

CHAPTER – I

INTRODUCTION

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A. Relevance and Significance of the Study

It has been generally observed that irrespective of rich or poor, women in urban or rural areas were and are exploited in many aspects in their everyday lives from ancient to this day. The socio-economic condition of the poor women particularly in village is very bad. Therefore, it is very relevant and significant in order to uplift their socio-economic conditions, there is the need for an all round development by way of imparting proper education and sensitising them to know of their hidden power within themselves. There goes a proverb “United we stand, divided we fall”. From time immemorial, since the days of hunting, people used to live in groups. So being in groups for sustenance and security is a natural instinct of human being. This feeling of living together and the urge for protecting oneself, from hazards and insecurities is the ‘*mantra*’ that lies at the core of forming self help group. It has been realized in many parts of the world that an effective way to tackle poverty and to enable communities to improve the quality of life is through social mobilization of disadvantaged people, especially into self help groups. The concept of Self Help Group is based on the idea of community participation as sustainable community development requires the participation of entire community. Consequently, the focus is given on the formation of Self Help Group to develop the disadvantaged, particularly women, and to organize them, so that they can deal with socio-political and socio-economic issues that affects their lives.

The National Bank for Agriculture and Rural Development (NABARD) in its policy papers defined Self Help Group as voluntary organization of people operating within a frame work of rules and regulations for common economic and social objectives with an approach of participatory decision making and sharing of benefits in an equitable manner. The following are the characteristics of Self Help Groups: -

- (a) Voluntary organization.
- (b) Have an economic objective, frequently along with other social activities.
- (c) Members have equal status and elect their leaders in a democratic manner.
- (d) These are not ad-hoc association and have rules and regulations, bye-laws or constitution which may be in writing.
- (e) Functioning is participatory in character.

- (f) Some of the Self-Help Groups are formal registered organization while the others may be unregistered and in formal association.

The non-Government organizations have also been playing a vital role in the Socio-economic development of the poor women besides other facilitators like NABARD, Central & State Government, Commercial Bank, Cooperative Banking networks and regional banks. The present study intends to explore the activities of these promoting Institutions and the role of Self Help Groups formed under the initiatives of Central Cooperative Bank in Malda district.

The idea of women empowerment gained ground in the Third International Women's Conference at Nairobi in 1985 that defined "Women Empowerment as a re-distribution of social power and control of resources in favour of women." The Government of India declared 2001, the year of Women's Empowerment and the National policy for the Empowerment of women came into force in the same year. Women empowerment is also defined as a change in the context of women's life which enable them increased capacity for leading a satisfied human life both in external and internal qualities.

The empowerment theme runs strongly through all the literature, policy documents, and initiatives of the Third World countries specially in the context of women. Most of the modern democracies and developing nations are already fascinated with this theme and have a public agenda for the process & empowerment of women. It is more or less a kind of national commitment that prevails in these countries including India. Within the women movement too, empowerment has been given considerable attention. Both academicians and consultants have also analysed, their experience with the process. Empowerment can be broadly categorized as (a) Economic empowerment (b) Political empowerment (c) Social or Socio-cultural empowerment. (Human development Report, 1997, UNDP 1997). Hence empowerment is a multi-dimensional process which should enable individual or groups to realize their full potential and power in all sphere of life.

It has been observed that there have been significant shifts in the approaches towards the well being of women from Welfare in the 1950s to empowerment in 1990s. Empowerment of women has become one of the most important concerns of the 21st

century but in practice the goal of women empowerment has not been fulfilled till today and therefore, inequalities between men and women still persists.

B. Objective of the proposed study

A life of dignity is the right of every citizen. Poverty is an obstruction to a dignified life. Self employment is a significant step to have sustained incomes and remove the shackles of poverty. Earlier programmes like IRDP were good but were not adequate to meet all the requirements. Government have now introduced an effective Self Employment Programme “Swarnajayanti Gram Swarozgar Yojana or SGSY, renamed as National Rural Livelihood Mission at the Central Level and State Rural Livelihood Mission at the State Level.

