘Development banking for the poor’, which appears to be popular with many NGOs. This realization reflects the long felt need of the poor who have limited access to the formal credit system and their heavy dependence on informal systems.

21. Srilatha Batiwala (1996) in her paper on Empowerment of Women in South Asia distinguishes between different approaches. She says that those who promote women’s empowerment through integral rural development programme describe women’s disempowerment to their lack of education, low economic status, lack of access to resources and low decision-making power. Those who promote women’s empowerment through awareness building and organizing women see women’s disempowerment as stemming from a complex interplay of factors – historical, cultural, social and economic and political.

22. BIRD (1996) “Bank Performance Improvement” a study under the Maharashtra Rural Credit Project (MRCP) concluded that with SHG intermediation, the transaction and risk costs of the advances to the rural branches could be brought down that could help in turn around many loss making rural branches.


23. According to Shridharan, Damyanty (1997)\(^{19}\), the SHGs bring out the supremacy of women in moulding the community in right perspective and explore the initiative of women in taking up entrepreneurial ventures. “Women’s contribution to national development is crucial”. The process of economic development would be incomplete and lopsided unless women are fully involved in it. “Emancipation of women is an essential pre-requisite for the economic development and social progress of the nation. “The SHGs empower women and train them to take active part in the socio economic progress of the nation and make them sensitized, self-made and self-disciplined. To remove the social limitations of women such as superstition, and male dominant role in decision-making, the SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life. Shridaran, Damayanty, (1997); “Encourage Self Help Groups”, social Welfare, Vol.44, No.7, October

24. Kumaran (1997) in his study in ‘An alternative to institutional credit to the poor’, states that Self-Help Groups have empowered the rural women effectively in Andhra Pradesh by providing micro credit. He also says that micro credit given by the banks to the Self-help groups raises the socio-economic status of the rural women\(^{20}\).

25. Mayoux and Linda (1998) stated that their Research paper objective is to undertaken the role of social mobilization and micro-credit for women’s empowerment. There is an implicit belief that a provision of micro-credit automatically means empowerment. This belief has been so internalized that policy makers and NGOs see micro-credit, setting up of self help groups of women around savings and credit as the panacea of all ills. The findings of the

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study say that is a positive economic impact on the needs of women. The degree of this impact and the sustainability of the incremental benefit is analysed. The study throws light on the role of economic empowerment for overall empowerment of women borrowers and types of social mobilization strategies required for empowerment to be sustainable under differing condition\textsuperscript{21}.

26. Mishra (1998) states in the paper that Self-help Groups provide employment opportunities to rural youth and they educate the rural youth by training. Further he suggests that the government must facilities employment opportunities through SHG\textsuperscript{22}.

27. A study by B.K.Gopalakrishnan (1998) indicates the SHG women showed positive change towards child care, environment, sanitation, drinking water, public speaking and child education. Most of the women shown interest in sending their girl child to school and also involved in prohibiting arrack sales in their area. It indicates the involvement by the women in the overall development of their area. B.K. Gopalakrishnan, (1998), “SHGs and Social Defence”, Social Welfare, Vol. 44, N

28. M.D. Dodkey, (1999)\textsuperscript{23} As awareness of women enhanced under group strategy fared more significantly than others in the empowerment process. Women in SHG got empowered with information on hygiene, sanitation and health. The SHG strategy provides women a chance for educative programme, awareness creation on issues such as drinking water and sanitation, family planning, literacy. Moreover the group helps women to interact among themselves and enhance their

\textsuperscript{21} Mayor and Linda Women’s Empowerment and Micro Finance Programs: Approaches evidences and ways forward. Discussion paper, the open university Milton Keynes, January 1998.

\textsuperscript{22} Misra, P.K., Employment of Rural Youth through Self-Help Groups and Co-operatives, Co-operator, November 1998.

29. Girja and Satish (1999) in their study on “Impact of SHG Lending on the Profitability of Branches” studied eight branches where the SHG lending constituted more than five per cent of the loan portfolio. They concluded that lending to SHGs and NGOs carried the least cost when compared with other models of lending. Lending through SHGs reduced the costs by 85% and through a federation, reduced the costs by 95% as compared to direct lending. The default risk was negligible in the case of lending to SHG and NGO/federation. Srinivasan, Girija and Satish (1999), Impact of SHG Lending on the Profitability of Branches”, Rural Banker, Issue No.21, p. 22.

30. (M. Ariz Ahmed, 1999) has stated that, in some parts of the Assam, the women groups were in the form of vigilance committees working at village level for supervising the execution and monitoring of the rural development activities. These women groups have also involved in prohibition of elicit liquor, afforestation, creating awareness on development schemes and implementation of different development schemes. M. Ariz Ahemed, (1999), “Women Empowerment: Self Help Groups”, Kurukshetra, Vol. 7, April.

31. Sakuntala Narasimha (1999) in her study on Empowering Rural Women focused that the Rural Women’s Development through SHG received priority for the first time during the sixth plan period. The emphasis, however, continue to be on the economic front through Programme such as IRDP, DWDRA, TRYSEM and others. It was conceded that none of these projects has delivered the expected results in the form of overall betterment of women’s status in SC/ST communities. The reasons are lack of identification with the spirit of projects among the official entrusted with the implementation procedural bases and most

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25 Srinivasan, Girija and Satish (1999), Impact of SHG Lending on the Profitability of Branches”, Rural Banker, Issue No.21, p. 22.


