CHAPTER-II
THEORATICAL BACKGROUND WITH REVIEW OF LITERATURE

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2.1 Introduction

This chapter highlights the necessary theoretical background with Review of literature. Mainly it deals with Traditional Development theory and Sen’s theory of Exchange Entitlement Endowment and poverty. In this chapter an attempt has been made to review the previous studies about the subject matter of empowerment of women, NABARD’s microfinance and SHG-Bank Linkage Program, NABARD and NGOs, and SHG performance.

The review of these studies has been classified into three groups. Based on these reviews, an attempt has been finally made to find the gaps and these gaps are very useful in setting objectives and prepare a proper methodology of the study.

2.2 Theoretical Background

Gender refers to the “socially determined ideas and practices of what it is to be female or male” (Reeves and Baden, 2000). These ideas and practices are sanctioned and reinforced by a host of cultural, political and economic institutions, including the household, legal and governance structures, markets and religion.

Even after independence and the constitutional guarantee of gender equality in 1950, the condition of women in India continued to remain marginalized in all the socio-economic, educational and political fields. This was brought out very sharply by the report of the Committee on the Status of Women in India in the early 70’s which revealed that in some domains, for instance employment, the situation had deteriorated. Gender disparity and discrimination shown to women emerged as a major issue. While initially the approach was more ‘welfare oriented’, in the succeeding decades, it shifted to the development of women and in 1980's onwards, the shift took place to the development of women.

The World Bank has suggested that empowerment of women should be a key aspect of all social development programs (World Bank 2001). Although a considerable debate on what constitutes empowerment exists, Kabeer’s (2001) definition: “The expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. For women in India, this
suggests empowerment in several realms: personal, familial, economic and political. (Kabeer 2001)

Empowerment is a continuous process of realizing the goals of equality, human liberation and freedom. Women's empowerment implies equality of opportunity and equity between the genders, ethnic groups, social classes and age groups, collective participation in different spheres of life etc. The major landmark in the field of women empowerment was brought about by 73rd and 74th amendments in the first half of the 90s in which 33% reservation to the women in the Panchayats and Municipalities was made mandatory.

The extensive review of research on women’s empowerment, Malhotra et al. (2002) argue that international development research is approaching a consensus about the conceptualization of empowerment. Malhotra et al. (2002) used a definition of empowerment suggested by Kabeer (1994). Kabeer’s simple and illustrative definition of empowerment is “the expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them” (Malhotra et.al 2002:6). From this definition Malhotra et al. (2002) suggests that empowerment contains two important elements that distinguish it from the general concept of ‘power’ the idea of process or change from a condition of disempowerment and the concept of human agency, which implies choices made from the advantage point of real alternatives without severe consequences. Women empowerment, then, is conceptualized as an increase in agency over time. (Jill Williams 2005), Moser (1993) women assuming a triple role, i.e. they are responsible for reproductive, productive, and community management activities, and receive little recognition for their unpaid work. Another way of broadly characterizing the different roles is that men take the lead in productive activities, and women in reproductive activities, latter it includes the reproduction of the family and even the society itself. The unitary view of the household suggests that in the gender division of labor, women and men’s roles and responsibilities are separate but complement to one another. (Chiang Mai 2005).

### 2.3 Development Theory for Women

There have been many different players, and many varied responses to the effects of development and structural adjustment on women since 1970s. Attempts
have been made to include women, in the development process since that time. There
has been a historical progression of approaches to the problem, some imposed by
donors, advocates, and practitioners and others that have come from national
women’s groups, activities, and from the grass-roots. All the while, scholars – often
activities themselves- have evaluated and reported on these activities. In traditional
development, theory appeared to drive practice. In feminist development, the two are
so intertwined that they evolve simultaneously. While one must look carefully at the
relationship between development and women’s situations due to differential and
particular effects, the information on women’s situations is clear; women are
disadvantaged in terms of education, employment, income, access to programs and
services, health care and the benefits of modernization projects such as credit, training
and jobs. They are greatly affected by negative effects of development on the
environment, nutrition and exposure to toxicities. They bear a disproportionate burden
with regard to refugee status, the exodus of men in search of jobs and changing
gender roles.

There is a developing consensus among scholars, advocates, practitioners,
activists, and third world women but of a transformed society – a movement
composed of empowered women, households, and organizations is required. It is
necessary to transform women’s survival tactics into viable political strategies (Batt
1992; 13). They have described the complexity of the field of women’s development,
and noted that the goal of the empowerment of participants and their community is
more and more frequently a unifying theme, in discussions about strategies and goals.
As the number of empowerment groups increases the regional and international
networks of these local organizations emerge, an international women’s
empowerment movement is fast developing. (R C Hiremath 2002).

The structural oppression theorists (e.g. Marxist, Socialist feminism, Third
World feminism, Black feminism) on the other hand contend that women’s
experiences of differences, inequality and oppression varies by their social location
within capitalism,patriarchy, class, nationality, race and ethnicity etc. (Ritzer and
Goodmen 2003). The combined views from the structural oppression theorists,
underpin the notion that women are not a homogenous group and therefore analysis of
women’s condition should not be reduced to gender relations only, even though these
have a powerful effect on their development as social subjects. Marxists, particularly Friedrich Engels (1942) argues that though traditional societies were not necessarily equal, men gain more power through the introduction of private property by the capitalist system. A major consequence of this domination is the exploitation of women by men. By dominating men gain greater economic, political, and social power (Tischler 2006). Marxists theorists, thus, blame women subordination on the capitalist system, and thus believe that the solution to gender inequality lies in the abolition of private properties and other capitalistic Institutions (Schaefer, 2006). In contrast socialist feminism sets out to bring together the dual knowledge that is the knowledge of oppression under capitalism and oppression under patriarchy into a unified explanation of all forms of social oppression (RitzerandGoodmen 2003: 458).Although women from the third world have always been engaged in the feminist movement, they felt that the mainstream feminist (Western) have been looking at women’s experiences as homogenous, based on the perspectives of middle-class white women. They maintain that the mainstream feminism bases the understanding of women on “internal racism, classism and homophobia” (Gender Dimensions of poverty).

2.4 Sen’s theory of Exchange Entitlement, Endowment and Poverty

Sen’s (1981) theory of exchange entitlement was developed to explain the real reasons behind the occurrence of famine. This theory seeks to explain that it is caused by the absence of the financial capacity of individuals to obtain food, and thereby, the theory seeks to destroy the historically accepted myth that famine is caused by lack of food. More broadly, our decomposition of sen’s theory of exchange entitlement shows that this theory can be very effectively used to explain the process of alleviation of poverty (UN freedom) and empowerment of people and the institutional requirements for this process to work.

The main novelty of this approach is that it asserts that most famines occur when there is no sudden decline in total food availability. For example, a boom or inflation may mean that some people eat a lot more food than before, so there is not enough to go round for the others and some die. In all famines some people continue to eat well, and the starving may be excused for thinking that they were starving because the rich were eating more than usual. In the Central European hyper inflations
of the 1920s and 1930s people were seen to die because they did not have the cash to buy food, so the inflation theory of famine became popular. It influenced the Government of Bengal in 1943 when they prefer to believe that inflation and speculation caused the famine. (Peter Bowbrick 1999)

As with republicanism, one of the motivational departures of Sen’s theory of capabilities is discontent with the liberal notion of freedom as non-interference. In his “entitlement approach” to the economic analysis of famines, Sen showed that millions of people die during famines not so much because there is a decline of food production or availability, but due to the loss of “entitlements” and “purchasing power” to acquire food. (Sen 1980; 1999: 160-88).

The lack of radicalism in Sen’s approach, as Bagchi (2000) points out, can be partly accounted for the fact that Sen’s interest has been mainly on how institutions affect the “exchange entitlements” of individuals, overlooking or only indirectly targeting “relationships of production and domination” in the household, work places and society at large. (Alexander, J. M. 2005).

The endowment set is defined as the combination of all those legally owned resources by a person conforming to established norms and practices. The said resources include both tangible assets, such as land, equipment, animals and intangibles such as knowledge and skill, labour power, or membership of a particular community. The entitlement set is defined as the set of all possible combinations of goods and services (not just the one actually being enjoyed) that a person can legally obtain by using the resources of his endowment set. The use of the resources to get final goods and services may be either in the form of production, exchange or transfer. The entitlement mapping, called E-mapping, is simply the relationship between endowment set and entitlement set.

It is the rate at which the resources of the endowment set can be converted into goods and services included in the entitlement set. According to Sen, famine is caused not due to shortage of food but due to failure of entitlement. A person suffers from failure of food entitlement when his entitlement set does not contain enough food to enable him to avoid starvation in the absence of non-entitlement transfers, such as charity. Thus famine occurs. Since entitlement set is derived by applying E-mapping
on the endowment set, the entitlement failure and thus famine can occur only through some adverse change either in endowment or E-mapping or both. Thus there are two types of famines- one is caused due to change in endowment and the other due to change in E-mapping.