Under the SGSY assistance is given to the poor families living below poverty line in rural areas for taking loan for employment. The person taking up Self Employment are called Sharojgaries. They may take up the activity either individually or in groups, called Self Help Groups. For successful self employment, it is necessary to take up the right activity. For the purpose, 4 to 5 activities are selected in each block with the help of officials, non-officials and the Bankers. These are the “Key Activities” and should be such that they give the Swarojgaries a minimum income of ₹2000.00 per month exclusive of Banks’s loan repayment.

A Self-Help Group(SHG) has an average size of about 15 people from homogeneous class. They come together for authorizing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to give small interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, settings terms and conditions and account keeping. These gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond individual capacities of any of them. The self-help group members begin to appreciate the fact that resources are limited and have a cost. Once the groups show this mature financial behaviour banks are encouraged to make loan to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given against group dynamics without any collateral and market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups own accumulated

savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments. Apart from financial help at the time of need, the group provides social security to its member.

In Malda district of West Bengal a total number of 13,151 SHGs under SGSY (DRDA) have been formed as on 31.08.2007 ¹ throughout the 15 blocks of the district of which total number of women groups are 9747 since the formation of SHG on and from 01.04.1999. Total savings deposit was ₹1,270.56 lakh and total loan drawn from the savings was ₹879.25 lakh.

The total number of SHG under the Malda District Central Cooperative Bank Ltd. formed through the 127 Primary Agriculture Cooperative Societies in 15 development block of the Malda district was 10,224 as on 31.08.07 ² of which women groups were 9,134. Total savings deposit was ₹ 602.21 lakh as on 31.08.2007. Total amount of ₹ 1,365.62 lakh was disbursed as loan on various purposes and recovery position was 99%. From the above activities it has been observed that the SHGs under SGSY and SHGs under Cooperative folds have been playing a vital role to uplift the socio-economic position of rural poor women by way of catering the small credit needs of the people of Malda district.

(i) Therefore one of the primary objective of the present study is to examine the role of Self Help Groups as a Micro financing Institution in serving the credit needs of the poor women in Malda District.

The profile of rural women is that of a “poor, ignorant, illiterate, superstitious and suppressed being . She has low level of skills. Her access to information, assets, opportunities is also low. She is unorganized and under represented. She is over worked. But she is a producer, a farmer, a household worker and a community resource manager besides being a home maker. Hence she needs and should be provided with both information and access, should get better wages, credit and ownership rights, should be trained and organized so that she is empowered socio –economically. It has been observed that by way of formation of SHG and there after availing of small loans from their accumulated fund of savings and obtaining need-based skill-development training enabled the poor women folk to manage more conscientiously day to day needs and problems.

The members of the SHG can help one another and later become more conscientious in socio-economic and political affairs because of their bonding, bridging or linking behavior and thereafter make themselves the part of the social capital of the vast society.

Though the women constitute half of our population, without proper education, training, they can hardly become partners in the development around them. But it has been observed that after the formation of SHG its various sincere and time bound activities have enabled women to take part in the developmental activities of the in and around their localities.

- (ii) Therefore another primary objectives of the present study is to assess the role of the SHGs in making women conscientious, building social capital and generating human development concerning rural women in Malda District.

The effective organization of Self Help Group is a significant instrument in the process of empowerment. West Bengal has been in the forefront of the self help movement in India. Alongside women's savings, a major initiative in providing SHG members with credit was introduced in 1992. Apart from banks, some Non-Governmental organization (NGOs) are also striving to empower the un-organised women to organise them financially so that financial deprivation may not be an impediment for their becoming economically self-reliant.

NABARD has been instrumental in facilitating the formation and nurturing of SHGs, involving all possible partners in the arena. Realising that the group formation is a process oriented task, NABARD has been encouraging voluntary agencies, bankers, society, spirited individuals, other formal and informal entities and also Government functionaries to promote and nurture groups. The focus was on building capacities of the partners agencies and providing assistance in meeting the incremental costs for nurturing of SHGs, NABARD also extends extensive support for facilitating awareness creation and capacity building of the SHG members in association with identified resource of NGOs.

It has been observed that the state, with the help of Non-Governmental organization has been trying to uplift the position of rural poor women socially, economically and politically through the formation of SHGs and through

capacity building and extending loans and generating income for their better livelihood.

- (iii) Therefore, the other important objective of the present study is to make an assessment of the role of state and other Non governmental organizations and agencies in empowering economically, socially and politically the rural women of Malda District through the formation of SHGs.