32. Indirakumari, Rao and Rao (2000) in their case study on NGOs and empowerment of women – A case study of Sangamitra Service Society (SSS) in Krishna district. This paper analyses the role of Sangamitra service society in empowering women in its area. It studies the relationship between SHGs, Micro-Credit System and NGOs. The findings of the study states that the Sangamithra Services Society-Friends of Service Society promoted more than a hundred women’s group in 27 villages of Kanchikacheria block. It is in Krishna district, where most of the places in Krishna district are prone to flood and cyclone. Since employment opportunities are few, migration has been high. Self help groups have established their own federation and are able to successfully mobilize public resources. More than 90 per cent of them have reduced their dependence on moneylenders for consumption. The Self-Help oriented Poverty Alleviation Programme and Sangamithra Service Society (SHPAP & SSS) discussed the concept of poverty alleviation with a new perspective that is, Self Help Groups. Self-Help through women’s empowerment in a small region is certainly good. But the role of NGO has to go beyond may be for large regions.

33. Gupta (2000) in his research study stresses the importance of empowerment of women. He refers empowerment as a process of exposing then oppressive power of existing gender relations. The study focuses on bringing together and learning lessons from efforts to strengthen the capabilities of women from marginalized sections towards their empowerment.

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34. Gurulingalash (2000) has made a study on Role of NGO in Empowerment of Tribal women in Karnataka. An attempt is made here to study the efforts made by a NGO to empower the tribal women in rural areas of Gubbi taluk of Tumkur district of Karnataka. The findings indicate that though various measures have been taken by the Government financial institution and NGOs for the empowerment of women, a number of them are still lagging behind. He further stated that in order to empower them the NGOs should extend their sincere guidance and moral support for the overall progress of women.\(^{30}\)

35. Rajaram (2000) has made a research on participatory monitoring for Self-Help Groups as a tool for sustainability. He looks at how monitoring systems may be put in place for SHGs under a women’s empowerment programme like the Mahalir Thittam. He stresses the need to institutionalize the system of self-monitoring by building capacity within SHGs or Federations and looks at self or participative monitoring as a cornerstone for sustainability.\(^{31}\)

36. Puhazhendhi (2000) has conducted a study to evaluate the Self Help Groups in Tamilnadu. In this study and attempt is made to review the progress of SHG-Bank linkage programme in Tamil Nadu and assess the socio-economic impact of the programme on the group members. The study covers 70 SHGs, promoted by four major NGOs. The findings revealed that the SHG – Bank linkage programme can be viewed from the angle of rural poor and banks. The group formation and its linkage with banks is expected to Increase the availability of capital to the rural

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30 **Gurulingalah,M.,** *Role of NGO in empowerment of Tribal Women in Karnataka,* The monthly Journal Kurushetra, December 2000, pp. 32-33

households, which in turn would relieve them from the clutches of money lenders and enable them to take up economic activities\(^\text{32}\).

37. Rebeca Robboy and Durable Sirchanya (2000) stated the importance of Indian Rural Development projects to empower women. They explain various projects. The objective of the various projects is to empower the poorest rural women through Self-Help Groups, which aims at increasing control resources, developing income-generating scheme, improving management and technical skills and gaining access to credit and social services. They have also mentioned that the World Bank had approved $19.5 million to the Government of India of Rural women Development and Empowerment project\(^\text{33}\).

38. Liestte Brunson (2000) has conducted a study on promoting family – related Self-Help Group in rural areas of Illinois. The study has been conducted in two phases. In Phase-I, ninety-three Self-help groups serving rural areas of Champaign and Vermilion counties were invited to participate in a need assessment survey. The surveys assessed the resources and needs of rural groups as well as the barriers faced by rural individual seeking groups. In Phase-II, thirteen interviews were conducted with professionals and facilities working with self help groups in rural areas. His findings provided information for the family service self help centre on how to better serve rural Self Help Groups\(^\text{34}\).

39. Rao (2000) conducted a case study in Arunachal Pradesh. Based on the concentration of various tribes, 5 aistricts were selected with eight Anganwadi centres down from two Integrated Child Development Service (ICDS) areas from each district which were identified for a detailed study. The sample includes 200


women respondents spread over five districts. It was found that a vast majority of the women in the state is interested in organizing SHGs. Women have opted for schemes like fishponds, vegetable cultivation, horticulture, garment shop, petty trade weaving and breading mithuns to be taken up through SHGs.

40. Murugan and Dharmalingam (2000) Empowerment of women through Self Help Group would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs but also through more holistic social development.

41. Jaya Anand (2000) has concluded that women are empowered with information and resources. It enabled them for initiating social action against dowry system, alcoholism, illiteracy and other social issues, the collective strength of women under the SHGs has increased their ability to take up and work for the social empowerment.

42. (C. Gangaiah, 2000) has concluded that in Andhra Pradesh, SHGs are also involved in the awareness generation on pre-natal and post-natal stages, safe drinking water, family planning, pulse polio and maternity benefits scheme. Further, they are enabled to access more information on development. Thus, the SHG work as a forum in which women can undertake collective action for their progress and also to fight against various social evils.


43. Kalpana Sinha (2000) brought the experience from Bangladesh, Srilanka, India, Canada, Australia together on women empowerment, women in leadership, and women entrepreneurship. All the contributors underlined the need for women empowerment through self employment, improving the role of women in the socio-economic development, reduction in gender bias in organization leadership, gender approach to harness the women resources, empowering of rural women through IGAs, etc. All studies stressed the need for empowerment of women through economic development and equally depends upon the social development aspect also for the sustainability of the programmes.