Analysis of famine can also be done in slightly different manner. As we know that E-mapping consists of three different kinds of relations such as production, exchange and transfer, we can distinguish four types of famines caused due to either of the following reasons:

1. Endowment Loss
2. Failure of Production
3. Exchange Failure and
4. Transfer Failure. (Purusottam Nayak 2000)

Now we can easily use this pioneering theory to highlight the importance of institutions in poverty alleviation and gender empowerment.

**Decomposition of the theory of exchange Entitlement**

Let us first assume that there are two men: person A, person B, both had similar natural endowments at birth- a certain level of physical strength and intelligence. But person A was born in a financially poor family in a village, person B was born in a financially well off family in a town in India.
Fig – 2.1 Natural Endowments and Empowerment

<table>
<thead>
<tr>
<th>For A</th>
<th>For B</th>
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<tr>
<td><strong>Stage 1</strong></td>
<td><strong>Stage 1</strong></td>
</tr>
<tr>
<td>Born with natural endowment, physical labor and some intelligence</td>
<td>Born with natural endowment and some intelligence</td>
</tr>
<tr>
<td><strong>Stage - 2</strong></td>
<td><strong>Stage - 2</strong></td>
</tr>
<tr>
<td>Natural endowment retained</td>
<td>Natural endowment transformed into skill based endowment.</td>
</tr>
<tr>
<td><strong>Stage – 3</strong></td>
<td><strong>Stage – 3</strong></td>
</tr>
<tr>
<td>Physical labor becomes exchange entitlement</td>
<td>Skill – based endowment becomes exchange entitlement</td>
</tr>
<tr>
<td><strong>Stage – 4</strong></td>
<td><strong>Stage – 4</strong></td>
</tr>
<tr>
<td>Endowment exchange and income or bundle of goods obtained</td>
<td>Endowment exchanged and income or bundle of goods obtained</td>
</tr>
<tr>
<td><strong>Stage – 5</strong></td>
<td><strong>Stage – 5</strong></td>
</tr>
<tr>
<td>Poverty alleviated and empowerment facilitated</td>
<td>Poverty alleviated and empowerment facilitated</td>
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**Source:** Kartik Roy, Hans Blomquist, Cal Clark (2008)

Fig – 2.1 shows the Decomposition of exchange entitlement theory. Stage 1 person A and B born with natural endowments. But in reality, institutional hindrances may prevent the smooth transition of both men and women. For women, the institutional barriers in alleviating poverty and promoting empowerment are far greater than those for men.

**Poverty and Gender Empowerment**

The following important point’s in connection with poverty and gender empowerment.
(i) The alleviation of economic poverty does not automatically lead to the alleviation of cultural poverty of people, particularly of women.

(ii) Cultural poverty is created by social institutions such as social customs, taboos, rules of “patriarchy” and political poverty by political institutions such as the state and its governance structure.

(iii) To women in many developing countries, the alleviation of cultural poverty may appear more important than the alleviation of economic poverty for attaining substantive freedom.

But the alleviation of economic poverty provides women with some economic independence which is crucial for their fight against cultural unfreedom, including deprivation, noiselessness and helplessness. What is needed first is making women economically independent. With this discussion of the concept that and theoretical issues relating to development and gender empowerment. (Kartik Roy, Hans Blomquist, Cal Clark 2008)

2.5 Conceptual framework

Measurement of Gender Empowerment

The study reveals with some of the gender empowerment measures used at international level. The World Bank and other major development agency have developed a rigorous method for measuring and tracking changes in level of empowerment. In the absence of such measures, it is difficult for the international development community to be confident that their efforts to empower women are succeeding and that this important Millennium Development Goal will be achieved.

Although the notion of women’s empowerment has long been legitimized by international development agencies, what actually comprises empowerment, and how it is measured, is debated in the development literature. Malhotra, Schuler and Boender (2002) provide an excellent review of this debate. They review the many ways that empowerment can be measured and suggest that researcher pay attention to the process in which empowerment occurs. There is substantial agreement on “process” and “agency” as being essential to women’s empowerment, and in
distinguishing it from related terms such as gender equality. (Anju Malhotra, Sidney Ruth Schuler, Carol Boender 2002).

The frequently used Gender Empowerment Measure (GEM) is a composite measure of gender inequality. It is an aggregate index for a population and does not measure Empowerment on an individual basis. (Femida Handy and Meenaz Kassam 2004).

In 1995, UNDP developed two instruments to compliment the HDI, the Gender related Development Index (GDI) and the Gender Empowerment Measures (GEM). Both of these are composite Indices, comprised of several indicators, which are combined into one overall measure. The GDI and GEM are among the most widely used indicators for measuring gender equality at the national level. The GDI and GEM are among the most widely used indicators for measuring gender equality at the national level. The three equally weighted indicators used to measure the GDI are (1) Long and healthy life [measured by male and female life expectancy at birth] (2) Knowledge [measured by male and female adult literacy and years of schooling] (3) Decent standard of living [measured by women’s and men’s share of earned income].

The Gender Empowerment Measures (GEM) is a measure of inequalities between the opportunities of two genders in a country. The GEM measures the gap between men and women along three equally weighted dimensions of empowerment.

1. Political participation and decision making (measured by women’s and men’s share of parliamentary seats).

2. Economic participation and decision making (measured by women’s and men’s share of professional and technical jobs, and share of administrative and managerial jobs).

3. Power over economic resources (measured by women’s and men’s share of earned income.). (Human Development Report 1995)

The GEM is thought to be a valuable policy instrument because it allows certain dimensions that were previously difficult to compare between countries to come into international comparison.
Gender Equity Index (GEI)

Several new initiatives are being developed to make the GDI and GEM more effective for measuring gender equality. UNDP is currently undertaking a review of the GDI and GEM. As part of this review, other dimensions of gender equality and women’s empowerment in the GDI and GEM, includes:

- Violence against women,
- Trafficking,
- Women’s leisure time,
- Their decision making power within communities and households,
- Their personal security and dignity (UNDP 2005).

The next generation of international composite indices to measure gender equality has been developed, in part to compliment and expand the GDI and GEM. Gender equity Index (GEI) enables the level of gender equity to be clearly ranked across different countries unlike the GDI which can be used only in reference to the average level of wellbeing through the HDI, the GEI combines indicators from both the GDI and GEM, with a separate gender equity rating estimated for three dimensions (social watch 2005b)

1. Education (measured by the literacy gap between men and women and by male and female enrolment rates in primary, secondary and territory education)

2. Participation in the economy (measured by the percentage of men and women in paid jobs, excluding agriculture and by the income ratio of men and women.)

3. Empowerment (measured by the percentage of women in professional, technical, managerial and administrative jobs, and by the number of seats women have in parliament, and in decision making ministerial post)

Measuring the Global Gender Gap Index

The Global Gender Gap Index, introduced by the World Economic Forum in 2006, is a framework for capturing the magnitude and scope of gender-based
disparities and tracking their progress. The Index benchmarks national gender gaps on economic, political, educational - and health based criteria, and provide country rankings that allow for effective comparisons across regions and income groups, and over time. The rankings are designed to create greater awareness among a global audience of the challenges posed by gender gaps and the opportunities created by reducing them. The straight forward methodology and quantitative analysis behind the rankings are intended to serve as a base for designing effective measures for reducing gender gaps.

**Components of women Empowerment**

The concept of women’s empowerment is split into three components each measured separately (Amin Becker and Bayes 1998).

- Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs.
- Individual autonomy indices, which represents women’s self-reported autonomy of physical movement outside the house and in matters of spending money.
- Authority Index, which reports on actual decision-making power. These indices are similar to those used by Balkin in her 1994 study.