Many micro studies have demonstrated the inverse relationship between income level of household and women labour participation. In the last 40 years very few structural changes have taken place concerning female empowerment. Hence skill development, income generation and credit availability are the main planks of economic empowerment of women.

The emphasis on women in India is because – (a) rural women constitute 75 percent of the total female population of the country (1991) and the position remains more or less same even in 2005. (b) by any given indicator of development, the rural women are deprived socially, economically and politically vis-a-vis their urban counterpart.

In India the bank loans aggregating ₹ 11,397.50 crore were disbursed to 22,38,565 SHGs with refinance support of ₹4,159.70 crore from NABARD up to March 2006³. Around 90 percent of the SHGs linked were exclusively women SHGs. Various studies revealed that the on-time repayment of SHGs loans to banks was over 90 percent.

In West Bengal the bank loans aggregating ₹ 242.45 crore were disbursed to 1,36,251 SHGs upto 31.03.06⁴ by commercial banks, Gramin banks and Cooperative banks. In Malda district the bank loans aggregating ₹ 2,697.74 lakhs have been disbursed to 11,138 Nos. of SHG upto 31.08.2007⁵ by commercial banks, Gramin banks and Cooperative banks.

From the above report it has been observed that the members of SHGs have been able to avail of loan by way of inculcating the habit of small saving in the commercial bank, Gramin bank or Cooperative bank as the case may be and trying to generate income by investing the said fund in the enterprises suited to them. Thus, SHGs have shown the path of poverty alleviation in respect of poor people or poor rural women.

- (iv) Therefore, another objective of the present study is to evaluate the role of SHG's in alleviating poverty and ensuring self-sustained development of the rural women in Malda District.

C. Research Questions:

Keeping in view of the objectives the present study seeks to answer the following

- 1) Whether and to what extent SHGs have been successful in creating awareness and making rural women conscientious about the problem in their lives and the ways for improving their socio-economic condition, in Malda District.
- 2) Do the SHGs play any effective role in building social capital among women folk in the rural area ?
- 3) Whether and to what extent the NGOs and other organizations help SHGs towards building social capital for the empowerment of rural women in Malda district.
- 4) How far and to what extent the NGOs and other agencies serve as linkage between the Governmental and other financial organizations on the one hand and SHGs in the other in uplifting the economic conditions of the rural women in Malda district.
- 5) What role does the state play in making SHGs an effective instrument for attaining Self sufficiency and self reliance among the rural women in Malda district ?

D. Overview of Literature

A comprehensive survey of the existing literature on the related subject and issues of my present study with regard to our country in general and Malda District in West Bengal in particular is imperative. The researcher endeavored to go through those literature and issues as far as possible to perceive the issues to be studied well before and during the writing of the synopsis and as well as during the collation of the research papers. The survey of literature includes both primary and secondary sources and materials. Primary sources and materials include documents, reports of committees

and commissions, published and unpublished documents along with review of books and journals and all other available secondary sources and materials.

a. Books and Edited Books

Navaneetha Rath (1998)⁶, in her work **Women in Rural Society**, attempts to analyse the rural development programmes and the benefits accruing to the rural women folk. Her main interest lies in identifying the extent of gap between the policy intention and policy achievement. This is mainly an evaluative and analytical study aiming at assessing promises and performances of the development programmes. She has also tried to study the attitude, opinion, perception of rural women towards development and their participation in these development programmes. This is further coupled with an attempt to bring out the lacunae that prevent the proper implementation of the programmes. The study is a micro-structural one confined to five villages of Bhadrak district in Orissa.

Binoy N. Verma and Madhuri Nath (2004)⁷ in their work **Women and Rural Development Programmes**, have described various rural development Programmes. These development programmes mainly deal with the levels of development in rural area. In this book the authors have included all the policies and programmes meant for women development and highlighted the position of women in Indian society.

B. T. Lalwain, (1999)⁸ in his work **NGOs in Development**, has discussed the role of voluntary organization in development as complementary to the initiatives of government organizations.