44. Vasudava Rao (2000) in his study on the “Swasakti Banks” established, organized and run by SC women through self management, has observed many changes in the thinking process of women. Those SC women who were once passive recipients have now become vocal, articulate and active stake holders. They are able to ask for equal wage, self esteem, and are able to provide better education, nutrition and health facilities for their girl children. On the community front they could stop the social evil of jingoism and prevented men from taking alcohol. Thus the illiterate SC women could gradually change the social scenario, though silently but steadily, towards better tomorrow.

45. Sundari and Geeta (2000) in their study said that the gender disparity in access to institutional credit is gradually narrowing down over time. Women should be encouraged to undertake micro enterprises with the available credit facilities by banks and other financial bodies. Poverty is often the consequences of unemployment, which being gender related, leads to feminization of poverty,

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39 Kalpana Sinha (Editor), Empowerment of women in South Asia, AMDISA and SAARC, Hyderabad, New Delhi, 2000.


poverty particularly affects women. However, authors opine that factors such as, training and skill formation, technology upgrading, credit, women’s Bank, supply of raw material and market, promotion of small savings and publicity could contribute to empowering women.

46. Mahad Sen (2000)\textsuperscript{42} has attempted a study to find out the development of SHGs promoted by Sreemamahiala Samity and its impact on women members. It was a study of 10 SHGs selected in Nadia district on a random sampling technique in July, 1999. The study included focus group discussion with the members of the SHGs in separate sessions followed by interview of 100 members through structured schedule, The findings of the study revealed that the individual loans were mostly used for productive purposes, the rate of recovery was very high compared to the rate of recovery of the formal institutional system and group dynamics was an instrument for change in the quality of the life of the poor people. The study also revealed that other than economic activities, the groups worked towards primary education, basic health care of family, safe drinking water and environment protection. The study concluded that group cohesion, group action, need-based credit timely repayment is essential elements for sustainability of the groups.

47. Kallur, M.S. and Biradar, A.A (2000)\textsuperscript{43} in their micro level study aimed to examine the role of non-governmental voluntary organizations in promoting the micro-credit institutions and to comment on their sustainability in the years to come. The study was based on secondary data. The study has thrown light on the


origin and the nature of micro-credit organization and its superiority over macro ones in catering to the need of farmers. It also revealed that as a result of continuous efforts of NABARD, 255 groups linked together as on 31st March 1998 and had increased to 14317 covering 30 commercial banks 100 RRBs (Regional Rural Banks), 17 co-operative banks, 260 NGOs in 19 states and two union territories involving bank a loan of Rs.23.62 crore and NABARD refinance of Rs.21.38 crore. The study also discussed the role of micro-credit organizations with particular reference to the Indo-Swiss project and their sustainability and concluded that the NGOs have succeeded in promoting SHGs.

48. According to Gurumoorthy (2000)⁴⁴, empowering women contributes to social development. Economic progress in any country whether developed or underdeveloped could be achieved through social development. The Self Help Group disburses micro credit to the rural women for the purpose of making them enterprising women and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women are fulfilled totally through the self help groups. SHGs enhance equality of status of women as participants, decision makers and beneficiaries in the democratic economic, social and cultural spheres of life. SHGs also encourage women to take active part in socio-economic progress of our nation.

49. The National Bank for Agriculture and Rural Development (NABARD, 2000)⁴⁵ studied on the impact of micro finance (MF) on the living standards of SHG members. The study revealed a wholesome change in the living standards of the SHG members, in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and income levels. The study concluded that the involvement by the members in the group significantly contributed in

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improving the Self-Confidence of the members. The feelings of Self-worth and communication with others improved after association with the SHGs and the members were relatively more assertive in confronting Social evils and Problem situation. As a result, there was a fall in the incidence of family violence.

50. Manimekalai (2000)\textsuperscript{46} studied the “NGOs intervention through micro credit for Self-Help Women Groups in Rural Tamilnadu” the study attempted to analyze the working of the SEVAI (Society of Education Village Action and Improvement) in empowering women and the rural poor through micro-credit. The study revealed that the women in rural areas were really longing for supplementary income and the intervention through micro-credit by both the government and non-government organizations was a boon to them. It also revealed that, after the micro-credit intervention of SEVAI, the education of the children was better and the women were able to manage the household activities without any problems of deficit in their budget. The study concludes with the suggestion that other institutions working for the development of women could follow micro credit strategies.

51. A.N. Sankar (2001)\textsuperscript{47} says that majority of the economically weaker section came into SHG, after joining SHG the member’s average income, employment and value of the assets owned by them has increased. The SHG strategy has made positive impact on the empowerment of women in terms of increasing their economic capacity.

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52. Snehlata Tandon (2001) says Self Help Groups focuses on changes and change-oriented skills, to help women to achieve insight, empowerment, and finding a new way of life. This strategy has made the rural women to discover their strength, self-confidence, social and economic abilities and capacity. The SHGs makes the women work collectively and understand their strengths, which they have and can be used for their development.

53. According to Agarwal, Deepti (2001), Women are critical actors in the process of moving their families out of poverty. Women need to be viewed not as beneficiaries but as active participants in the process of development and change. Empowerment of women can be effectively achieved if poor women could be organized into groups for community participation as well as for assertion of their rights in various services related to their economic and social well being. Simultaneously micro-credit and SHGs are also key elements for the empowerment of the rural women and help them to improve their living conditions and acquire small capital assets. A systematic strategy seeking to change societal attitudes towards women improves women’s self-perception; create an enabling policy, institutional and legal environment and faster economic empowerment through mobilization. Thrift, easy credit, up gradation of services and improved income generation opportunities are essential for emancipation.

