CHAPTER II
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The purpose of a literature review is to add value to the many salient ideas of other studies, gathered from many disparate sources, which have led up to and have contributed to the research problem. It gives a historical perspective and shows how ideas arose and evolved over time. It leads into the problem that is being tackled in the thesis and examines what others have done before, what is being done now, what problems have been identified, what has not been worked on and how ideas build up and add on to the study. The related works which illustrate other ideas connected to the research idea i.e., what they have in common and how they are different, why an idea or perspective is new and gives a novel view of the problem leading to a solution space are keenly examined in the form of a coherent overview. The review focuses on a specific topic of interest and includes a critical analysis of the relationship among different works relating to the research work to provide a theoretical framework and rationale for a research study.

Within the large and exhaustive canvas of empowerment of women, the chosen topic of Self Help Groups and their effect on such empowerment constitutes a microcosm. A spectrum of related literature has been studied and reviewed to understand the existing knowledge on the subject and also reflect on the dynamics of various forces and ideas on the concept. Amidst the obvious positive impact of SHGs, available literature has ranged from cautious optimism to euphoria.

However, gaps are observed while examining the inherent uncertainty of sustainability of people enveloped by poverty and these have been dealt with at the end of this chapter.

According to the 1995 United Nations Human Development Report\(^1\), there are 1.3 billion people living in poverty, of which almost one-half are from South Asia. Seventy per cent of the poor, about 90 million, are female, and the situation
is getting worse, with the number of rural women living in absolute poverty rising by 50 per cent (as opposed to 30 per cent for men) over the last two decades (UNDP, 1995). Vijayanthi K.N², asserts that, “Human development has been a serious concern of both Government and Non-Governmental Organizations (NGOs) for many decades now. A series of strategies ranging from assistance to partnership to self-reliance and sustainability have been intensively adopted. Development has social, economic and political dimensions, and is incomplete without developing the women who constitute about 50 per cent of the population. Women’s role in development is indispensable and community development is incomplete without women’s participation and contribution, but women are not always involved in the process of developmental activities that affect their lives.”

Batliwala and Srilatha³, opine that, “Women’s subordinate position is perpetuated and reinforced by their limited access to and control over resources. While it is true that the poor in general have limited access to and control over resources in relation to those who own productive assets, women have comparatively less control over such resources than men. Women thus get doubly marginalized - by virtue of being poor and being women. Unless and until women are empowered to fully participate in national programmes and projects by gaining access to and control of both material and information resources, they will not be able to challenge patriarchal ideology, and transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and development as social, economical, and political dimensions. So development is incomplete without developing the human resource of a given community. The infrastructure and economic development cannot yield expected benefits unless and until people are first prepared through attitudinal and motivational change.”

She distinguishes between three different Non-Governmental Organization (NGO) approaches: the integrated development approach, the economic approach, and the consciousness raising-cum-organizing approach.
Thomas and Pierson\(^4\), are of the opinion that, “Empowerment literally means ‘becoming powerful.’ But in social work it connotes both theory and method. It is a theory concerned with how people gain collective control over their lives, so as to achieve their interest as a group and a method by which social workers seek to enhance the power of people who lack it. Empowerment can refer to user, participation in services and to the Self-Help Movement generally, in which groups take action on their own behalf, either in co-operation with, or independently of, the statutory services”.

According to Karl Marilee\(^5\), “Empowerment is a process whereby women are able to organize themselves to increase self reliance and to assert their independent right to make choices and control resources, both of which will assist in challenging and eliminating their subordination. It is a participatory process of awareness and capacity building that begins at the level of home and community, leading to greater participation and decision-making power and control, and to transformative action enabling individuals or groups to change balances of power in social, economic and political relations in society. Empowerment should give women freedom of choice, equal access to domestic and community resources, opportunities and powers”.

Shields\(^6\), argued that, “The person who feels and is empowered is more likely to have the motivation and capacity to empower other people and to be empowered by them. It involves the development of areas of expertise, with the purpose of self-realisation and personal fulfilment. Almost every approach to self-help, self-instruction, self-development and self-education has an empowering dimension. It was found that women experience empowerment as a multi faceted expansive process in which the development of an internal sense of self, the ability to take action based on such a sense and an ethic of inter-connectedness are essential elements. The process was initially characterized by feelings of dis-empowerment associated with minimal choices, feeling acted upon by life, and the perception of marginality due to gender and its role. Subsequently, recognition
of this felt sense of dissonance occurred and the women entered a process of transformation. The transformation was characterized by the emergence of an internal sense of self that included cleaning, listening to, accepting and valuing their identity”.

Guevara⁷, observed that, “There were positive changes in women’s self-perception, relationships with family and community as a result of their participation in economic development projects. It was also found that self-esteem, empowerment, political participation and gender relationships did not reflect a true understanding of the impact of the economic development projects in the lives of the women. The theme ‘voices’ transcended these categories and in their stead provided a broad and unified perspective within which self-esteem, empowerment, political participation and gender relationships could be understood and interpreted. Self empowerment of SHG members includes improvement in the social status of the family, respect from neighbours, participation in community activities, motivating more women to join SHGs and better decision making power in the family”.

Hege Gulli⁸, states that “Today Self Help Group system and other group methods such as Grameen Bank system used for administering micro-financial services have gained an important place in the development discourse and practice world over. It is more so in the developing countries in Asia, Africa and Latin America. The State, NGOs and donor organizations promote micro-finance especially micro-credit as an effective instrument to alleviate poverty of over one billion poor living in the developing countries”. The robust declaration of the global Micro Credit Summit held in Washington, USA, in 1997 states that, “There now exists both a substantial track record of accomplishments, and a significant body of scholarly studies that together paint a picture of micro-credit as a compelling anti-poverty and development strategy. Taken together, these accomplishments communicate the possibility of moving towards a world freed from the affliction of poverty, within a length of time measured in years rather
than decades or centuries. Micro credit includes targeting the poorest of the poor, organizing the poor into group mode, stimulating thrift habit among the poor and participation of the poor in neighbourhood lending process”.