Several different efforts have been made in recent years to develop comprehensive frameworks delineating the various dimensions along which women can be empowered (Malhotra, Schuler and Boender, 2002). Four separate components of empowerment in Table -2.1 that draw from many of the authors mentioned earlier and especially rely on Hashemi (1996) and Amin Becker and Bayer (1998), as their work seems most relevant for rural women in India.
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<thead>
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<th><strong>Table-2.1 Empowerment measures</strong></th>
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<tr>
<td><strong>Personl Autonamy Index</strong></td>
</tr>
<tr>
<td>Visiting parental home</td>
</tr>
<tr>
<td>Visiting Hospital</td>
</tr>
<tr>
<td>Visiting village market</td>
</tr>
<tr>
<td>Helping a relative with money</td>
</tr>
<tr>
<td>Setting money aside for respondent’s use</td>
</tr>
<tr>
<td><strong>Family Decision Making Index</strong></td>
</tr>
<tr>
<td>Children’s education in school</td>
</tr>
<tr>
<td>Family planning</td>
</tr>
<tr>
<td>Family day-to- day expenditures</td>
</tr>
<tr>
<td>Going outside home</td>
</tr>
<tr>
<td>Medical treatment</td>
</tr>
<tr>
<td>Entertaining guests</td>
</tr>
<tr>
<td>Buying respondent’s traditionally</td>
</tr>
<tr>
<td>Favorite things</td>
</tr>
<tr>
<td><strong>Economic Domestic Consultation Index</strong></td>
</tr>
<tr>
<td>Buying household furniture and utensils</td>
</tr>
<tr>
<td>Purchase of land</td>
</tr>
<tr>
<td>Education/expense of children</td>
</tr>
<tr>
<td>Purchasing Medical treatment of family</td>
</tr>
<tr>
<td>Purchasing women’s clothes</td>
</tr>
<tr>
<td>Purchasing children’s clothes</td>
</tr>
<tr>
<td>Purchasing daily food</td>
</tr>
<tr>
<td><strong>Political autonomy index</strong></td>
</tr>
<tr>
<td>Voting according to own decision</td>
</tr>
<tr>
<td>Awareness of any political issue</td>
</tr>
<tr>
<td>Participating in any public protest</td>
</tr>
<tr>
<td>Campaigning politically</td>
</tr>
<tr>
<td>Standing for election</td>
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Source: Femida handy (2004) women’s empowerment in rural India
These measures in Table 2.1 reflect our belief that to measure women’s empowerment more fully and in the broadest sense, it is necessary to add an individualized component representing her political autonomy to be autonomy within the family. Given that the legislation in India reserves special seats for women in elected bodies, even at the village level an empowerment Index for rural women should include her awareness of political issues and participation in the political process. (Femida Handy 2004).

Hashemi and Schuler’s (1993) work provides an important starting place for the development of a theoretical model of women’s empowerment in rural Bangladesh. Among them the most appropriate one for micro finance sectors is Schuler, Hashemi and Riley’s empowerment index (Mayiux, linda, 2005). This index covers issues like freedom of mobility, ability to make small and large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, involvement in political campaigning and protests and economic security and contribution to family.

Hashemi and Schuler (1993) identified six dimensions of empowerment based on activities women identified as important for their day-to-day functioning:

1. Sense of self and vision of the future
2. Mobility and visibility
3. Economic security
4. Decision making power in the household
5. Participation in Non-family groups
6. Interact effectively in the public sphere

The first dimension is **Sense of self and vision of a future**. This dimension included assertiveness, actions indicating a sense of security, and not experiencing visibility as shameful, this dimension of empowerment as an interpersonal or subjective state and concluded that this dimension of empowerment was best measured by participant observation in communities.
The second dimension of Empowerment is **mobility and visibility**. This dimension is limited to measure of women’s mobility. In this dimension they included actions that involve women leaving the home.

The third dimension is **economic security**. This dimension included ownership of property or other economic assets, one of the important tasks on women’s empowerment is to triangulate gendered dimensions of empowerment with economic power (Kabeer 1999), and therefore this dimension of empowerment was not used in the theoretical model of the gender components of empowerment. Instead, other dimensions of empowerment that measure women’s agency in the market were included.

The fourth dimension of empowerment is **status and decision making power within the household**. This dimension included decisions on the allocation of resources within the household, control over money and purchase, and enhanced status in the family. Hamid (1996) suggests that measures of women’s empowerment should include participation in decision making “in all spheres of life not just areas of society which are accepted as women’s place”. Therefore, this theoretical dimension was both concentrated, focusing specifically on decision making, and expanded to include influence on decisions made by community members.

The fifth dimension of empowerment is **ability to interact effectively in public sphere**. This dimension includes political awareness and ability to access services and programs. This dimension as an indicator of empowerment, because women are handling cash and interacting with men, two things women do if they made purchase at a market or bazaar. Therefore, this is one way to measure the ability to interact effectively in the public sphere “Ability to make small purchase and large purchase” ability to make small purchases is common for women and therefore not a meaningful measure of empowerment. Therefore, there appears to be both a distinction between the ability to make small and large purchases and reason to believe that women do not make small purchases as often as Hashemi and Schuler suggest. To account for the possibility that making small and large purchases reflect different aspects of women’s power, two dimensions were considered the ability to make small purchases and the ability to make large purchases.
The final dimension of empowerment is **participation in non-family groups**. This dimension included participation in NGO programs, taking group actions, and participating in a forum for creating a sense of solidarity with other women, this dimension is significant because it indicates women’s level of interaction with non-family members.

**Health component of empowerment**

An additional problem with the measurement of women’s empowerment has been the over emphasis on the health component of empowerment. The 1994 Cairo consensus established 3 areas of emphasis related to women’s empowerment,

1. Improved health,
2. Access to economic resources
3. Reduction in gender inequality.

Measures of women’s empowerment have generally focused on the first component of empowerment, health. Women gains in power related to reproductive health have been the major emphasis of many post-Cairo programs. Indicators for the gender components of women’s empowerment are especially important to develop in order to distinguish between opportunities or choices for women and the ability to exercise those choices. Gains in access to reproductive health care do not necessarily translate into gains in women’s ability to control their sexual and reproductive health (Malhotra and Mehra 1999). Therefore the gender component of women’s empowerment that reflects women’s agency within the process of accessing health care is important to develop. The gender components of women’s empowerment must be measured to determine if women’s access to reproductive health care is accompanied by sustainable gains in women’s control over their reproductive health.
Figure-2.2 Conceptual model of gender and Women’s Empowerment

Source: Jill Williams (2005) Measuring gender and women’s empowerment using confirmatory factor analysis

Figure 2.2 is a graphical representation of a new conceptualization of women’s empowerment. Here, systemic gender norms are influenced by and influence the economic resources available to women and both components of empowerment have an interactive effect on the exercise of power or agency. The exercise of power affects demographic outcomes such as health, fertility, and mortality and economic resources also have an independent influence on these achievements.

Figure -2.3 Conceptual Model of Measuring Gender and Women’s Empowerment

Source: Jill Williams (2005) Measuring gender and women’s empowerment using confirmatory factor analysis

Figure 2.3 also shows that empowerment is demonstrated by a relative lack of adherence to gender norms. Gender, then, is the system of expectations that underlie women’s observable behaviors. Women’s empowerment can then be measured as women’s relative level of adherence to gender norms. (Jill Williams 2005).
Empowerment, thus, indicates a change from a state of powerlessness to one that recognizes and empowers women to take greater control over their lives and resources. The goal of this process is to enable changes not only in individuals, but also in institutions and structures that perpetuate patriarchy and oppression at all levels, from the family to the community and institutions. Finally, the direction of empowerment is that of self reliance and withdrawal of external agents, whenever the initial impetus has come from outside. (Swaminathan 1995).

The study tried to discuss, analyse and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures to be undertaken to achieve the expected goal of empowerment. Women’s empowerment is much more likely to be achieved if women have total control over their own organisations, which they can sustain both financially and managerially without direct dependence on others. (Kapoor Pramilla 2001),

2.6 Review of literature

Review of literature is very essential in social science research to identify the research gap and to form research question. For the sake of simplicity the collected literature has been classifies based on relevant issues like

1. NABARD and SHG bank linkage programe.
2. Role and function of NGOs
3. Empowerment of women

Review of studies on NABARD and SHG Bank Linkage Programme

Mohanty B B (1997) in his work on “Linkage Banking and Micro finance in India” has mentioned that Linkage Banking in India is in fact, mainly the story of the evaluation, structure, processes, progress, trends, constraints, strategies and perspective of the project of linking informal SHGs with formal banking system launched by NABARD. He revealed that, Linkage banking in India has emerged as a successful model which has the potential and promise of being a sustainable, successful, cost effective and transparent means of providing micro finance to the unreached rural poor.
Laxmi.R. Kulshrestha and Archana Gupta, (2001) Authors observed that, many of the poverty alleviation programmes through organized credit channels have not achieved the required success. In the course of the last few years, NABARD has been making progressively much greater effort towards improving the access of the rural poor to formal banking services through the SHGs and other microfinance initiatives.

Puhazhendi, V. Badatya K. C. (2002) their study reveals that in India too, SBLP is making headway in its efforts for reducing poverty and empowering rural women. SBLP through the network of Co-Operatives, Commercial Banks, Regional Rural Banks (RRB), NABARD and NGOs has been largely supply-driven. NABARD saw the promotion and bank linking of SHGs not merely as a credit programme, but as part of an overall arrangement for providing financial services to the poor in a sustainable manner.

Author attempts to assess the impact of microfinance channelized through SHG Bank Linkage programme implemented by NABARD since 1992 in Eastern areas (Orissa Jarkhand & Chhattisgarh) of the country. The study findings concluded that SHG Bank Linkage Programme has made significant contribution to social and economic improvement of the member households of SHGs.