54. Choudhury, R.C. and his team (2001) conducted a study to document the experience of SHGs in promoting micro enterprises through micro-credit interventions and the efficacy of Self Help Promoting Institution (SHPI). The study on poverty reduction and efficacy of SHG route for micro enterprise

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promotion. The main objective of the study was to analyze the operating system in SHGs, to explore the effectiveness of SHGs in identifying the micro enterprises and to suggest appropriate policy intervention for effective performance of SHGs. The study was carried out in selected clusters spread over regions in the states of study covered 76 SHGs, 450 members and 135 micro entrepreneurs from five regions. The case study –cum-survey method was followed. Secondary data were also collected from the records of SHGs. It was observed that group enterprise on a big scale would involve greater risks but would yield better returns to the entrepreneurs. The study brought the fact that, out of three SHPIs namely, NGOs Banks and Government, NGOs were better equipped for capacity building of SHGs and promotion of micro-enterprises. The study also showed that SHG were still in a state of flux and their sustainable development depended on a number of factors which were internal and external to the organization.

55. Dadhich,C.L.(2001) conducted a case study on Oriental Bank Grameen Project at Dehradun district in Uttar Pradesh, for assessing the benefit of the project and economic viability. Out of a total 450 SHGs covered by the project, 447 were women groups and only 3 were men SHGs. The main findings of the study revealed that a large number of women had taken up subsidiary occupation and consequently their family incomes had substantially increased. An analysis of figures relating to income and expenditure of a specialized micro-credit branch revealed that the branch had become a profit-centre right in second year of its operation. The recovery of the loans was more than 100% of the demand. The study also revealed that the borrowers under Oriental Bank Grameen Project had both the advantages of fine rate of interest, as well as hassle-free credit, whereas their counter parts elsewhere were paying exorbitant rates of interest.

56. Devasia, Leelama (2001)\textsuperscript{52} says Women’s empowerment should be increased not only in financial terms but also of socialization attitudinal and motivational. There is no need for much inventions and innovation to empower rural women. What is needed is reorientation, mobilization and realization of women friendly environment in the rural areas.

57. According to Anand (2001)\textsuperscript{53} Women’s empowerment is not merely important but crucial if development is to be sustainable. Empowerment is the process of building capacities of creating an atmosphere, which enables people to fully utilize their creative potential in pursuance of quality of life. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation. It also deepens and popularizes the democratic process.

58. The National Institute of Bank Management (NIBM, 2001)\textsuperscript{54} has studied SHG in four district of Maharashtra promoted under Maharashtra Rural Credit Project (MRCP). The study observed that 69% of the groups were of the size 11-20, 50 \% of the office bearers had at least a secondary level of education. The study revealed that the average savings of the SHGs in MRCP was Rs. 24 per month per member. This rate was more for new groups than for the old groups. The study also found that the average amount of savings mobilized amounted to Rs. 10,658 per group and that the SHGs and MRCP had started lending their own thrift capital from the eighth month of the formation.


59. Friedrich Ebert Stiftung (2001)\(^{55}\) has stated that the SHG is an exclusive organization of women as direct stakeholders and also democratically organized and managed. The women have valuable common stakes in the SHG, which are promoted or voluntarily organized in the communities. Such common stake in the groups, significantly have effect on their effective participation and also decision-making of their groups.

60. Namboodiri and shiyani (2001)\(^{56}\) conducted a study to find out the basic features and financial operations of SHGs promoted by both SHPI and NGOs served by the panchmahals vadorara Bank (PVGB). A sample of five branches of PVGB was selected, out of which three are located in Dahod district and two in panchmahals district; Gujarat. The results revealed that the repayment performance of the SHGs promoted by the SHPI was superior to that of NGOs.

61. Satish. P (2001)\(^{57}\), in his study covered groups formed by the NGOs and Banks. The secondary data and materials were collected from the period 1997 to 2000 at the Bankers Institute of Rural Development (BIRD, Lucknow). The study revealed that several SHGs included very poor members and the process of SHG formations had to be systematic. The study concluded that the NGOs were more suited for forming and nurturing the SHGs.

62. Rasure (2002) in his study on Women’s Empowerment through self help groups endorses that empowerment should be externally induced, so that women can exercise a level of autonomy. There should also be self-empowerment so that


women can look at their own lives. The findings reveal that the genesis of SHGs could be traced to mutual aid in a form of

63. Lalitha N. and Nagarajan B.S., (2002)\textsuperscript{58} has stated that once economic empowerment is achieved in terms of availability of credit facilities with better bargaining power, and other basic necessities of life has implications on overall social empowerment. Women participation with economic strengths in-group activities leads to changed self-image enhanced access to new information, skills, knowledge about resource availability and collective action. It results in improving their ability to take decisions both at home and in community.

64. Sudha and Uma (2002)\textsuperscript{59} had undertaken a study to evaluate the social status of women in house management, leadership qualities, health and sanitation and economic status, after participation in the Self Help Groups. The study observed that the participation in SHGs enhanced the empowerment of women in these four aspects and self-confidence and decision-making power among the women has increased.

65. Archana Sinha (2002)\textsuperscript{60} revealed that the Self Help Groups and micro-credit should be seen as one of the components of a solution to accelerate the Socio economic development particularly of the rural poor women in India. A judicious mix of micro-credit along with other activities with emphasis on development and empowerment strategies and processes would certainly make micro-credit an effective instrument of social and economic development particularly of the women in a holistic and integrated manner.