World Bank\textsuperscript{9}, 1997 states that, “There is resurgence of interest on the modus operandi of micro-credit services to poor women and other vulnerable sections of the society to enable them to create self-employment based on their skill and uplift their economic living standards.” Micro-credit as an alternative source of credit for the poor has received wide attention in recent years. It is defined as “programs that provide credit for self-employment and other financial and business services (including savings and technical assistance) to very poor persons”. The report highlights that micro-credit institutions evolved their own design features such as class eligibility for membership in the group ranging from landless to minimum land holdings; prior entrepreneurial experience to no requirement of entrepreneurial experience; monthly repayment to weekly repayment; and group lending contracts to no-group lending contracts.

Wenner\textsuperscript{10}, (1995) and Zeller\textsuperscript{11}, (1994) assert that “Group formations under micro-credit institutions are based on a growing institutional concept in terms of resources and management skills of the women members to reduce the gender inequality and to increase their confidence to get involved in issues and programmes in the public and private spheres. The success of group lending is attributed to various factors such as the ability of the group to mitigate asymmetric information problems in the credit market through active screening of the members; information advantage of the groups about the applicant’s creditworthiness; social cohesion and heterogeneity of asset holdings; self-selection or assortative matching of members; social ties between borrowing group members; group pressure to repay loans; and peer monitoring through intra-group insurance.”

According to Zeller, M. \textsuperscript{12}, 1998, “The performance of formal financial institutions particularly in their lending to the poor in India has been
unsatisfactory. They face a number of constraints in broadening their services to the poor. A large number of rural households are with limited land resources and small economic activity accompanied with poor technology. But their demand for credit has been rising due to growing size, increased consumption requirements, social obligation and so on. But the institutional agencies not only lacked the required mechanism to assess their credit needs but often overlooked their demand for credit on the ground that their needs are for non-productive purposes”.

N.V. Namboodiri and R.L. Shiyani\textsuperscript{13}, 2001, asserts that, “The structure of rural financial market in India is dualistic: with both formal and informal intermediaries. A consensus is growing among researchers that the formal financial sector is not effectively serving the rural population in the third world countries. This is mainly attributed to the failure of financial intermediaries in fulfilling their basic functions, viz ., production credit to finance income generating activities, consumption credit to maintain and expand human productive capacity, and quality saving schemes for increasing risk-bearing capacity of the rural households”. Moreover, these institutions have failed to promote any of its social objectives. To reach the poor, institutional innovations are needed that enable services to be expanded, while substantially reducing transaction costs for both financial institutions and clients. The authors observe that in many countries in the world micro-credit programmes have succeeded in generating self-employment by providing access to small capital to people living in poverty.

According to RBI, 1977\textsuperscript{14}, “In spite of constraints, the outreach of the formal Rural Financial Institutions (RFIs) has no doubt improved over the years. Based on All-India Debt and Investment Surveys, the share of institutional credit in total rural credit was merely 7.2 per cent for rural households in 1951-52 and reached to 18.1 per cent by 1961-62. In other words, the major source for rural credit continued to be informal sources. Lack of coverage of rural households by the co-operative institutions prompted the nationalization of commercial banks in
1969 to extend their credit to rural households. Subsequently, the emphasis on priority sector lending and targeting poor and weaker sections led to the emergence of Regional Rural Banks (RRBs) in 1975. These Institutional developments led to widening the access of rural households to formal institutional credit and increasing the total flow of formal credit to agriculture in particular. For example, the share of formal institutions in rural credit has increased to 64 per cent in 1991-92 (RBI, 1992).” Yet a large proportion of the rural households comprising marginal farmers, landless labourers and rural artisans are left out of the formal credit system. For example, out of 63 million operational holdings below 1 hectare of land, only less than 25 per cent of them had access to agricultural credit from the formal institutions during 1990-91. The existence of traditional savings groups has been well documented and has a long and successful history in India. Informal SHGs oriented to savings and credit functions are not a new phenomenon. Some forms of credit instruments were in operation even before 1904 when the Co-operative Credit Societies Act was passed. Credit instruments such as Nidhis and Chit Funds were popular especially in South India. They had several distinguishing features such as to encourage thrift, mobilize small savings and inculcate in the members the habits of punctuality and planning for future. The useful role played by these instruments in the rural areas as an important source of credit to people with moderate needs was well recognized. In other words, more than three-fourths of these households continued to depend on informal agencies by paying an exorbitant rate of interest. Mainly as a result of the inaccessibility of the formal banking system to the poor, micro financial institutions emerged, which act as an impetus for community action. There has been a surge of interest in micro finance in the recent past, particularly in the context of reaching the poor families in a more effective way. As an informal supplementary credit delivery mechanism by lending at group level, the Self-Help Groups (SHGs) came into existence.
Satish. P\textsuperscript{16}, 2001 assert that “The SHG is defined as a voluntary group valuing personal interactions and mutual aid as a means of altering or ameliorating the problems perceived as alterable, pressing and personal by most of its participants. These groups are voluntary associations of people formed to attain certain collective goals that could be economic, social or both. The policy planners and development planners cherish the myth that poor people do not have the spirit to thrift, but recent reports from different parts of the globe challenge this. Since the SHGs in India are informal groups, their legal status has not been defined. They initially intended to bring together people particularly economically weaker sections and to undertake activities of mutual interest.” He cautiously observes that members of SHGs have no risk taking ability, hardly anything to offer as guarantee against availing loans from formal Rural Financial Institutions (RFIs), and limited earning opportunities. However, thrift, credit and income generating activities emerged as major activities of the SHGs. In other words, the SHGs evolved a system for collective savings, group consumption credit, as well as integrating social and economic goals among small groups. The initial growth of SHGs has been in areas where they received support from NGOs. The NGOs supported not only in the formation of SHGs but also in identifying economic activities, imparting training, and even financial support in the initial stage. The critical area in forming the groups at the beginning were their size and composition, homogeneity, group discipline, saving habits, and sustainability. By offering saving services, a financial institution can promote greater customer loyalty and loan repayment discipline, thus reducing the institution’s cost of funds for on-lending and overall transaction cost. Moreover, RFIs can also improve their viability by expanding their volume on business. Subsequently, the SHGs have been linked with banks for savings and credit operations. Bank Linkage model evolved as a core strategy that could be used by the banking system for increasing its outreach to the poorest of the poor who were hitherto getting bypassed by it.
Goetz and Sen Gupta\textsuperscript{17} comment, in the \textit{State of the Micro Credit Summit Campaign 2001 Report}, that 14.2 million of the world’s poorest women now have access to financial services through specialized microfinance institutions (MFIs), banks, NGOs, and other non-bank financial institutions. These women account for nearly 74 percent of the 19.3 million of the world’s poorest people now being served by micro-finance institutions.