The increase in value of assets that included livestock and consumer durable was from Rs.4,498 to Rs.5,827 registering an increase of 30 percent after joining the group. Mean annual savings were increased from Rs.952 to Rs.1863 registering two fold increases. The average loan per member during post SHG situation was Rs.5122, which were about 123 percent more than the pre SHG situation. Availing loans from money lenders and other informal sources with higher interest rate was significantly reduced due to SHG intervention. The average interest paid by the members from different sources was reduced from 81 percent to 31 percent. There is perceptible change in the loaning pattern. Consumption oriented loans were replaced by production oriented loans during post SHG situations which was mainly due to SHGs and training provided under the SBL programme. Recovery performance of loans from members to SHGs worked out to 95 percent where as it was 86.6 percent from SHGs to banks.
Raghavan V.A (2003) District development Manager (NABARD) said that, various schemes for financing farm and nonfarm sector activities through banking system were available both to men and women. In order to focus on women in developmental activities and increase access to institutional credit, NABARD had formulated programmes such as women developmental cell and development of women through area programme available for RRBs, assistance to rural women in rural non farm development and assistance for Marketing of non farm products of rural women through NGOs and voluntary agencies. He also revealed that the total number of SHGs, which were credit linked in the country, reached a phenomenal figure of 4.61 lakh by March 2002. Almost 90 per cent of them were linked to banks and were exclusive women groups and periodic studies have revealed that repayment of loans by SHGs to banks has been consistently over 95 per cent.

Cheston & Kuhn (2004), in their study concluded that micro-finance programmes have been very successful in reaching women. This gives micro-finance institutions an extraordinary opportunity to act intentionally to empower poor women and to minimise the potentially negative impacts some women experiences.

Kala (2004) reported that the linkage of the Self Help Groups (SHG's) with formal rural banking started after the launching of the pilot scheme by NABARD in February 1992 and linkage of SHGs is possible only if the SHGs have successfully collected savings, made loans and recovered them for six months.

NABARD Annual Report (2004-05) NABARD grant assistance to various agencies. During 2004-2005 grant assistance of Rs.597.48 lakh was sanctioned to various agencies to promote 43,359 groups, taking the cumulative assistance sanctioned to Rs.2534.34 lakh for promotion of 2.11 lakh groups. So for, an amount of Rs.1140.69 lakh has been released.

Das Gupta Rajaram (2005) in his article commented that a paradigm shift is required from “financial sector reform” to “micro-finance reform”. While the priority sector needs to be made lean, mandatory micro credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive environment to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.
Sinha (2005) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women. Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment and the attention and the resources of donors from alternative and possibly more effective means of alleviating poverty. In some cases women’s increased autonomy has been temporary. It only benefits women who are already better off. But in most of the cases the poorest women are least able to benefit because of their low initial resources base, lack of skill and market contact.

Karnataka Human Development Report (2005) In Karnataka, conveying services to poor Women through Self-Help Groups has emerged as the dominant strategy for combating female Poverty. The state has several programmes running SHGs and two of the most significant Schemes in terms of funding and outreach are Stree Shakti and Swashakti, both of which are implemented by the Department of Women and Child Development.

Pradeep Srivastava (2005) in his work “Microfinance in India – Odysseus or interloper” mentioned that the SHG bank linkage model of microfinance dwarfs in size the other types of microfinance in India, namely the Grameen bank type MFIs. Since the former builds upon the existing institutional infrastructure with civil society participation, regulatory issues are minor and well dealt with under a dynamic leadership of NABARD in early phases of the moment.

RBI Report (2005-06) The RBI Report on currency and finance 2005-06 states that the share of institutional agencies in outstanding cash debts of the rural households declined from 66.3% in 1991 to 57.1% in 2002. This has obviously increased the rural folk’s reliance on informal channels of credit. The situation is no way better under micro financing, for the disbursements vis-a-vis the estimated demand are abysmal. Also report states that, the Prime Minister in his address at the Second Agriculturist summit on October 18, 2006 says, “Now we need to create institutional
structures such as SHG and micro finance institutions to provide improved and reliable access to credit”.

**NABARD Annual Report (2005-06)** states that, the SHG bank linkage program progressed by leaps and bounds has passed through various phases viz, pilot testing (1992-1995) main streaming (1996-98) and expansion (1998) and metamorphosis into one of the largest microfinance moments in the world. During 2005-06 a grant assistance of Rs.812.45 lakh was sanctioned to various agencies to promote 38317 groups, taking the cumulative assistance sanctioned to Rs.3346.01 lakh for the promotion of 2.49 lakh groups. As on 31 March, an amount of Rs.1531.01 lakh was released.

It is mentioned in the Report that NABARD had launched the micro enterprise development program on skill upgradation and development of sustainable livelihoods for members of matured SHGs during 2005-06. The Micro Enterprise Development Programe (MEDP) aims at facilitating quick inputs to members of matured SHGs on technical skill in micro enterprises, basic entrepreneurial inputs and aspects covering markets. NABARD has initiated a pilot project for promotion of micro enterprise by members of matured SHGs in nine selected districts across the country. Graduation of SHG members into entrepreneurs of micro enterprises requires intensive training and handholding on various aspects like, Understanding of markets, potential mapping fine tuning of skills, Entrepreneurships management.

**NABARD Study Report (2005-06)** NABARD, in its work “Progress of SHG Bank Linkage in India” declares that it has been playing a leading role in the microfinance programme for two decades now. It has been catalyzing the banking system in the country to join hands progressively with informal delivery channels to give SHG-Bank Linkage the necessary momentum. During the current year too, it has continued to nurture healthy expansion of the programme by providing umbrella support to its stakeholders. During 2005-06, these efforts have resulted in credit linkage of 620,109 new SHGs with mainstream banks as against 539,365 SHGs during 2004-05 thus registering 15% growth over the previous year. The cumulative number of credit linked SHGs increased from 16, 18,456 as on 31 March 2005 to 22, 38,565 as on 31 March 2006. The active participation of women (90%), and timely loan repayment (over 90%) continue to be the prominent features of the programme. Proactive
measures such as enlisting partnerships, capacity building of partner agencies, documentation and dissemination of best practices etc., served to expand the programme. The year witnessed an all round growth in the SHG-Bank Linkage programme in many non-southern states. The programme thus enabled an estimated 32.98 million poor households in the country gain access to microfinance from the formal banking system.

Report also focus, NABARD has been instrumental in facilitating the formation and nurturing of SHGs, involving all possible partners in the arena. Realizing the task involved in group formation which is process oriented, NABARD has been encouraging involved voluntary agencies, bankers, and socially spirited individuals, other formal and informal entities and also government functionaries to promote and nurture such groups. The focus was on building capacities of the partners and providing assistance in meeting the incremental costs of nurturing of SHGs. Under NABARD’s capacity building programmes for its partners, 283,825 participants were trained and field visits for 7221 bank officials were arranged during the year. NABARD also extended extensive support for arranging and conducting awareness creation and capacity building programmes for the SHG members in association with identified resource NGOs. During the year, a total grant assistance of Rs. 81.25 million was sanctioned to 337 NGOs, 15 co-operative banks, 8 RRBs and 415 Individual Rural Volunteers (IRVs) through 9 banks to promote 38,317 SHGs, the cumulative assistance sanctioned being Rs.334.60 million for promotion of 249,350 groups.

**RBI Report (2005-2006)** focuses on, Non-Governmental Organizations and some large commercial banks have redirected efforts and resources towards new microfinance and micro enterprise development projects. In recognition of the importance of micro finance, especially the Grameen Bank micro finance, the Norwegian Nobel committee awarded the prestigious Nobel peace prize for 2006 to Muhammad Yunus and the Grameen Bank.

**Abhijit Sharma (2006)** pointed out that, the taskforce a supportive policy and regulatory frame work for micro finance has defined micro finance as “provision of thrift, credit and other financial services and products of very small amounts to the
poor in rural, semi urban or urban areas for enabling them to raise their income levels and improve living standards”.

**Loganathan P. and Ashokan. R. (2006)** reveal that, micro finance is recognized as a key strategy for addressing issues of poverty alleviation and women’s empowerment. Access to financial services and the subsequent transfer of financial resources to poor women enable them to become economic agents of change. Women become economically self-reliant, contribute directly to the well-being of their families, play a more active role in decision-making, and are able to confront systemic gender inequalities. He also pointed out that, a most notable milestone in the SHG movement was achieved when NABARD launched a pilot phase of the SHG- Bank Linkage Programe in 1992. This was the first instance of mature SHGs that were directly financed by a commercial bank. The informal thrift and credit groups of poor were recognized as bankable clients. Soon after, the RBI advised commercial banks to consider lending to SHGs as part of their rural credit operations for creating SHG bank linkage. The linking of SHGs with the financial sector was good for both sides. The banks were able to tap into a large market, namely the low-income households, transactions costs were low and repayment rates were high. The SHGs were able to scale up their operations with more financing and they had access to more credit products.