66. K. Ananthan (2002)\textsuperscript{61} has pointed about “Women Entrepreneurs”, there are 1, 70,000 women’s self-help groups (SHGS) in TamilNadu comprising 29, 00,000 members and their savings was Rs.470 crores, while their credit was Rs.722 crores from banks. The Majority of the groups are involved in rotating their group savings for various needs.

67. Dr. L. Nirmala (2004)\textsuperscript{69} on her study on “Changing Status of Rural Women” has concluded that the majority that the majority of the poor women belong to landless agricultural labourers and marginal farmers. They show excellent capacity in management of poverty but find it difficult to manage large assets. In spite of their virtual lack of access to means of improving their income, women make an essential contribution to their family survival. Hence, it is necessary to make our efforts towards long term problems, such as the low social and economical status of women. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspect. The SHG is a suitable means for women empowerment.

68. Nambiar and Bandyopadhyay (2004)\textsuperscript{70} a case study on women elected representatives in the post-73rd CAA phase, have reported mixed impacts. On the positive side we find that women despite their low level of literacy became articulate. They began asserting control over resources. They regularly attended Panchayat meetings. In many instances they have used their elected authority to address several critical issues such as children's' education, drinking water facilities, family planning facilities, hygiene and


\textsuperscript{69} Dr. L. Nirmala – “Changing Status of Rural Women” Kissan World May 2004.

\textsuperscript{70} Nambiar Malini and Bandyopadhyay Kaustuv Kanti, 2004, Self – Help Groups: Engagement with Governance Institutions Participation and Governance, Volume 0 Number 29, March.
health, quality of health care and village development such as pucca road and electricity in their Panchayat areas. They have also brought alcohol abuse and domestic violence on to the agenda of political campaigns.

69. Dr. E. Mubarak AH (2005)\textsuperscript{71} in his study, on "Women Development Project in Tamilnadu" has concluded that in 1991-92 the Tamilnadu Women Development Project Started on an experimental basis in Dharmapuri district with external funding from International Fund for Agricultural Development (IFAD). As on 31.03.2004 the membership has crossed 27.50 Lakhs women in 1, 62,139 SHGs with 1, 26,204 rural SHGs. The Self Help Groups have mobilized a saving of Rs.439.34 crores. He also pointed out that for the benefit of SHGs; Women Recreation Centers are created at village panchayat level. About 275 WRCs were established. About 2500 new groups have been formed and about 4.22 lakhs women were enrolled. For the year 2004-2005, provision has been made for Rs.175.00 lakhs for imparting vocational and skill training to 17,500 SHG women. Women development Project in TamilNadu is has a network of women's Self Help Groups established and monitored with the assistance of NGOs. Further the growth of SHG movement had been planned with a view to promote sustainability combined with deepening of coverage of habitations and ward / slums in urban areas.

70. Dr. V. Darling Selvi (2005)\textsuperscript{72} has viewed the performance of SHG in Kanyakumari district. Development of SHG in Kanyakumari district shows a tremendous growth over the year in all respects as to number of groups, number of members, savings mobilized and in the disbursement of loan. Hence


\textsuperscript{72} Dr. V. Darling Selvi – Lecturer, Women’s Christian College, Nagercoil, “Impact of SHGs Training”, Mar 2005.
the overall development is good. The survey which has been conducted among hundreds of SHGs members in the district reveals the fact that the reasons behind the selection for SHG training are to get good training employment, convenience, education, self interest, eradicate poverty, to get additional income and proper utilization of time. Their satisfaction towards the scheme is excellent for 22% of the respondents, very good for 21%, good for 51% and moderate for 6%. It is concluded that the factors occupation, experience, education, income are influencing the satisfaction of the members whereas the factors like type of training, training period, family size, age are not influencing.

71. The project officer of DRDA P.Jeyabalakrishnan (2005)\textsuperscript{73} has stated that thinking women SHGs are only making eatables, garments and decorative articles, but now their enterprising skills have diversified them into newer ventures like manufacture stabilizers and generations of manure from waste. Going a step further they can also become entrepreneurs and run computer centers in smaller owns, achieving the objective of emancipation of rural and semi literate women through economic self-reliance.

72. Ms. M.V. Subha (2005)\textsuperscript{74} in her study on "Micro financing in India" - A critical factor has pointed out that NGOs are playing an important role. It estimated that 800-1000 NGOs are involved in mobilizing savings and providing micro-loan services to the poor. The NGOs micro finance sector has started providing significant 'user friendly services to the poor. NGOs link the self-help groups with the commercial banks for offering better financial help. The delivery of micro financial services to low income families through SHGs is


\textsuperscript{74} M.V.Sudha - Management Education Foundation of Palaghat Management Association, “Micro Financing India – A Critical Factor”, Jul – Sep 2005 Vol XXI No.2
one type. The SHGs model has 15-25 members operating together revolving the members own savings. The SHGs and grameen models focus on women has brought about a change in the way rural folk treat them. Large portion of their corpus is built by saving mobilized from cooperatives. The different schemes offered by the SHGs and grameen models have proven to be successful in different states. The challenge ahead is to ensure access to financial services for the poor majority.

73. P.M.Mathew (2005)\textsuperscript{75} A study on micro finance said that micro finance deals with two broad models ie., SHG Model and grameen, have seen some healthy competition that has led to innovations. As such micro finance services have got diversified over time into areas such as micro saving, micro insurance and several non-financial services. These obviously have helped to improve the quality of life of the participants of this movement and offered new linkages among the various stakeholders. He also pointed that the role of the government and of the private sector so far has not been significant. While the NGOs started organization, offer financial services, this is not enough from the point of view of sustainable enterprise development. For this it is necessary to look at micro finance institutions from alternative rating criteria such as professional skills, awareness and networking capabilities.