According to US Agency for International Development’s\textsuperscript{18} (USAID) annual \textit{Micro enterprise Results Report} for 2000, “Approximately 70 percent of USAID-supported MFIs’ clients were women. Considerable variation among the regions was seen, however, with percentages of women clients ranging from 27 percent in the Near East to 87 percent in Asia. In Eastern Europe, where USAID has traditionally supported individual-lending programs, the percentage of women clients dropped as low as 48 percent in 1999 before rising to 54 per cent in 2000, when USAID began to support more group-lending programs offering smaller loans, a statistically significant correlation between the number of very poor clients served by each institution and the percentage of those clients who were women.”

Many different rationales can be offered for placing a priority on increasing women’s access to microfinance services. Research done by UNDP\textsuperscript{19}, United Nations Development Fund For Women (UNIFEM), and the World Bank, among others, indicates that gender inequalities in developing societies inhibit economic growth and development. For example, a recent World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard of their people. UNDP found a very strong correlation between its gender empowerment measure and gender-related development indices and its Human Development Index. Overall, evidence is mounting that improved gender equality is a critical component of any development strategy.
Microfinance has come to play a major role in many of these donors’ gender and development strategies because of its direct relationship to both poverty alleviation and women. As Canadian International Development Agency\(^{20}\) (CIDA) recognizes in its gender policy, “Attention to gender equality is essential to sound development practice and at the heart of economic and social progress. Development results cannot be maximized and sustained without explicit attention to the different needs and interests of women and men.” As part of its poverty reduction priority, CIDA supports programs that provide “increased access to productive assets (especially land, capital, and credit), processing, and marketing for women.” By giving women access to working capital and training, microfinance helps mobilize women’s productive capacity to alleviate poverty and maximize economic output. In this case, women’s entitlement to financial services, development aid, and equal rights rests primarily on their potential contribution to society rather than on their intrinsic rights as human beings and members of that society.

Women are the poorest of the poor. It is generally accepted that women are disproportionately represented among the world’s poorest people. In its 1995 Human Development Report, the UNDP reported that 70 percent of the 1.3 billion people live on less than $1 per day are women. According to the World Bank’s\(^{21}\) gender statistics database, women have a higher unemployment rate than men in virtually every country. In general, women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority to increasing women’s access to financial services on the grounds that women are relatively more disadvantaged than men.

Women have been shown to spend more of their income on their households; therefore, when women are helped to increase their incomes, the welfare of the whole family is improved. USAID’s\(^{22}\) report on the survey findings of the Special Unit on Microfinance of the United Nations Capital Development Fund (UNCDF) explains, “Women’s success benefits more than one person.
Several institutions confirmed the well-documented fact that women are more likely than men to spend their profits on household and family needs. Assisting women therefore generates a multiplier effect that enlarges the impact of the institutions’ activities.” Women’s Entrepreneurship Development Trust Fund (WEDTF) in Zanzibar, Tanzania, also reports that “women’s increased income benefits their children, particularly in education, diet, health care, and clothing.”

According to a WEDTF report\(^\text{23}\), 55 per cent of women’s increased income is used to purchase household items, 18 per cent goes for school, and 15 per cent is spent on clothing. In her research on the poverty level of female-headed households, Sylvia Chant, a researcher at the London School of Economics states that women spend a greater percentage of their income on their households than do men. Women tend to keep nothing back for themselves, with the result that more money is usually available in women-headed households for collective household expenditure. And Naila Kabeer\(^\text{24}\), 1999, writes, “There are sound reasons why women’s interests are likely to be better served by investing effort and resources in the collective welfare of the household rather than in their own personal welfare.” But Kabeer also cautions that it is important to recognize that those incentives may change when women become empowered and have new options. Women who are empowered will have the power to make the life choices that are best for them, and although many empowered women will choose to invest in their families, development organizations must be prepared for the possibility that some will not.

According to United Nations Development Fund For Women\(^\text{25}\) (UNIFEM), “gaining the ability to generate choices and exercise bargaining power” and “developing a sense of self-worth, a belief in one’s ability to secure desired changes, and the right to control one’s life” are important elements of women’s empowerment. Empowerment is an implicit, if not explicit, goal of a great number of microfinance institutions around the world. Empowerment is about change, choice, and power. It is a process of change by which individuals or groups with
little or no power gain the power and ability to make choices that affect their lives. The structures of power—who has it, what its sources are, and how it is exercised—directly affects the choices that women are able to make in their lives. Microfinance programs can have tremendous impact on the empowerment process if their products and services take these structures into account.

Kabeer. N 26, 2001, asserts that, in order for a woman to be empowered, she needs access to the material, human, and social resources necessary to make strategic choices in her life. Not only have women been historically disadvantaged in access to material resources like credit, property, and money, but they have also been excluded from social resources like education or insider knowledge of some businesses. Access to resources alone does not automatically translate into empowerment or equality, however, because women must also have the ability to use the resources to meet their goals. In order to empower women, they must be able to use resources for a purpose they choose. She uses the term agency to describe the processes of decision making, negotiation, and manipulation required for women to use resources effectively. Women who have been excluded from decision making for most of their lives often lack this sense of agency that allows them to define goals and act effectively to achieve them. However, these goals also can be heavily influenced by the values of the society in which women live and so may sometimes replicate rather than challenge the structures of injustice. The weight of socialization is eloquently expressed by one woman activist from Prishtina, Kosovo: “There is education in the family: first you shouldn’t speak because you are a girl, then later you shouldn’t speak because no one will marry you, then later you shouldn’t speak because you are a new bride. Finally, you might have the chance to speak but you don’t speak because you have forgotten how to.”

Several microfinance and micro enterprise support programs have observed improvements in women’s status in their communities. Linda Mayoux 27, in her study opines that, “Increasing women’s access to Micro Finance is assumed to
initiate a series of virtuous spirals of economic empowerment, increasing well being for women and their families and wider social and political empowerment.”