**Tripathy K.K. (2006)** said that micro credit, which includes micro savings, is gradually emerging as one of the most effective strategies to alleviate poverty. It can effectively generate employment and sustain the income of the households by giving them opportunities of work. Although microcredit institutions are effective weapons in the war against rural poverty they alone cannot neutralize non physical symptoms of poverty which deprive the poor of a social existence. Efforts are needed to promote and strengthen micro finance institutions to optimize their war against poverty.

**Soundarapandian M. (2006)** said that Micro finance is a financial service of small quantity provided by financial institutions to the poor. These financial services may include savings, credit, insurance, leasing, money transfer, equity transaction, etc, that is, any type of financial service, provided to customers for meeting their normal financial needs, life cycle, economic opportunity and emergency with the only qualification that transaction value is small and customers are poor.
Savita Shankar (2006) conducted Studies on efficient credit models in microfinance, in Tamil Nadu; the most popular model for the dispensation of microcredit in India is the group-lending model. As per Sadhan (Industry Association of Community Development Finance Institutions in India) data, group loans account for 93% of the microfinance in India.

NABARD (2006-7) Status of Micro Finance in India the Report includes, formal financial institutions in the country have been playing a leading role in the microfinance program. They have joined hands proactively with informal delivery channels to give microfinance sector the necessary momentum. During the current year too, microfinance has registered an impressive expansion at the grass root level. For the year 2006-07, NABARD has made an attempt to present the data on progress in micro finance sector on the basis of returns furnished by Commercial Banks (CBs), Regional Rural Banks (RRBs) and Co-Operative Banks operating in the country. The main highlight of the report is that, for the first time, this report presents information related to SHGs’ savings with banks, loans disbursed by banks to SHGs during the year 2006-07 and bank loans outstanding against SHGs and also the recovery performance of bank loan to SHGs as on 31 March 2007. The report includes Self-Help Groups (SHGs) financed under Swarnjayanti Gram Swarojgar Yojana (SGSY) also. In addition, credit facilities provided by banks to Micro Finance Institutions (MFIs) have been compiled.

NABARD Annual Report (2006-07) the Report highlights that, the SHG - Bank Linkage Programme is a major plank of the strategy for delivering financial services to the poor in a sustainable manner. The search for such alternatives started with internal introspection regarding the innovations which the poor had been traditionally making, to meet their financial services needs. It was observed that the poor tended to come together in a variety of informal ways for pooling their savings and dispensing small and unsecured loans at varying costs to group members on the basis of need. During 2006-07, grant assistance of Rs. 1403.96 lakh was sanctioned to various agencies to promote 59662 groups, taking the cumulative sanction to Rs.4749.96 lakh for promotion of 3.09 lakh groups. As on 31 March 2007, an amount of Rs. 1980.77 lakh was released and 152928 SHGs credit linked.
NABARD (2006-07) SHG Bank Linkage programme in Karnataka. The Report focuss on NABARD initiated a pilot project for promotion of micro enterprise among members of matured SHGs in 10 districts in various states. Mysore district has been selected in Karnataka. As a part of thrust given to micro enterprise promotion among SHGs, NABARD has evolved a scheme entitled Micro Enterprise Development Programme (MEDP) for matured SHGs for providing grant assistance to NGOs/SHPIs/Banks for organizing short duration, local specific programs in skill upgradation by matured SHG members.

Geethamma C A (2007) in her thesis reported that, high concentration of SHG linkage with banks (about 67%) is found in the southern states. Bank linkages seem to be high in Andhra Pradesh i.e. 36 per cent, followed by Tamil Nadu and Union Territory of Pondicherry with 4 per cent and Karnataka stands third. But they differ in their average bank loan availed by every SHG with Tamil Nadu being the leading state. This mission was setup by NABARD for making available MF services to the very poor, envisages coverage of one third of the rural poor of the country, i.e. a population of about 100 million rural poor through one million SHGs by the year 2010. In Karnataka, as many as 1, 88,477 SHGs have been promoted by different SHPIs; the cumulative credit linkage by various agencies crossed an impressive 1.04 lakh SHGs by March 2004. All the banks, Government of Karnataka, NGOs and other development agencies accorded high priority to the states. As a result, bank linkage concept has been in operation in all the districts of Karnataka. After the SHG-Bank Linkage Programme was launched in 1991-92, the very first loans to SHGs in the country were given in Kolar district of Karnataka: by the Vysya Bank.

For the purpose of fulfilling the objectives of the study, data were analyzed by tabular presentation method where frequencies and percentages were used. To find out the impact of SHGs on the beneficiaries the paired t-test was done, which is a statistical test for difference before and after joining the SHG.

The impact is measured through scores and their index developed for contributing social factors before and after joining the SHG. Among them communication ability, literacy, leisure time profitably used, self image, decision making and treatment of family had scores ranging from 260-310 before joining SHG and others are below that. Whereas after joining SHG consumption ability, awareness
to Government policies, leadership qualities, involvement in social issues, leisure time profitably used, self-image, decision-making and treatment of family had scores ranging from 350 to 410. Extension participation, literacy and participation in organization had scores ranging from 310-350 after joining SHG. Their respective indices also showed an increase with highest in case of leadership qualities followed by involvement in social issues, decision making, awareness to government policies, extension participation and participation in organization also showed remarkable increase in their scores and indices after joining the SHG. But in case of literacy there was no remarkable increase in their scores and indices. The overall index calculated was 53.69 before joining SHG, which increased to 81.45 after joining the SHG. The gain in index was the highest in leadership qualities followed by involvement in social issues.

The index for the contributing factors such as savings/month increased from 44.88 per cent before joining SHG to 88.44 per cent after joining SHG followed by women’s own income from 47.33 per cent to 87.56 per cent, access to credit from 50.44 to 87.11 per cent, assets increased from 55.33 per cent to 81.77per cent, purchase of immovable assets from 46.67 per cent to 79.11 per cent, purchase of gold from 44.88 per cent to 74.88 per cent, acquisition of skill from 46.44 per cent to 72.44 per cent and food consumption pattern increased from 52 to 64 per cent. The overall index of economic empowerment of women increased from 48.5 before joining SHG to 79.08 after joining SHG.

Shylendra et. al. (2007) reports that the overall performance of the Self-Help Group (SHG) intervention of the Sadguru Water and Development Foundation (SWDF) in India and identifies possible ways to take it forward for promoting savings and credit activities. The study was stated that Self-Help Groups have become an important instrument in the delivery of microfinance services like savings and credit for the poor.

Meenakshi B.S.(2007) mentions that Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. The term micro finance is of recent origin and is commonly used in addressing issues related to poverty alleviation, financial support to micro entrepreneurs, gender development etc.
NABARD (2007-08) Status of Micro Finance in India report focuss on, formal financial institutions in the country have been playing a leading role in the microfinance programme for more than two decades now. They have joined hands proactively with informal delivery channels to give microfinance sector the necessary momentum. Report focuss, during the current year too, microfinance has registered an impressive expansion at the grass root level. NABARD has been instrumental in facilitating various activities in microfinance sector, involving all possible partners in the arena. NABARD has been encouraging voluntary agencies, bankers, and socially spirited individuals, other formal and informal entities and also government functionaries to promote and nurture self help groups. The focus was on training and capacity building of partners, promotional grant assistance to Self- Help Promoting Institutions (SHPIs), Revolving Fund Assistance (RFA) to Micro Finance Institutions (MFIs), equity / capital support to MFIs to supplement their financial resources and provision of refinance against bank loans provided by various banks for microfinance activities including SHGs.

NABARD Annual Report (2007-08) during the year 2007-08, fund support of Rs.6.24 crore was provided for capacity building, exposure and awareness building as against Rs.5.80 crore during 2006-07. The cumulative fund support as on 31March 2008 stood at Rs.26.30 crore. To fine tune the strategies for up-scaling support to the microfinance sector, NABARD conducted many awareness creation and sensitization programmes and arranged exposure visits for SHG members, NGOs, bankers, trainers, Panchayat Raj Institution (PRI)representatives, NABARD officials, IAS officers and micro-entrepreneurs throughout the year.

NABARD (2008) National Council of Applied Economic Research final report-GTZ, focuss on, impact and sustainability of SHG-Bank Linkage on the socio-economic conditions of the individual members and their households in the pre-SHG and post-SHG scenarios. The study was conducted for India as a whole covering six states (Andhra Pradesh, Karnataka, Maharashtra, Orissa, Uttar Pradesh and Assam) from five different regions, namely the south, west, east, central and north-east. The overall findings of the study suggest that SBLP has significantly improved the access to financial services of the rural poor and had considerable positive impact on the socio-economic conditions and the reduction of poverty of SHG members and their
households. It has also reportedly empowered women members substantially and contributed to increased self-confidence and positive behavioural changes in the post-SHG period as compared to the pre-SHG period.