74. The study of micro finance by Graham A.N.Wright (2005)\textsuperscript{76} has concluded that in 2004 about 16.7 million poor households were accessing credit through 35000 branches of 560 commercial and cooperative banks under the SHG-bank linkage programme. This activity is the result of NABARD work in the micro finance sector, which started in 1992 through a pilot project for promoting 500 self help groups. The government of India made linkage SHGs with banks a national priority from 1999 onwards through its periodic

\textsuperscript{75} P.M.Mathew – Director, Institute of small enterprises and Development The Hindu, Nov 21, 2005.

\textsuperscript{76} Graham A.N.Wright – International export in microfinance The Hindu, Mar – 15, 2005.
policy and budget announcements. NABARD continues to nurture the expansion of the outreach of the programme by providing support to the stakeholders. Today the programme is growing at a pace of about 2.5 million households annually.

75. The study" by Dr.S.Kamaraju (2005)\textsuperscript{77} on "Self-Help Group emerging – Rural Enterprise" has stated that specialties who are giving more importance for the eradication of poverty in rural areas stress the need for organization of rural poor into separate self help group run by the members themselves. The concept of SHG has gained momentum now-a-days and its roots have penetrated in almost all villages in TamilNadu. The study was conducted to know the activities of SHG in valangaiman in Thanjavur district. It is an agro -based area. At present agriculture operation has not picked up due to poor monsoon and non-availability of enough water in cauvery. This forced the people in villages to seek other kinds of occupation to earn their livelihood. Rural women are not exception to this. They are engaged in small scale industries and industrial activities out of necessity. Finance is the major problem for the rural women for undertaking these activities. Self Help Group formation helped them to certain extent to undertake business and industrial activities.

76. A study on feminization of micro - credit by Vasanth Kannabiran (2005)\textsuperscript{78} pointed out that the feminization of poverty; a serious concern so far is now giving way to the feminization of micro credit. Women are preferred clients because they can be persuaded to operate on generated notions of scheme of decency and discipline. The SHG functions as a policy delivery agent. The whole effort of gendering development has been flawed by the tendency to pick up a part and then treat it as whole. A situation where they are separated from their land, their roots, and their


\textsuperscript{78} Vasanth Kannbiran – “A Study on feminization of Micro – Credit”, Economic & Political Weekly, Aug 20, 2005, Vol XL No. 34.
livelihoods and hence formed into homogenous SHGs and provided credit and savings will enable to lift their households out of poverty.

77. Nirantar (2005)\(^{79}\) pointed out that one alarming outcome of the emergence of SHGs has been the manner it has altered the nature of discourse on development and social justice by placing...the notions of overcoming poverty. Expecting the poor to overcome themselves out of poverty through entrepreneurship it only leaves the systematic inequalities and factors that create poverty unchallenged and secure. What SHGs provide women today is mere membership while obstructing and obscuring their movement to citizenship and political power.

78. Study on "Women as Entrepreneurs" by Bindu Shridhar (2005)\(^{80}\) has pointed out that it is estimated that women entrepreneurs presently comprise about 10% of the total number of entrepreneurs in India, with the percentage growing every year. If the percentage prevailing trends continue, it is likely that in another five years, women will comprise 20% of the entrepreneurial force. With corporate eager to associate and work with women-owned business, and a host of banks and non – governmental organizations are keen to help them get going, there has rarely been a better time for women with zeal and creativity to start their own business.

79. L.N.Reathy (2005)\(^{81}\) a study on "Drive to Help Women SHGs become Plantation Owners in Nilgiris" has pointed out that twelve women SHGs in the Nilgiris are to become proud owners of 25 acres of tea plantations with in the next fortnight. With banks willing to extend financial support and the 50


percent subsidy coming in from the TamilNadu Adi-Dravidar housing and Development Corporation, the RDO trust is confident of reaching larger sections of the rural population. The process of transferring the title deeds in favor of the 12 women SHGs has just started. The land currently identified for transfer belongs to an estate/tea garden at kollakombu in Melur Panchyat The RDO trust is also planning to help the SHGs set up women-owned tea factories eventually, when they have roped in about 500 acres.

80. Dr.G.Ganesan (2005) A study on "Rural Transformation through Self Help Groups" has concluded that the growth of Mahalir Thittam has been phenomenal due to the level of political blessings and bureaucratic support it has received in the last two yeas. However to sustain the movement spread up its success, the Mahalir Thittam should engage marketing consultants and professionally experienced in rural marketing. It is found that the formation of SHGs have improved the standard of living of the poor people. NGOs were very much useful to the members in the sample blocks to increase their productivity. The objective of launching the programme was to build the capacity of the rural youth on par with the workers in the organized sector it will be on promoting Job-led economic growth in villages.

81. Asokan (2005) in his study concluded that micro-enterprises, to the deserving poor are one of the weapons for eradicating poverty in our country. The lessons learned from successful micro-enterprises suggested that the key was to being together the element of sustainable development with micro-enterprises.

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82 Dr.G.Ganesan – Lecturer, Periyar Arts College “Rural Transformation Through SHG, Kisan World, Jan 2005.