Most Micro-Finance for women is group-based, on the assumption that bringing women together in group will be more empowering than individual lending. Women are perceived as more conscientious and docile clients. Unlike men they are prepared to devote considerable time and energy to group activity which decrease programme costs. Women are therefore a convenient, cost effective and comparatively risk-free means of channeling loans to men within households and creating a saving base. This paper emphasizes that if women are to benefit fully from micro-finance programmes, aims and strategies for women’s empowerment need to be mainstreamed rather than marginal add-ons to programmes designed for financial sustainability or household poverty alleviation. Other studies question the success of microfinance programs in effecting lasting change in women’s economic welfare or empowerment (Goetz and Sen Gupta28).

Some scholars, such as Linda Mayoux29, in her paper argues that, microfinance institutions cannot have more than a limited impact on women’s empowerment unless there are changes in wider gender inequalities in the broader social and economic contexts in which they operate. In order of overcome these limitations, Mayoux recommends that Micro Financial Institutions (MFIs) intentionally address women’s empowerment as part of their goals, objectives, operations, and product design. In addition to the issue of domestic violence previously discussed, other common concerns raised include the increased burden that micro enterprise activities place on women’s time, MFIs’ reinforcing rather than challenging gender inequalities, and the possibility that children will be kept out of school to help in their mother’s business. It has been observed that microfinance figures into poor women’s risk-management strategies and that continued access to credit is a major incentive for repayment. The most effective strategies will be devised when staff at microfinance institutions listen to clients and carefully evaluate their resource bases, strengths, and vulnerabilities so that
they develop products and services that build on strengths and existing resources. As Noni S. Ayo\textsuperscript{30}, managing director of Agricultural and Rural Development for Catanduanes, Inc. (Philippines) (ARDCI), in the Philippines, expresses it, “All efforts at improving an MFI’s impact on women boil down to really understanding a woman’s needs, her predicament and what she dreams of. Even before all the questions can be answered, the basic question that must first be answered is who she is.”

Rajasekhar\textsuperscript{31} (2000), opines that access to production credit enables SHG members to undertake Income Generating Activities (IGAs) through which poverty can be reduced. The credit to poor households in a group is considered to be less risky because of peer monitoring. The borrowers in each group have the ability to enforce contracts between each other, and they jointly decide what type of activities to undertake. By fixing higher joint-liability payment for risky types, the group influences the members to choose the safe activity. Stiglitz Joseph \textsuperscript{32} (1990), states that by exploiting the ability of neighbours to enforce contracts and monitor each other, the micro-finance groups can offer low interest rates on loans and raise repayment rates. Repayment rates are expected to be high in micro-finance groups having dynamic incentives such as each successful repayment leads to larger loan amount. This improves the information between the group and members (thus screening out the worst borrowers before the loan size is increased), and contributes larger loan amount and higher repayment. Repayment is also expected to be higher because group lending programmes influence the members to commit weekly or monthly repayment immediately after loan is disbursed. It is believed that the micro-finance programmes will help the rural poor to address the problems of the poor in undertaking IGAs such as inadequate access to skills, raw-materials and marketing. Since these groups consist of people with similar characteristics, they realize the need to pressurize the system for changes in policies and delivery mechanisms through lobbying and advocacy. The IGAs enable women to have access to income, and enhanced decision making on
health, education, consumption, etc. Women also interact with outside markets and the community, and this process gradually enables them to play an active role in social, political and economic issues affecting self, household and the community, (Mayoux 1998)\textsuperscript{33}.

Pedersen\textsuperscript{34} (1998), opines that, a distinction between poverty alleviation and poverty reduction, becomes very pertinent. Poverty alleviation is a short-term improvement of the capital endowment of the poor. Poverty reduction is a long-term elimination of the dependency of the poor on social relations, and of vulnerability with respect to changes in their environment. While the former concentrates on those assets and resources that have a bearing on the livelihood of the poor, the latter focuses on knowledge and rights. Thus, while agricultural growth and better access to markets can alleviate poverty, the involvement of poor in the development efforts becomes crucial for poverty reduction.

Acosta-Belen\textsuperscript{35} argues that the “subordination of women in the Third World is very much a result of colonialism; as much as colonialism established power relationships between the colonizers and the colonized, it established similar relationships between women and men. Men have colonized women by isolating them in domestic sphere, by devaluing their contribution to the economy, and by controlling their gender equity. These power relationships have endured, as is evident in more recent development policies and programmes that rely on women’s unpaid or underpaid labour for capitalist development”.

Jhabwala Renava\textsuperscript{36} (1994), observe that “We have placed the women worker, in particular the poor women worker, at the centre of our analysis. It is her labour and enterprise which creates the wealth of the nation and whose hard work leads to national growth. She needs security, a decent life, a share in the prosperity of the nation and the dream of a good life for her children”.

Ashford, Lori S\textsuperscript{37}, summarizes the discussions of, and goals articulated at, the International Conference on Population and Development (ICPD) in Cairo, in September 1994. An important theme of the conference was the role of women in
achieving population and development goals. Indeed, the goal articulated was to ‘bring about more equitable relationships between men and women, and empower women to participate more fully in development’. Therefore, a broad policy to be pursued by the 180 countries represented in Cairo is the empowerment of women. Education is the prime avenue for empowering women; with more education, women have greater access to employment opportunities and increased ability to secure their own economic resources. Legislation which protects women from discrimination and promotes gender equality also needs to be enacted by governments. In addition, cultural and religious barriers to the advancement of women need to be tackled.

Berger, focuses on a study of women workers in the South African canning industry during the 1940s and 1950s, explores the structural conditions that fostered women’s active participation in the trade union and in political organization concerned with gender and racial issues. It also raises the question ‘to what extent is women’s empowerment a product of favourable circumstances and to what extent a result of skilful organizing?’ In explaining women’s high level of empowerment in the union, two structural conditions were important: women’s predominance in seasonal labour; and communities in which women, men, and children worked in the same factories. Union policies responded to these conditions by addressing a wide range of community issues, which maintained women’s involvement during the off-season; and by translating gender concerns into family issues, which helped women minimize the tension between their working lives and their household responsibilities. Thus, women became active supporters to these favourable union policies. Finally, an active political movement to dismantle apartheid contributes to women’s political activism.