It also highlights distribution of the changes in net household income between pre-SHG and post-SHG registered a significant growth per year at 6.1 per cent. The annual growth rate of per household consumption expenditure on food and non-food items recorded 5.1 per cent and 5.4 per cent respectively. Net change in the value of consumer durable assets per household was Rs. 4,329 between pre-SHG and post-SHG periods and the annual growth of assets recorded a high growth between the two periods at 9.9 per cent. The average level of savings (financial and physical savings) per households registered 14.2 per cent annual growth between base level and 2006. The average loan amount per household grew at an annual rate of 20.5 per cent between the pre-SHG and the post-SHG periods. About 93 per cent of households reported that loans were taken in the post-SHG situation as compared to that of 46.5 per cent during pre-SHG. On the issue of repayment of loan by SHG members, the findings show 96.4 per cent of households reported regularity in repayments of loans.

Renu Verma (2008) conducted a study “Microfinance and Empowerment of rural women”, he states that, microfinance is expected to play a significant role in poverty alleviation and rural development. Microfinance programs have, in the recent passed; become one of the most promising ways to use development funds to achieve the objectives of poverty alleviations.

NABARD (2008-09) Status of Micro Finance in India reported that, microfinance has made tremendous strides in India over the years and it has become a household name in view of the multi-pronged benefits reaped/ receivable from microfinance services by the poor in our country. Self-Help Groups (SHGs) have become the common vehicle of development process, converging all development programmes. SHG–Bank Linkage Programme launched by NABARD way back in 1992 envisaging synthesis of formal financial system and informal sector has become a movement throughout the country. It is considered as the largest microfinance programme in terms of outreach in the world and many other countries are keen to replicate this model. At present, a large number of Self-Help Group Promoting Institutions (SHPIs), all the banking agencies and MFI are pursuing this programme for the upliftment of
the poor. This is also recognized as a part of priority sector lending and normal banking business by Reserve Bank of India. Thus, it is synonymous with microfinance programme of the country. This programme is also the main contributor towards the Financial Inclusion process in the country. As on 31 March 2009, there are more than 61 lakh saving-linked SHGs and more than 42 lakh credit-linked SHGs and thus, about 8.6 crore poor households are covered under the programme.

**NABARD (2009-10) Status of Micro Finance in India** The Self Help Group (SHG)-Bank Linkage Programme, in the past eighteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme, over a period, has become the common vehicle in the development process, converging important development programmes. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992, the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme, envisaging synthesis of formal financial system and informal sector.

The major support provided by NABARD under Micro Finance Development and Equity Fund relates to promotion and nurturing of SHGs by Self Help Promoting Institutions and training and capacity building of the stakeholders in the Sector. NABARD is also experimenting innovative projects for further developing the microFinance through Joint Liability Groups.

**NABARD Annual Report (2009-10)** reveals that in 1992-93 only 255 SHGs were credit linked with banks, but after 1998, SHGs credit link with banks gradually increased. It was growth and expansion stage of SHG Bank Linkage Program. During 2009-10, 1586822 SHGs were credit linked with banks. During 2009-10, grant assistance of Rs.2,878.17 lakh was sanctioned to various agencies for promoting 71,268 groups, taking the cumulative assistance sanctioned to Rs.10,766.07 lakh for 4,92,746 groups.

Today, microfinance is gaining importance by leaps and bounds not only in India but internationally too with revolutionary form aiming at servicing the poorest
of the poor who hitherto considered unfit for anything except charity. Thus, the concept of microfinance is a new paradigm that can work effectively for achieving the intended goals in an environment where poor made ‘bank-friendly’ and the institution made ‘poor-friendly’.

**Dabali S D (2010)** he pointed out that, Karnataka has been among the top three States in the country in SHG-Bank Linkage, with many innovations to its credit for furthering the growth of SHG movement. The growth of Self- Help movement during the year 2007-08 continued to consolidate in the State. By the end of March 2008 the cumulative number of SHGs financed was 411,916. Nearly 90 per cent of these groups were all-women groups. The Linkage programme claims to have covered 14.14 lakh families or 70.71 lakh people.

Compound Growth Rate Analysis, Principal Component Analysis and Analysis of inequality- the Gini Coefficient Analytical techniques employed in the study.

The overall compound growth rates for the state in respect of number of SHGs linked, bank loans disbursed and average loan disbursed per SHG were 65.53 per cent, 85.81 percent and 15.23 per cent respectively. The average savings per annum per SHG was Rs.8,716 or Rs.484 per member. About 29 loans totaling to Rs.57,177 per SHG were disbursed to members per annum. An amount of Rs.53,175 was repaid from the members putting the recovery rate at 93 per cent and the amount to be repaid was Rs.4,002.

**Review of literature on role and functions of NGOs**

Since 1980’s the Government of India has shown increasing concern for women’s issues through various types of legislation, promoting education and political participation of women (Collier, 1998). International organizations like the World Bank and United Nations have focused on women’s issues especially the empowerment of poor women in rural areas. In the late 1980s and early 1990s Non Government Organizations (NGOs) have also taken on an increased role in the area of women’s empowerment. NGOs previously catering to women’s health and needs, have moved beyond this traditional focus to addressing the underlying causes of
deprivations through promoting the economic and social empowerment of women (M C Namara:2003).

Agrawal G. K. (1997) pointed out that women hold up half the sky’, this is true with the Indian scenario as well, since women make up half the country’s population. In order to bring them to mainstream and economic activities through entrepreneurship and other enterprise building mechanisms, it is essential to create a conducive and enabling environment by bringing in gender concerns in all policies and programs connected with economic development of the country.

Simplification of loan procedures and other procedural requirements, provision of timely and adequate credit, skill training, information and marketing, adoption of innovative approaches suiting to local women’s needs and conditions, are other important yardsticks to address the issues in an effective way. Yet another crucial factor would be strengthening the capabilities of institutions dealing with women, use of intermediaries such as VAS/NGOs for supplementing the credit delivery system and to reduce transaction costs through promotion of group enterprises/SHGs etc, gearing up the training efforts at all levels including government, banks, etc. Co-Operation, collaboration and networking amongst various institutions are of paramount importance to achieve collective and combined results. These are thus, considered the essentials to assess and address the gender issues in credit and support services for promotion of women’s micro and small business enterprises on a sustainable basis.

Paul.B.Mcguire and John D Conroy (1997) in their work “Bank-NGO Linkages and the transaction costs of lending to the poor through groups” said that, the foundation for development of co-operation banking with the poor. Project stresses the importance of linkages between commercial banks on the one hand and Non Government Organizations and SHGs of the poor on the other, as a mechanism for channelising credit to the poor on a sustainable basis. In addition to offering a number of other advantages and such linkages can reduce the transaction costs of lending and borrowing.
Puhazhendhi and Jayaram (1999) found that the informal groups of rural poor with active intervention of NGOs adequately supported by training significantly improved women’s participation both from economic and social aspects.

Gurumoorthy (2000) reported that the SHGs are being linked with banks for the internal credit under the projects of rural development. The appraisal consists of bank managers, rural development officers, NGOs; project implementation units visit the groups for providing financial assistance to the respective entrepreneurial activities.

Osman (2000) in his article remarked that micro-finance schemes alone cannot alleviate poverty. The battle for total eradication of poverty requires combining micro-finance schemes with parallel, complementary programmes addressing the social and cultural dimensions of want, privation, impoverishment and dispossession.

Satish (2001) reported that the NGOs due to the nearness to the people and flexibility of operations seem to be better equipped to undertake SHG formation and linking SHGs to bank helps in over coming the problem of high transaction costs to banks in providing credit to the poor.

Namboodiri and Shiyani (2001) reveals that the SHGs that are promoted by the NGOs had a better saving performance compared to that of SHPI. However, the repayment performance of the SHGs promoted by the SHPI was superior to that of NGOs.

NABARD Study Report (2001) NGOs especially in the context of rural development in India, are generally credited with the following advantages, NGOs are flexible in adopting to local situations and responding to local needs and therefore able to develop integrated as well as sectoral project. NGOs are rendering micro assistance to very poor people. They help for the upliftment of poor people. They involve their local target groups fully in a process of people’s participation. They are more flexible; overhead costs are kept low through the use of local volunteers and materials. They can adopt an integrated or “holistic” approach at the village level. They can help stimulate unity and self reliance in the target community.