82. Selvanathan and Aravazhi (2005)⁸⁴ in their study on "Self Help Groups - A New Beginning in Women Entrepreneurial Development" concluded that in Tamilnadu the SHG movement covers 1.79 lakhs self help groups with 29.84 lakhs women members, savings of Rs531.96 crores and credit availment of Rs.857.76 crores. It was true that the poor status of Indian women in villages could be transformed with the help of SHGs. The success rate was high at many places in India. SHGs were the real path finders in the life of rural Indian women.

83. Swaminathan and Buvaneswaran (2005)⁸⁵ in their study on "Participatory Growth of SHG - a tool for rural economy" indicated that the southern region continues to dominate the linkage programme with a share of 72% as on 2003. As far as the cumulative position was concerned, Karnataka ranks first (3950) followed by AndhraPradesh (2145),Kerela (1826); Utter Pradesh (1348), Tamil Nadu (1307) and Orissa (1043) as on 2002-03. Out of bank loan of 117.83 million disbursed to SHGs a lion's share went to southern region 72.40% constituting 85.30 million rupees followed by western region 8.85% with 10.42 million.

84. Thorat (2005)⁸⁶ in his study on "Rural Credit in India" revealed that challenges before the SHG- Bank Linkage Programme, about 60% of the total SHG credit linkages in the country are concentrated in the southern states. However, in states which have a large share of the poor, the coverage was comparatively low, the skewed distribution is attributed to the over zealous support extended by some of the state Government to the

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programme, skewed distribution of NGOs and local cultures and practices. The second challenge was that formed SHGs having linked them to banks, how they can be induced graduate into matured level of enterprises, how they can be induced to factor in livelihood diversification, how they can increase their access to the supply chain, linkages to the capital market and to appropriate/production and processing technologies. The third challenge was how to ensure the quality of SHGs in an environment of exponential growth. Due to the fast growth of the SHG Bank linkage program, the quality of SHGs has come under stress.

85. Rajaram Dasgupta (2005) in his study revealed that Andhra Pradesh, Karaataka, Kerela, Tamil Nadu may be categorized as SHG developed states with high SHG credit for poor.

- High penetration among poor through SHG
- Wide spread coverage of poor; and Bihar and Madhya Pradesh may be classified as SHG backward state with
  - Low SHG credit for poor
  - Low penetration among poor through SHG
  - Low spread coverage of poor.

86. Ramakrishna (2005) in his study indicated that the sustainability SHGs was possible through application of modern Information and communication Technology (ITC) which would facilitate articulation of women at the


grass roots of their experiences, concerns and perceptions. It provides necessary information and insight to transform them into achieve, conscious and confident participants in the sustainability of SHGs. Several methodologies like one-way video, two-way video, teleconferencing network, video conferencing with cameras at two or three locations multimedia, using-text, sound, images, animations and video utilized from the village level to the district level will be effective in the management of SHGs. The study also suggested that the implementation of ICT devices at group level, bank level, NGO level, would contribute to a healthy growth of women in rural and urban areas.

87. Manoharan Nair and Girija (2005)\(^{89}\) in their study concluded that weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of development activities, social and cultural activities were conducted under SHGs, NGOs and Community Based Organizations enhance the confidence and capacity of the poor women. Moreover, thrift and credit operations under micro enterprises enhance the economic status of the poor women in family and society which helps to eradicate poverty at the root itself.

88. Gupta M.L. (2006)\(^{90}\) in his study "Economic Empowerment of Women through SHGs" based on an in depth survey of three SHGs in the state of Punjab, showed that the successful working of these three SHGs has given enormous benefits. Organized working of the women through these SHGs has increased the income of the families involved. Success of these SHGs not

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only improved the economic status of the women concerned but also there was a drastic change in their social status.

89. Bhagwati Prasad (2006) in his study, concluded that the micro-finance had been found as the appropriate approach and effective tool for poverty alleviation and empowerment, which could be internalized into cooperative system through strategic and legal support, keeping in view the long term sustainability of microfinance within cooperative functioning.

90. Joseph et al (2006) in their study on "SHGs and Tribal Development in Mizoram" suggested that lack of Co-ordination between government agencies, Banks and SHGs was reported as major problem. Efforts should be made to avoid delay in sanctioning revolving fund loan. The state government needs to encourage NGOs by way of aid to welfare and development activities for them. The problem of marketing the products was also emerging as critical, among the SHGs. Effort should be made to provide fair price to the products of SHGs.

91. Loganathan and Asokan (2006) in their study suggested that SHGs had provided access to credit for their members; helped to promote savings and yielded moderate economic benefits; reduced the dependence on moneylenders; and resulted in empowerment benefits to women. On the other hand field reports also suggest that contrary to the vision for SHGs development, SHGs are generally not composed of mainly the poorest families; there was greater evidence of social empowerment rather than significant and consistent economic impact; and financial skills of group members have not developed as


94 Planned Loganathan. P. and Asokan,r. (2006) "Inter Regional Development of Self Help Groups in India.
92. Malik and Srilatha vani (2006) suggested that there was a need to make a provision for women to establish micro enterprises. The need of the hour was to help women to overcome the hurdles to set up micro-enterprises and help them to achieve self-reliance and become contributors for prosperity of the nation.

93. Nadarajan and Ponmurugan (2006) in their study on "Self Help Groups Bank Linkage Programme" indicates that member of SHGs formed in India and Tamilnadu for providing micro-credit was increasing during the period from 1992 to 2002, the compound growth rate was being 119% and 124% respectively. The result of the study also showed that the number of SHGs in kanyakumari district has reported a growth rate of 181%, while comparing the growth rate of number of SHGs in Tamilnadu and India, Kanyakumari District has recorded a substantially higher growth rate.