Bhatt, Ela describes the struggles of the Self-Employed Women’s Association (SEWA) to demand worker’s rights and to overcome injustice. For SEWA, central to the empowerment process are the strategies of struggle and development, struggle entails fighting for one’s rights and interests through the
trade union, while development involves building alternative economic structure such as co-operatives. Organizing is crucial to these strategies. As the author explains, ‘To organize means to bring people together, to think through their common problems, to agree on their common issues, to decide on common action, and to forge common ideologies’. Because injustice exists at various levels, the author argues that to be effective it is therefore necessary to wage the struggle at corresponding levels. This includes taking direct action, filing complaints with government departments, and influencing policies to make them more responsive to the needs of the self-employed. The author illustrates these tactics by describing the struggles of home-based producers and vendors and hawkers. Finally the growing awareness and confidence is evident in Ela Bhatt’s, concluding reflection, “We do not only want a piece of the pie, we also want to choose the flavour and know how to make it ourselves”.

Mazumdar describes the impact that women's studies in India have had on the Indian women's movement, and examines the efforts that the movement has made to empower women. In the mid-1970s, the focus of women's studies in India shifted toward the concerns and priorities of the non-privileged classes. This shift has contributed to the revival of the women's movement. As the academic arm of the women's movement, women's studies have actively contributed to policy-oriented research on the marginalization and exploitation of women in the economy, in the political process, in the education system, and in the media. More broadly, women's studies have challenged traditional notion of development and have promoted development strategies that are sensitive to egalitarian and gender concerns. The growing number of women's organizations, the increasing frequency of conferences and workshops, and the emergence of networks over the past decade and a half demonstrate the active, though not entirely cohesive, efforts to strive for women’s empowerment. The author argues that 'the concept of empowerment of the most deprived groups of women to enable them to enjoy their constitutional rights has given way to the understanding that empowerment is
mutual. Women at the grassroots, when they are organized, emanate a kind of
energy and determination for change which galvanizes all those who work with
them.’ Thus, the strength and sustenance of the women's movement will depend on
the effective marshalling of women at the grassroots.

Moser, Caroline O.N\textsuperscript{41}, recommends gender planning, a planning approach
based on the rationale that women and men play different roles in society, and
therefore have different needs, provides a conceptual framework and a
methodological tool for incorporating gender into development planning. In this
article the author provides the rationale for gender planning, illustrates the
potential and limitations of different interventions to meet gender needs, and
evaluates development policy approaches from a gender planning perspective. “To
be effective, development planning for low-income women needs to recognize
gender needs; specifically, planners need to distinguish between practical gender
needs, which refer to what women require in order to fulfil their roles and tasks,
and strategic gender needs, which refer to what women need to overcome their
subordination”. As the author describes, the empowerment approach utilizes
'practical gender needs as the basis on which to build a secure support base, and a
means through which more strategic needs may be reached.' Indeed, the author
points out that the most effective women's organizations have been those which
started addressing practical gender needs, such as health and employment, but
which have used these concerns to meet particular strategic gender needs. The
potentially challenging character of the empowerment approach is evident in a few
struggles that the article describes. She argues that self-employment programmes
which use empowerment principles offer a viable alternative to traditional
approaches to promote economic self-sufficiency of low-income women in the
United States. ‘Self-employment programmes specifically designed for
low-income women, however, can overcome these market limitations. In addition,
they can reduce the barriers to entrepreneurship by increasing women's access to
credit and capital, technical expertise, business management training, and
information and support networks. Furthermore, self-employment programmes provide the flexibility that women need to manage child care and family responsibilities as well as increase women's self-confidence that comes from learning to manage one's businesses. The authors point out that while self-employment strategies are consistent with American entrepreneurial ideals, ironically they also subvert the patriarchy system and the State. Indeed, female entrepreneurship has the potential for women's empowerment, and this undermines male control over their homes, in their workplace, and in the social welfare system.

Samarasinghe, Vidyamali\textsuperscript{43}, in her study, based on a field survey of the tea plantation sector of Sri Lanka, describes women's subordinate position within the tea plantation system and outlines factors which prevent their economic independence. The author contends that women's economic independence, a necessity for women's empowerment, requires not only women's access to resources, but also women's control of their own income. In Sri Lanka, despite the fact that female tea plantation workers bring home relatively higher remuneration than their husbands who also work at the plantations, their economic independence has not improved. The author probes the household power structure and the patriarchal controls within the tea plantation system which, combined, effectively prevent women from gaining more control over their incomes. For example, because male workers normally collect their spouses earnings, they have almost exclusive control over total household incomes. An important lesson can be drawn from this study is that development strategies which simply increase women's access to resources do not necessarily ensure their empowerment.

Sen, Gita and Caren Grown\textsuperscript{44} asserts that the empowerment of women is crucial to fulfilling the alternative development visions articulated by Development Alternatives with Women for a New Era (DAWN), a network of activists, researchers, and policymakers. In this book, which captures the conditions and struggles of women worldwide, the authors critically examine the
development policies and strategies that have proven to be damaging to women. In rejecting these strategies, they offer an alternative approach that is rooted in a vision of feminism which has at its very core a process of economic and social development geared to human needs through control over and access to economic and political power. Not only women, but women's organisations also need to be empowered, since they are central to strategies for social change. The authors evaluated the strengths and weaknesses of six major types of organisations and suggested ways in which they can be more effective in pushing for positive change. For one, women's organizations must strengthen their organisational capacity. Finally, empowerment of women and organisations require not only resources and leadership formation, but also democratic processes, dialogue and participation.

Sharma, Kumud, using experiences from India, examines the debate on the dynamics and role of grassroots organizations in empowering women, particularly poor women. The author first acknowledges that there is general agreement on the vital role that grassroots organizations of poor women workers play in women's economic and political empowerment, but concludes, after looking at the debates on the concepts of grassroots and empowerment, that there is no agreement on the usage and ideological underpinnings of these terms. This is because the search for empowerment makes contradictory demands on grass roots organizations; they have to confront the forces that dis-empower women, but at the same time stay in the 'mainstream' to ensure access to governmental resources. Nevertheless, the author offers a definition of empowerment: 'The term empowerment refers to a range of activities from individual self-assertion to collective resistance, protest and mobilization that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them but act to change existing power relationships.' The author also examines the responses of the Indian government,
intermediaries, such as research organizations, and NGOs, to women's mobilization, and how these responses have contributed to the debate on women's empowerment. Finally, the author argues that simply documenting organizational efforts and strategies would not advance the women's movement in India. A more rigorous analysis of the meaningful parameters, strategies, and process of empowerment are necessary.