Puhazhendi V Badatya K C (2002). There was remarkable improvement in social empowerment of SHG members in terms of self-confidence, involvement in decision
-making, better communication, etc. NGO promoted groups edge over BANK promoted groups on targeting more weaker section spreading SBL programme more in inaccessible areas, improvement in assets, savings, income and employment generations, capacity building and human resource development, etc. SHPI groups performed relatively more in institutional loan repayment. There is greater scope for BANK groups for improving the conduct of SHGs and capacity building of its members. Sustainability of SHGs was well established through the better performance of older groups than the recently formed groups in terms of increased value of assets and saving rate, better access of institutional loans, higher rate of repayment of loans, elimination of informal Sources and impressive social empowerment. For greater acceleration of rate of economic empowerment, future strategy must focus more and more on training and capacity building of members besides ensuring adequate linkage supports. SHGs’ role may further be enhanced through its involvement in developmental programmes implemented in the areas. While expanding the programme for wider coverage, efforts also need to be focused on strengthening the existing groups and institutional building such as federal structures.

**Pattanaik (2003)** in her study reveals that SHGs are continuously striving for a better future for women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, women torture for which various Self Help Groups are not organised properly and effectively.

**Manimekalai (2004)** in his article commented that to run the income generating activities successfully the SHGs must get the help of NGOs. The bank officials should counsel and guide the women in selecting and implementing profitable income generating activities. He remarked that the formation of SHGs have boosted the self-image and confidence of rural women.

**NABARD (2006-2010) status of Micro finance in India** reported that, during 2006-07 the grant assistance of Rs. 3675.65, covering 1656 NGOs, for promotion, nurturing and facilitating of 205112 SHGs. During 2009-10 it has been increased. In this year NABARD had sanctioned a grant assistance of Rs. 9025.81, covering 2624 NGOs, to promote, nurture and facilitate 345173 SHGs.
NABARD Documents (2008-09) the documents reveals that, NGOs with major SHG credit links in Indian states. The Women’s Voluntary Organization in Manipur, the National Union of Co-Operatives in India in Sikkim and in Andaman and Nicobar Islands, and Bosco Reach Out in Meghalaya emerged as leading NGOs, with more than 80% of the SHG credit links.

Review of literature on empowerment of women

According to Amartya Sen. (1995), women are less likely to secure favorable outcomes for themselves in household decision making processes. They feel that their long term security lies in subordinating their well being to that of male authority figures. Empowerment of women involves many things, economic opportunity, property rights, political representation, and social equality and so on.

Empowerment, thus, indicates a change from a state of powerlessness to one that recognizes and empowers women to take greater control over their lives and resources. The goal of this process is to enable changes not only in individuals, but also in institutions and structures that perpetuate patriarchy and oppression at all levels, from the family to the community and institutions. Finally, the direction of empowerment is that of self reliance and withdrawal of external agents, whenever the initial impetus has come from outside.

Anandharajkumar (1995) pointed out that, Gandhiji was uncompromising in the matter of woman’s Rights. In his opinion woman should labour under no legal disability not suffered by man. He was of the opinion that daughters and sons should be treated on a footing with perfect equality.

Swaminathan M S (1995) focus on gender equality, and believes that the equitable access to resources, power, and decision making is essential to gender equality. He recognizes that such a process requires a realignment of power in decision making at the household, institutional, and all levels of society. He pointed out that, the ultimate goal should be an equitable partnership between women and men built on the strengths of shared knowledge, energy, creativity and skills. Such a partnership is of intrinsic value. It can also bring positive benefits to society as a whole, and contribute to solving many of the world’s most pressing problems.
thought that equality between men and women is essential to solve household problem, society problem and world problems.

**Human Development Report (1995)** highlights, the Gender Empowerment Measure concentrating on participation in economic, political and professional areas. It seeks to determine how many women have been empowered or enfranchised to take part in different aspects of public life in comparison with men. Because of data limitations, it cannot capture many aspects of empowerment particularly within the household, or in community life or in rural areas. It focuses on only three variables, income, earning power; share in professional and managerial jobs and share of parliamentary seats.

In 1995, UNDP developed two instruments to compliment the HDI; the Gender related Development Index (GDI) and the Gender Empowerment Measure (GEM). Both of these are composite Indices, comprised of several indicators, which are combined into one overall measure. The GDI and GEM are among the most widely used indicators for measuring gender equality at the national level. The three equally weighted indicators used to measure the GDI are (1) Long and healthy life [measured by male and female life expectancy at birth] (2) Knowledge [measured by male and female adult literacy and years of schooling] (3) Decent standard of living [measured by women’s and men’s share of earned income]

**Amin, Becker and Bayes (1998)** split the concept of women’s empowerment into three components each measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs; Individual autonomy indexes which represents women’s self reported autonomy of physical movement outside the house and in matters of spending money; and the authority index, which reports on actual decision making power. These indices are similar to those used by Balk in her 1994 study.

**Kapoor (2001)** in her study tried to discuss, analyse and answer the challenging questions as to why despite all the efforts and progress made, still there continues to be so much of gender discrimination and what strategies, actions and measures needs to be undertaken to achieve the expected goal of empowerment. She opined that women’s empowerment is much more likely to be achieved if women
have total control over their own organisations, which they can sustain both financially and managerially without direct dependence on others.

Although a considerable debate on what constitutes empowerment exists, Kabeer’s (2001) definition: “The expansion in people’s ability to make strategic life choices in a context where this ability was previously denied to them”. For women in India, this suggests empowerment in several realms: personal, familial, economic and political.

Malhotra, Schuler and Boender, (2002) provide an excellent review of this debate. The frequently used gender empowerment measure is a composite measure of gender inequality in three key areas: political participation and decision making, economic participation and decision making and power over economic resources (HDR 2003). It is an aggregate Index for a population and does not measure empowerment on an individual basis. They said that, there is substantial agreement on “process” and “agency” as being essential to women’s empowerment, and in distinguishing it from related terms such as gender equality.

Hiremath R.C. (2002) in his book views that; Empowerment can be seen as one strategy to counteract this internationalization of oppression. Barbara Solomon saw US black empowerment strategies, aimed first at individual and then at social change, as a solution to the misdistribution of power. Both indigenous and first world feminists saw the effects of oppression on the psyche, on the distribution of power in a similar fashion, and began to encourage empowerment strategies as a means of countering the negative effects of both development and patriarchy.

He discusses about, World system theory moved development theory away from positivist assumptions, providing an opening for women. Wallenstein questioned the basic tenets of western thought, providing a useful framework for looking at the effects of development on women. His recognition of the non-linearity of history, his vision of the world as a web of the political, economic and social that is impossible to disentangle, and his emphasis on the importance of both a broad and an individual perspective, his recognition of the contribution of non wage labor to the international economy and his analysis based on the world rather than the nation –
state as the primary unit of analysis all play a role in feminist analysis of development.

Prasant Sarangi (2003) said that people’s participation and empowerment has become the buzz words in context, SHGs has emerged as the most successful strategy, in the process of participatory development and empowerment of women. The rural women are the marginalized groups of our society. He pointed out that, due to the presence of socio-economic constraints in the rural areas, women’s potential for development remained far from fully utilized and they have been pushed further back into the social hierarchical system.

Malhotra Meenakshi (2004) in her book has examined how women entrepreneurs affect the global economy, why women start business, how women’s business associations promote entrepreneurs, and to what an extent women contribute to international trade. It explores potentials of micro-finance programmes for empowering and employing women and also discusses the opportunities and challenges of using micro-finance to tackle the feminisation of poverty. According to her, the micro-finance programmes are aimed to increase women’s income level and control over income leading to greater levels of economic independence. They enable women’s access to network and markets, access to information and possibilities for development of other social and political role. They also enhance perceptions of women’s contribution to household income and family welfare, increasing women’s participation in household decisions about expenditure and other issues leading to greater expenditure on women’s welfare.

Professor M.K. Ghadoliya (2004) pointed out that, the growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. He notes that, discrimination against women in the form of male-female differentiation constitutes the core of the gender-biased system. Also he pointed out that, education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. He mentioned that empowerment is not essentially political alone in fact; it is a process having personal, economic, social and political dimensions with personal empowerment
being the core of the empowerment process. Political empowerment will not succeed in the absence of economic empowerment.

He believed that, scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc. The distance education provides an opportunity to these women to improve their skills. The higher level of learning will help them to learn skill and vocations and play an effective role in the management of SHGs.

He suggests that, the Government must take effective measures to enroll the members of SHGs in the schemes of Open Schooling. It is observed that open education at present is mainly catering to the needs of elites in the urban areas and it has to make inroads into rural areas where India lives. The Policy planners must think to integrate the economic benefits with education. Author suggests the differential rate of interest for women doing any course through Open Schools. The economic incentives and effective NGOs participation will definitely make the women empowerment a reality from a distant dream at present.

Rekha R.Gaonkar (2004) pointed out that, Empowerment of women is a holistic concept. It is multi dimensional in its approach and covers social, political, economic and social aspects, off all these facts of women’s development, economic empowerment is of most significance in order to achieve a lasting and sustainable development of society. SHGs are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities.