94. Subbiah and Navaneetha Krishnan (2006) in their study concluded that the SHGs played an important role in the upliftment of the rural poor by providing loans at reasonable interest rate. It helps the rural poor to improve employment and economic supports, The members could avail loans themselves without collateral security. SHGs in most of the villages have been successful in breaking the stronghold of money lenders. SHGs bank linkage programme has been advantageous not only to members of SHG but also to the banks. The advantages to banks were the lower transaction costs by providing loan to the groups for internal lending. There was no recovery problem for bank loans given to SHGs.


95. Vimala (2006) revealed that co-operatives in the state have whole heartedly responded to the linkage programme brought out by NABARD. They played a key role in the promotion of SHGs by providing the poor with easy access of credit to take various income generating and livelihood support activities. Hence, co-operatives could really be viewed as a tool of social change and reform in the economy.

96. Abdul Raheem and Yasmeen Sultana (2007) suggested that there were a number of possible routes to the promotion of Self-employment. Strengthening of Self Help Groups is one of the promotional methods, so more and more Self Help Groups should be encouraged in order to eradicate poverty through Self-employment and at the same time empower women which in turn lead to overall economic development.

97. Dr. A. Ramachandran and Kavitha (2007) in their study "Women SHGs in India" stated that "The self-help group model has been identified as a potential pathway to alleviating poverty. The number of poor, women who are enrolling in SHGs all over rural India has been increasing remarkably. They are not only active in thrift and credit management but are also taking up other activities, such as natural resource management and development work, literacy, knowledge management, nutritional security etc. SHGs lay the foundation for self-reliance through building up of to generate employment opportunities for the rural poor, and the poorest, and lead to job-led economic growth.

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100 Dr. A. Ramachandran Reader in Commerce SNR Sons college coimbatore and Kavitha lecturer – MBA department SSM college of Engineering Komarapalayam, Namakkal - "Women SHGs in India"
98. Rekha R. Gaonkar (2007)\textsuperscript{101} Role of Self-Help Groups in Empowerment of Women" has emphasizes that the SHGs are the effective instruments of women empowerment. The SHGs have also created better understanding between the members of the different religious groups as the members of SHGs belong to different religions. This is a welcome change to have understanding and tolerance towards the members of other religions particularly in a country like India where there is a diversity of religions and castes.

99. Mr. Muthappan (2008)\textsuperscript{102} indicates that Indian Bank, in Krishnagiri and Dharmapuri districts, distributed Rs. 561 crore to 31,238 Self-Help Groups for the last 20 years; the Bank had extended Rs. 147.43 crore as loan to the SHGs last financial year. During this financial year, the Bank had so far extended Rs. 43.38 crore as loan to 1601 SHGs. The Bank had also disbursed Rs. 12 crore to 1,346 families as

100. Dr. Ganapathi, S. Anbu Malar (2008)\textsuperscript{103} conducted a study on Consumer attitude and preference towards SHG products in Coimbatore city. In their study they find that, SHG's are a powerful medium for women empowerment. This concept has helped to bring social reform and uplift rural women folk. The study reveals that the customers find SHG products reasonably priced and affordable. Purchase decisions are influenced by factors like service, quality, value for money and the homemade nature of the products. The customers feel that the product packaging needs to be improved. Thus, SHG products should be brought into the mainstream usage by customers so that it leads to real women empowerment.

\textsuperscript{101} Rekha R. Gaonkar - "Role of Self-Help Groups in Empowerment of Women"

\textsuperscript{102} Muthappan, Assistant General Manager and Head of the Dharmapuri Circle. – Indian Bank, THE HINDU, March 11, 2008.

\textsuperscript{103} Asia-Pacific Business Review, April-June, 2008.
101. T.Kalaiselvi.andD.Muruganandam (2009)\textsuperscript{104} Conducted a study to identify the role of Micro credit in Self-Help Groups (SHGs) in Tamil nadu. The objective of the study was to find out the level of satisfaction towards the usage of Micro credit by rural and urban SHGs. The study is categorized as exploratory research based in the state of Tamilnadu. In their study they found that Majority of the rural SHGs (were formed by the members with a similar experience of poverty. The majority of the urban SHGs were also formed by the members with similar experience of poverty. They also suggested that the government may purchase the products of SHGs for their operations; this will significantly help the SHGs and allow the government to monitor the performance of the SHGs. The micro credit programme plays an important role in the potential for the alleviation of poverty and the empowerment of women in particular.

102. Prasadarao and M Dr.R.Gopal (2010)\textsuperscript{105} conducted a study on the impact of SHG movement on self sustainability of rural women form Dwarli village. In their study they find that after joining the SHG in this village woman experienced the difference between pre and post SHG economic freedom. The benefits are more than the economic betterment; the women have experienced a greater betterment in the non-economic spheres of their lives. The way people perceive them has changed. During the study there are some encouraging point is that the SHG model is elevated the self esteem of the women, due to various reasons exhibited earlier effecting the sustainability in Dwarli village. They suggested that strategic plan with the combined support from government and banks with the support of NGOs, where SHGs will be encouraged to participate in economic and entrepreneurial activities to generate regular income. Encourage them repay the bank outstanding amount to make them eligible for future loans.

\textsuperscript{104} \textit{Journal of Finance and Management in Public Services}. Volume 9 Number 2.

\textsuperscript{105} \url{http://www.articlesbase.com/personal-finance-articles/impact-of-shg-based-microfinance-on-women-empowerment-2487326.html#ixzz1K8osvNir}