Linda Mayoux (1997) asserts, “Micro Finance Programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment by increasing women’s income level and control over income, leading to greater level of economic independence, enhancing perception 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, more general improvements in attitude to women’s role in the household and community”.

According to Activist for Social Alternatives (ASA, 2003) globally renowned specialized Micro Finance Institution, “only a fully developed financial section competing for customers at all levels of society will ensure that the poor have access to quality financial services”. The experience of several SHGs reveals that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them to undertake any economic activity rather than credit subsidy.

Sustainability can be defined as the ability of a program to produce outputs that are valued sufficiently by beneficiaries and other stakeholders that the program receives enough resources and inputs to continue production. This definition transforms the debate about sustainability, for it opens the very real possibility that an MFI could be viable in the long-term, despite dependence on donor funding. According to Elisabeth Rhyne (1998), "Sustainability is but a means to achieve outreach. Sustainability is in no way an end in itself; it is only
valued for what it brings to the clients of microfinance. This is a point on which the 'poverty' camp frequently misstates the motives of the 'sustainability' camp. It would do wonders for the state of the debate if the poverty camp more readily acknowledged that the sustainability camp values sustainability only as a tool."

Lamia Rasid and Md. Shahabuddin, in their study on Proshika, a well known NGO in Bangladesh, view empowerment of women as crucial to the development process as national problems of poverty, illiteracy, malnutrition, low productivity and unemployment are directly linked with the denial of rights and opportunities to women. Their experience of several SHGs reveals that, while working with women, an integrated approach is required that address women’s practical and strategic needs and aim to empower women to be active participants in their own development through accumulating savings, acquiring management, leadership and practical skills, implementing employment and income-generating programme and engaging in environmental protection and regeneration activities. Organisation building is the key to achieving this aim, and Proshika has fostered the growth of women’s groups with focus on women’s activities. Human development training courses are designed to enable women to understand and identify the problems they face as poor women and to develop strategies for tackling these problems. Recognizing the constraints, practical skill development programmes for women is provided in numerous fields to help women make better and more efficient use of resources and to improve women’s technical ability to implement income-generating activities.

Bindu Ananth opines that, microfinance in India has witnessed a recent impetus with a growing number of commercially oriented microfinance institutions (MFIs) emerging and banks increasing their exposure to this sector considerably. In India, several enabling factors exist- a vibrant commercial banking sector, presence of operationally sound MFIs and a regulatory environment that permits multiple models of building access in the case of credit. His paper focuses on the predominant model in the Indian microfinance context
which continues to be the SHG-Bank Linkage model that accounts for nearly 20 million clients. Under this model, the Self-Help Promoting Institution (SHPI), usually a non-government organization (NGO) promotes groups which after a certain incubation period, are linked to banks. Once the groups have been linked to the bank, the SHPI may supervise the loan portfolio out of an implicit understanding with the bank and there is no specific incentive to the SHPI to play this ongoing role which has associated expenses in terms of employee time. The paper also focuses that impede scale in India— that of access to the capital required for building a scaled microfinance industry. One of the key assumptions of his paper is that the route to universalisation of microfinance, certainly in case of India, is to work with high quality, autonomous (both for-profit and not-for-profit) local financial institutions, broadly referred to as microfinance institutions and commercial banks directly building outreach to microfinance clients. These dimensions are vital for evaluating potential for scale and provide the context to understand why microfinance outreach in India has not grown rapidly enough despite the underlying demand being high.

Ghatak and Guinnane\textsuperscript{51}, 1999, opine that Micro finance is widely regarded as an innovation having the potential to minimize risks in the credit market. Micro-finance implies providing the poor with savings, credit and insurance facilities to set up or expand Income Generating Activities (IGAs) relating to agriculture, allied activities and non farm sector, and thereby, increase household income security\textsuperscript{109}. Micro finance services are provided by a group of about 15 women members. The members periodically contribute savings which are used to build a savings fund that can be revolved among members. The members are encouraged to borrow from the savings fund thus created to meet their consumption and short-term production needs. Since this fund, built entirely on the saving of members is normally insufficient to finance IGAs involving larger amounts of start-up capital, the micro-finance groups are linked to formal banks to obtain bulk loans for on-lending to group members.
Florence Abena Dolphyne, a Ghanaian scholar, strongly feels that women have a key role to play in good governance. She writes, “In the search for ways of promoting women’s emancipation in Africa, the importance of competent women in policy-making positions at all levels cannot be overemphasized. Such women can help initiate and ensure the implementation of programmes and activities that would promote the welfare of women, and encourage women’s greater participation in national development. They can also provide the necessary insights into women’s concerns that would ensure that government policies, projects and programmes have the desired impact and achieve the desired goals precisely because due account has been taken of the concerns and views of the different groups in the society.” Recognizing the importance of increasing women’s representation in governance, interaction, the association of U.S.-based PVOs in international relief and development, has launched a Campaign for Gender Equity on Boards for their members.

Schuler, Sidney Ruth and Syed Mesbahuddin Hashemi, based on their research in rural Bangladesh, describe an approach to exploring women's empowerment and present individual-level indicators of empowerment. The authors contend that because women's subordination is part of a cultural system, the process of empowerment must ultimately weaken the systemic basis of women's subordination. An approach to study the empowerment process, then, is to focus on the village community as the locus of social change, and on the individual woman as the primary unit of analysis. Based on surveys on the attitudes and experiences of Grameen Bank, BRAC and other credit programme participants, the authors identified six domains in which women have traditionally been subordinated, and in which empowerment is believed to be taking place: sense of self and vision of a future; mobility and visibility; economic security; status of decision-making power within the household; ability to interact effectively in the public sphere; and participation in non-family groups. The order of the domains suggests a linear process of empowerment whereby a woman's
individual consciousness leads to increased mobility, greater likelihood of engaging in a wage employment, more decision-making power in the household and, eventually, higher levels of community participation.