Femida Handy and Meenaz Kassam (2004) pointed out that; the Gender Empowerment Measures (GEM) is a measure of inequalities between men’s and women’s opportunities in a country. The frequently used Gender Empowerment Measure (GEM) is a composite measure of gender inequality in three key areas: Political participation and decision-making, economic participation and decision-making and power over economic resources (HDR: 2003). It is an aggregate index for a population and does not measure Empowerment on an individual basis. It is made
up of two dimensions: Economic participation and decision-making (measured by the percentage of female administrators and managers, and professional and technical employees), and political participation and decision-making (measured by the percentage of seats in parliament held by women).

**Saiful Islam M.D and Nourin Shabnam (2005)** said that women are often considered as better economically towards the management of capital than men. Women are more likely to reinvest profits back into human capital than are men. When women have economic power-defined as control of income and capital, they gain more equality and control over their own lives, while contributing directly to their children’s development and there by indirectly to their nation’s income growth. Several studies evidence women as the important engines of growth and development. Women have strong ability to earn, save, and invest in rural economy. In rural areas their largely unrecorded role in agriculture sector explains the survival of traditional subsistence community. Yet in many phases, traditions, social stigma, and lack of voice or access to information make women the most marginal group. With the men seeking work elsewhere, women tend to work in the fields and look after the children, the elderly and the farm animals, fetch fuel wood and water, and prepare food for the family members. Some 80 percent of economically active women in Africa and Asia are in agricultural activities, largely subsistence farmers in female headed households or day laborers on larger commercial farms. These economic realities are beginning to give women more influence.

**Sahu and Tripathy (2005)** in their edited book views that 70 per cent of world’s poor are women. Access to poor to banking services is important not only for poverty alleviation but also for optimising their contribution to the growth of regional as well as the national economy. Self Help Groups (SHGs) have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints. They remain backward and lower position of the social hierarchical ladder. They can lift themselves from the morass of poverty and stagnation through micro finance and formation of Self-Help Groups.

**Moser (2005)** refers to the triple role assumed by women, i.e. they are responsible for reproductive, productive, and community management activities, and
receive little recognition for their unpaid work. Another way of broadly characterizing the different roles is that men take the lead in productive activities, and women in reproductive activities, where the latter include the reproduction of the family and even of society itself. The unitary view of the household suggests that in the gender division of labor, women and men’s roles and responsibilities are separate but complement to one another.

Gupta M. L. And Namita Gupta (2006) said that, under the trickle down theory in the planning process, it was expected that women will equally benefited along with men. Though the Government has continued to allocate resources and formulated policies for the empowerment of women, it has become strikingly clear that political and social forces, that resist women’s rights in the name of religious, cultural or ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation building is the lack of economic independence. Planners and policy makers have been eagerly searching for certain alternatives. The participatory approach to development has emerged as a vital issue in developmental policies and programmes for women. SHGs are considered as one of the most significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components..

Valsamma Anthony (2006) says that, empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. She reveals that, Women are in for a new deal today as they are the focus of economic development. All possible steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare.

Gangaiah C., Nagaraja B. and Vasudevulu Naidu, C. (2006) said that the emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of socio-economic empowerment interventions yielding relatively quicker results. They also pointed out that, socio economic programmes reinforce each other and promote all-round development of the children, women, households and the communities. It is a process which ultimately leads to self- fulfillment of each
member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic direction.

**Indrabhusan Singh and Dr. Usha Kumari (2007)** said that, though women in rural areas are involved in almost all agricultural operations, yet, they have inadequate technical competency due to their limited exposure to outside world. This has compelled them to follow the age old practices which in turn results in poor work efficiency and drudgery. Appropriate training programme, appropriate technology for women leads to technological empowerment of women.

**Ananta Basudev Sahu and Sandhya Rani Das (2007)** They have revealed that, the core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors and removing inhibiting factors. In this connection Micro-finance with Self Help Groups play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. He recognised that, micro finance institution started in India in 1980s through Self Help Groups (SHGs) model. It is the Grameen replication model of Bangladesh. There is nearly 3, 00,000 SHGs working all over India. It is true that the concept of microfinance is yet to spread its wings all over India, but at the rate in which it is expanding its branches, very soon it would be reaching at the doorsteps of the poor houses. The most successful region for microfinance is the Southern part of India.

Empowerment of women is defined by **Swain, Ranjula Bali (2007)** as a process, in which women challenge the existing norms and culture to effectively improve their well being. There is a number of frame works to assess the empowerment. Subsidized rural banking in India, despite its large network of rural bank branches, failed to reach the poorer sections of the society. By the early 1980s the All-India Debt and Investment Survey (Government of India, 1981) showed that the share of non-institutional agencies in outstanding cash dues of the rural
households was 38%. The main factors limiting formal finance reaching this group were the high transaction costs and lack of appropriate credit and saving products.

**Annalise Moser (2007)** pointed out that, the GEM measures the gap between men and women along three equally weighted dimensions of empowerment. (1) Political participation and decision making (measured by women’s and men’s share of parliamentary seats). (2) Economic participation and decision making (measured by women’s and men’s share of professional and technical jobs, and share of administrative and managerial jobs). (3) Power over economic resources (measured by women’s and men’s share of earned Income.)

**Kartik Roy, Hans Blomquist, Cal Clark (2008)** refers to institutions and gender Empowerment in the Global Economy. Institutions, the set of formal and informal rules that affect human behavior, play the most crucial role in the process of the empowerment of people and in the economic and social development of a country. When people are empowered, they can make use of their qualities to improve their economic and social conditions, thereby enhancing the level of economic and social development of the country.

Author discusses, Sen’s ideas about “development” is based on the relationship between freedom, poverty, and empowerment. Sen considers “development” to mean a great deal more than just economic growth or increases in some components of national income. It must contribute to the expansion of substantive human freedoms, as it is the effect of increases in physical output on the expansion of actual opportunities and freedom of people that measures the success or otherwise of development. But realization of this goal of attainment of substantive freedom also requires freedom of individuals to develop their capabilities and to utilize those capabilities.

More broadly, our decomposition of Sen’s theory of exchange entitlement shows that, this theory can be very effectively used to explain the process of alleviation of poverty (unfreedom) and empowerment of people and the institutional requirements for this process to work.

Two persons with similar natural endowments born in two different family environments in two different places may acquire different endowment sets and end
up with different levels of economic wellbeing and empowerment. But the validity of this theory seems to be based on the following two implicit assumptions. Person A even with physical labor as his or her endowment will be able to exchange it for income to obtain the basic food, clothing, and housing for poverty alleviation and survival. The transition is smooth for everybody — men and women.

He pointed out that, but in reality, institutional hindrances may prevent the smooth transition of both men and women. For women, the institutional barriers to alleviating poverty and promoting empowerment are far greater than those for men. The alleviation of economic poverty does not automatically lead to the alleviation of cultural poverty of people, particularly of women. Cultural poverty is created by social institutions such as social customs, taboos, rules of “patriarchy” and political poverty by political institutions such as the state and its governance structure. To women in many developing countries, the alleviation of cultural poverty may appear more important than the alleviation of economic poverty for attaining substantive freedom. But the alleviation of economic poverty provides women with some economic independence which is crucial for their fight against cultural unfreedom, including deprivation, noiselessness and helplessness. What is needed first is making women economically independent.

2.7 Research gap

The above literature reviews reveals that lot of research has been done and is going on in the area relating to empowerment of women. It is also clear that many of the works have focused on issues related to the SHGs, banks, NGOs, Microfinance programmes and NABARD programmes and policies. So far, no research study has been conducted which clearly explained how the Women empowerment is considered as one of the aims of NABARD and how it is successfully dealing it with the help of Bank Linkage model in Mysore district in Karnataka state.

2.8 Statement of the problem

Where capital resources are scarce, savings play a crucial role in development. Household savings contribute over 80% of domestic savings. However, rural household savings as a percent of National income is very low, compared to urban
household savings. This poses a serious problem for women empowerment and rural development, as the vast majority of those people live in abject poverty.

The access of poor women to formal finance is very limited for various reasons such as inability to provide collaterals, small size loan requirements, high transaction costs, in-appropriate delivery systems. Therefore banks are reluctant to treat women as bankable borrowers in their own right, urban bias etc. Many projects and development programmes launched in the past have also not met with the desired success. Women therefore, have to rely primarily on informal sources of finance, such as money-lenders, pawn brokers, and chit fund operations etc., which very often are exploitative in nature. Rural poor women require credit at their door steps with least formalities.

In this back drop, NABARD’s SHG Bank Linkage programme help to improve the access of the poor for financial services in a cost effective and sustainable manner in this area. This search led to the development of a delivery mechanism which encompasses financial relationship between informal organizations of the poor like the SHGs and formal organizations like banks.
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