R. K. Samantha, (2005)⁹ in his book **Empowering Rural Women Issues, Opportunities and Approaches** has enumerated various thoughts and ideas leading to women empowerment. He has stated that in most of the developing countries, today more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process. Therefore, it is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as active process enabling women to realize their full identities and power in all sphere of life.

S. L. Goel, and Shalini Rajneesh, (2003)¹⁰ in their analytical work **Panchayat Raj in India Theory and Practice**, have stated that Panchayat Raj has been in existence in India since ancient times. However, after Independence, Government of India is committed to set-up Panchayat Raj system to provide real Swaraj to the people of rural areas to come out of poverty, unemployment, illiteracy, squalor, disease and so on, the latest development in this direction is the Constitutional Amendment (73rd and 74th) of 1992 which aims to provide constitutional status to Panchayat Raj System. The amendment has stressed the importance of Gram Sabha and has made it obligatory to set-up Gram Sabha as a part of Panchayat Raj system. Above all, it has also provided 1/3 of the seats to women to empower them politically.

Sunil Misra, (2000)¹¹ in his work **Voluntary action Health and Population: The Dynamics of Social Transition**, has discussed various thoughts and ideas relating to the role of NGOs in rural development. Since the action programmes were carried out by voluntary organizations, the evaluation sought to assess the effectiveness of NGOs in bringing about the desired changes in the individual and community values. Towards this purpose greater emphasis was laid on understanding the dynamics of social change. The purpose of the whole exercise was to highlight not the success or failures of the programme, but to understand the intervention process, the social and structural transformation consequent to programme interventions, the role of NGOs as catalysts of change to derive lessons for future activities.

K. Shanthi, (1998)¹² in her work, **Empowerment of Women**. Deals with various issues of women empowerment. She has stated that in the context of women development, although the word “empowerment” is frequently used neither the term nor the dimensions of it has been understood properly. This book not only clarifies the concept but also examines the various dimensions of empowerment of women such as economic, political, social cultural and legal. Shanthi emphasizes the need for a holistic approach to integrate women into the mainstream of the society.

Puranachandra, (2005)¹³ provides various ideas in his work **NGOs in India: Role, Guidelines & Performance Appraisal**. According to him NGOs or NGDOs basically are voluntary organizations other than co-operatives, self-help groups (SHGs) and so on. Voluntary Organizations are known for their virtues of human touch, dedication, great initiatives, self-reliance, contextual innovations, flexibility, togetherness with community and ability to reach the masses in the most effective

manner. They are now considered partners of government in its all endeavors concerning needy, poor, children and women and their environment.

Rashmi Jain, (2003)¹⁴ in her work, **Communicating Rural Development: Strategies and Alternatives** describes the importance of communication in rural development. In this book the author defines the knowledge, attitudes and awareness of people regarding rural development programmes in Rajasthan. She has also taken and analyzed the two developmental programmes like IRDP and integrated rural sanitation i.e., water, worm control and community health project.

Zubair Meenai, (2003)¹⁵ **Empowering Rural Women: An Approach to Empowering Women Through Credit Based Self-Help Groups** attempts to put forward a strategy, whereby women's empowerment can be promoted through the help of credit based, self-help groups of poor rural women. The book also deals with other vital aspects like training in micro-enterprises, monitoring and evaluation and sustainability issues. This work seeks to elucidate and simplify the concepts of women empowerment through credit-based self-help groups by both providing the theoretical perspective, as well as practical guidance for its operationalization.

Shankar Chaterjee, (2002)¹⁶ in his work, **Development of Rural Poor Through Self-Help Groups**, explains that rural development is the main pillar of India's development as more than Seventy percent people live in rural areas. But the main problem in rural areas is persistent poverty. Although Government of India launched several poverty alleviation programmes like IRDP, DWCRA and so on, they couldn't make any dent to eradicate poverty. The SGSY is a holistic programme for promoting Self-employment in rural areas. The basic approach under the programme is to form Self-Help Group for carrying out economic activities.