According to Renee Chao-Beroff (1997), proclaimed welfarists, distinguish themselves from institutionists primarily by their value-based commitment to serve the very poor. While they acknowledge the benefits and necessity of scale in attacking world poverty, their inclination is to place greater weight on depth of outreach than on breadth. They do not differentiate themselves by any lesser degree of commitment to sound operational and management practices or to institutional efficiency or effectiveness. But whereas they believe that increasing financial self-sufficiency is generally desirable, they are unwilling to take the next step to accept that financial self-sufficiency is necessary to fulfil their institutional missions. The perceived threat to welfarists posed by the institutionist approach is multifold. First is the belief that the commercialization of microfinance and the need to satisfy the "selfish" demands of outside investors will inexorably lead to profit motive displacing social mission. There is thus great risk of diverting the newly created believer of 'people's banker' or of 'micro-financing for the poor' from its proper objective. The fact is that if priority is given to making MFIs profitable as quickly as possible, then the poorest will automatically be marginalized in favour of populations that are supposed to be more creditworthy. Similarly the poor in rural areas are disadvantaged against their counterparts in urban areas, which are more densely populated and provide better commercial opportunities.

Thomas Dichter (1996), captures the essence of these two concerns when he writes that the excessive emphasis on financial self-sufficiency has consequences for the soul of many NGOs (compassion vs making a buck) both in terms of outreach to the very poor and in terms of impact and effect of recipients. NGOs that shift into sustainable credit programs may be losing their real competitive advantage: the capacity to reach the very poorest and engage in a
variety of activities that help people change, but which cannot necessarily be financially supported by recipients of assistance. Financial self-sufficiency will bring in its wake deep changes in the ways NGOs do work, not to mention who and what they are. Rogaly\textsuperscript{56}, 1996, opines that the concern that force donors to withdraw support from "unsuccessful" programs amounts to the attempted suppression of dissident viewpoints, which, if heeded, will result in a "broad-brush resource allocation on the basis of good institutional performance alone", regardless of actual program impact. The drive to define and codify "best practices" risks the imposition of a blueprint approach to microfinance that will stifle innovation and experimentation in the design of new products and delivery systems for the very poor. (For example, MFIs will adhere strictly to "best practices" for fear of losing donor support.)

Christen\textsuperscript{57}, Robert Peck, Elisabeth Rhyne, Robert Vogel, and Cressida McKean, (1995) have made a study of “successful" MFIs. The eleven MFIs examined were not selected at random, but according to three criteria: breadth of outreach (number of borrowers), depth of outreach (average loan size), and reputation for financial strength. In other words, the MFIs examined in the study were selected because they were big, financially or operationally self-sufficient, and had very poor clients. After examining the eleven MFIs, the authors reached the following conclusion: These results show no evidence of a direct trade-off between outreach, either deep or extensive, and financial viability. The two goals are clearly not in opposition. That is one possible interpretation. Of course, an alternative interpretation of the findings is that the authors hold on closely to their selection criteria. The authors reach another problematic conclusion from the data set. They write that "among high-performing programs, no clear trade-off exists between reaching the very poor and reaching large number of people. The study demonstrates conclusively that "The conventional wisdom is quite wrong. Micro-finance institutions can emphasise and indeed need to be self-sustaining if
they are to achieve their outreach potential providing rapid growth in access to financial services by poor people"

Anne Marie Goetz and Rina Sen Gupta\(^{58}\), (1996), state that, the Nobel Peace Price in 2006 was awarded to a Bangladeshi Economist, Muhammad Yunus, only some years after household surveys in Bangladesh had delivered controversial evidence with regards to incidence of violence at the level of the household. In particular, such well-documented evidence suggested that microfinance was increasing frictions between husbands and wives, as husbands often felt threatened in their role as primarily income earners. According to Rahman\(^{59}\), some well-known articles, also on Bangladesh, suggests that microfinance does not entirely increase women’s bargaining power as such women borrowers surrender nearly forty percent of control over their investment decisions, and over ninety percent of their return realizations from their investments, onto their husbands. To view this, together with some anecdotal evidence from southern Mexico -which will explain in greater detail below- as a major problem, for such limited “empowerment” effects challenge the scope that microfinance has for achieving at least three of the “Millennium Development Goals”, namely, greater gender equality, improved health, and higher literacy rates, since women are widely perceived as the main brokers of health an education within the household. While it would not be serious for any development economist to use such anecdotes for guiding their research agendas, more rigorous empirical evidence is definitely needed in order to solve the puzzle surrounding the actual contribution of microfinance to closing the gender gap on the one hand, and to improving health and educational standards on the other.

According to Sa-Dhan\(^ {60}\), 2001, since the linkage of SHGs to banks has been vigorously promoted by NABARD and other organizations, Non-governmental organizations play an important role in the linkage process, and have promoted some 80 per cent of SHGs linked to banks However, NGOs usually do not play a financial role. They promote and train the groups, and assist them through the
qualifying process of saving and internal lending. The groups are introduced to a bank to open a savings account, and later to take a loan. The NGO may remain heavily involved; assisting the members to manage their affairs, and possibly promoting higher level clusters and federations of SHGs, or it may withdraw and work with other groups. Other NGOs also act as financial intermediaries by borrowing from NABARD or elsewhere and on-lending to SHGs, either because they aim to become Micro Financial Organisations (MFOs), or because this is the only way some groups can access finance, or because many bankers still refuse to lend to SHGs directly, or even to open savings accounts for them. The financial margin on this business is, however, insufficient to cover more than a small part of the transaction costs incurred by these NGOs. Over a third of the linked SHGs borrowed from MFOs rather than from banks in 1998, but this proportion dropped to a quarter in 1999 and is rapidly decreasing further as banks become more aware of the business opportunity represented by SHGs as per NABARD’s report, 2003.61

In addition, the Indian banks have over 70,000 branches in rural areas and there is a long, expensive and not particularly successful history of government-sponsored poverty alleviation programmes which have been delivered through the banking system. According to N.K. Thingalaya, 62 “Rural Banking has become an important segment of the Indian banking system. In terms of geographical spread, it has made remarkable progress in reaching out to the remote villages in some of the most backward districts. Rural Banking gained greater impetus under the Lead Bank Scheme in which, the designated lead banks were assigned the responsibility of identifying the spatial gaps in the spread of banking facilities in the lead districts. They identified un-bank centres in all the districts. In many cases identification of such centres was made in two or three rounds. As a result of these surveys, branches have come up, even in many third-order centres where the business potentialities are very low. Rural branches were allotted villages in their vicinity and were asked to prepare credit plans for these villages on an annual basis. The rural branch manager was made to take up
the role of a planner also under the Integrated Rural Development Programme (IRDP), target lending has become the order of the day. One more entrant to the rural arena is the Regional Rural Bank. Conceived as a low cost rural credit agency confining to selected districts and catering to credit needs of target groups, these banks started appearing in different parts of the country from 1975. They however became an endangered species within two decades after their incarnation. They appeared to be struggling for survival. The ambitious and impatient mother-in-law (Government of India) wanted a new progeny to be reared by the reluctant daughter-in-law (public sector banks). The state Government behaved like an indifferent midwife”. After thirty years of goading, the bankers find themselves entrenched in the rural sector with 51 per cent of their total branch net-work in rural areas. In 1969, there were only 1833 rural branches and their number has increased to 32890 by March 1998. Out of the 31057 new branches opened since then, 18725 were those of the commercial banks while the regional rural banks have set up 12332 branches. The number of new rural branches opened when the 4:1 licencing policy was in vogue, cannot be easily ascertained for want of relevant data.

Empowerment being reflected by self confidence was commented upon by NABARD (2002) who observed that “The greatest contribution of Self Help Groups in the face of their fight against deprivation and poverty is that it empowers them by their increased critical self awareness. This gives them a feeling of self-confidence, solidarity and social security to control and guide their destinies”.

The Union Finance Minister, P. Chidambaram (2004) observed, “Micro credit would be lending money to people to carry on business, agriculture and other activities”. He added, “I believe that the common people were more credit-worthy than mega industrial and business houses… Repayment in the rural sector was nearing 100 percent, especially in the SHG sector… NGOs like SKDRDP have stepped in to ensure that the credit reached the SHGs”.

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Noting that instead of being a drain on resources, this social programme generated profits to the banks, NABARD\(^66\)(2004), commented, “SHGs are turning out to be quality clients in view of better credit management, mobilization of thrift, low transaction cost and near full repayments”.

Navin Bhatia, and Anju Bhatia\(^67\), in their article on “Micro-finance: overcoming the mismatches”, stated that, “A vibrant and developed micro-finance sector can significantly impact economic development and distribution of wealth. The demand for micro-finance being enormous, NABARD has been proactive in launching the Self Help Group-Bank Linkage Programme and connecting over 16 lakh such groups to banks. But the banks need to be sensitive to the unique needs of micro-finance clients, in terms of recovery of dues, paperwork and timings, and try to overcome the serious demand-supply mismatches that prevail”. They further observed that banks linked to the Self-Help-Group network must recognize that micro-finance clients require safe, convenient and timely deposit services, and orient their services accordingly. Micro-finance is the new fad in the Indian financial system. It is growing rapidly and getting a lot of attention from financial institutions, non-governmental organizations (NGOs) and the Government, as an instrument that can transform the lives of the poor. A vibrant and developed micro-finance sector can significantly impact economic development and distribution of wealth.

The United News of India,\(^68\) in its article on “RBI detects dual-membership problem SHGs” states that, A study of Self Help Movement in six districts by the Reserve Bank of India (RBI) highlighted for the first time the existence of ‘dual membership’. Though institutions and social pressure groups deny its existence, a slew of safeguards have been put in place by the banking industry. NGO staff members who had assisted RBI teams in the study found that some members had membership in two to three SHGs. RBI, while compiling studies of SHGs at Dakshina Kannada, Bidar, Koppal, Gadag, Davangere and Bijapur districts found incidents of dual membership. “It appears as an innocent trend with enterprising
individuals encashing add-on benefits that come along with a membership offered by competitive SHG promoters,” told by a senior banker. But the trend harms SHG concept, which believes in ‘self-empowerment’ and ‘saving by thrift’. NGO sources added that dual membership was high as over 75 per cent in Belthangady belt in Dakshina Kannada District of Karnataka and as low as five per cent in Bantwal in rural Mangalore belt. Expert on micro-finance, N.K. Thingalaya reacted stating that if dual membership was less than five per cent it could not be described as ‘misuse’. The bankers informed about the dual membership by RBI had been quick to initiate preventive steps like avoiding duplication of credit linkages. “Managers of rural branches have been informed to ensure that there is no duplication while releasing subsidies or loans,” sources in the banking industry told.

According to the World Bank report, for successful provision of microfinance in India, it would be necessary to focus on improving governance, professionalizing management and improving internal transparency. It would also be necessary to expand beyond credit to meet the diverse needs of borrowers, and improving the financial infrastructure to scale up.

According to D.B. Gore, Chief General Manager, Karnataka Regional Office, NABARD, “The SHG – Bank Linkage Programme has now been recognized as a cost – effective and sustainable way of expanding outreach of the banking system to the rural poor. The programme has several advantages like timely repayment of loans to banks, reduction in transaction costs both to the poor and to the banks, door step savings and credit facilities to the poor and exploitation of untapped business potential in rural India”.

K.G. Karmakar, in his report, proves that SHG organizations of the poor, especially among women, have a strong and positive correlation with the current initiatives for strengthening decentralization. There has been renewed emphasis on installing decentralized pro-poor participatory planning and implementation processes ought to include focus on sustainable livelihood
development. The process of decentralization should create an enabling environment necessary for communities and the poor within them to take initiatives to plan for their needs and raise resources including group savings where necessary and implement programmes.

After reviewing the available literature on the topic chosen, the researcher could identify the following research gaps in the earlier efforts:

- Gathering information on women’s needs and design products specifically to address those needs. This fundamental focus should not be lost sight of as the microfinance industry grows.
- Incorporating programmatic elements such as training and leadership development that contribute towards women’s empowerment.
- Tracking empowerment benefits along with institutional financial performance and economic impact indicators.
- Bringing women and women’s perspectives into the governance, management, and implementation of microfinance programmes.
- Designing individual loan products and graduation strategies from micro credit to micro entrepreneurship to meet the needs of women.

The researcher is attempting to fill the above mentioned gaps by undertaking a study with the objectives specified in Chapter I.
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