N. Lalitha, and B. S. Nagarajan, (2003)¹⁷ in their edited book **Self Help Group and Development**, have reviewed a number of empirical studies. The book presents experiments of self-help groups in various districts viz Vellore, Thirwannahalli and Dharmapuri, in Tamil Nadu promoted by NGO in the field of micro credit for women. It shows how far the strategic alliance and partnership between NGOs, self-help group and banks have resulted in success that can be replicated and multiplied. The volume also presents a vivid and penetrating analysis of factors, which promote or hinder the growth of self-help groups and empowerment of women through Self-Help

groups. The books further analyses issues which bear on promotion of sustainable community based financial systems, sustenance of groups solidarity and participation, improvement of the skills of the groups in accordance with the expanding range of financial services and involvement of the groups in the community issues.

Anne Marie Goets (2001)¹⁸ in her book **Women Development Workers**, has compared the experiences and attitudes of women and men development agents in several major micro finances programmes delivering credit to poor rural women. An important finding is that women development workers are more critical than their male colleagues in understanding the prevailing gender relations and are willing to engage with poor women in issues such as domestic violence.

R. C. Choudhury and **S. Rajakutty** (1998)¹⁹ in their book “**Fifty Years of Rural Development in India: retrospect and prospect**” analyse various approaches and how to strengthen Panchayat Raj institutions with adequate devolution of financial and administrative powers and women empowerment.

C. Gangaiah, B. Nagaraj and **C. Vasudevulu Naidu** (2006)²⁰. **Impact Of Self Help Groups of Income And Empowerment: A Case Study**; in their book deal with the savings and banking habits among members as well as financial, technical and moral strengths of Self Help Groups in Chitoor district, Andhra Pradesh.

Dr. (Smt.) Rajeswari M. Shettar, Smt. K. S. Jigalur and **Dr. (Smt.) S. M. Sheshgiri**²¹, **A Study on Issues and Challenges of Women Empowerment in India**, In their book they have attempted to analyze the status of Women Empowerment in India and highlighted the Issues and Challenges of Women Empowerment. Today the empowerment of women has become one of the most important concerns of 21st century. But practically woman empowerment is still an illusion of reality. It is observed in the said study that in day to day life how women become victimized by various social evils. Women Empowerment is the vital instrument to expand women’s ability to have resources and to make strategic life choices. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. The study is based on purely secondary sources. The study reveals that women of India are relatively disempowered, and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by

Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that access to Education, Employment and Change in Social Structure are only the enabling factors to Women Empowerment.

Ajaya Tankha²², in his book **Banking on Self-help Groups: Twenty Years**, 2012, attempts to analyze that in a more simple term, a Self-Help Group (SHG) is a village-based financial intermediary usually composed of 10 to 20 local women. In this set-up, members make small regular savings over a few months until there is enough capital in the group to begin lending. Funds may then be lent back to the members or to others in the village for any purpose. In India, many Self Help Groups (SHGs) are linked to banks for the delivery of microcredit for their betterment. The book undertakes a critical assessment of the growth of SHG movement in the country over the last two decades, the role and experiences of different actors and the various challenges faced by them, along with a study of the enabling factors and constraints to SHG development in the country.

B. Suguna²³, in his book **Empowerment of Rural Women Through Self Help Groups**, 2006 has attempted to analyze that all over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through social mobilization of poor, especially women into Self Help Groups. Ever since independence a number of innovative schemes have been launched for the upliftment of women in our country. Indian Government has taken lot of initiatives to strengthen the institutional rural credit system and development programmes. Viewing it in the welfare programmes of Ninth Five Year Plan (1997-2002) and shifting the concept of Development to Empowerment, the Indian Government adopted the approach of Self Help Groups (SHGs) to uplift the rural women. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women and women groups but also the families and community as a whole through collective action for development.

A. Abdul Raheem²⁴, in his book **Women Empowerment through Self-help Groups (SHGs)** attempts to analyze that in India, the advancement and empowerment of women has been a leading objective of state policy ever since the attainment of independence in 1947. Institutions of different types – central, state and local governments; non-governmental organizations; civil society; and other bodies- are

active to ensure gender equality as laid down in the Constitution of India. India's Eleventh Five Year Plan (2007-2012) recognizes women for the first time not just as equal citizens, but as agents of economic and social growth. The Plan's approach to gender equity is based on the recognition that interventions in favour of women must be multi-pronged and that they must be provided with basic entitlements. Self-Help Groups (SHGs) have emerged as an effective instrument to promote entrepreneurship and self-confidence among women, particularly in rural areas. More importantly, he examines the role of SHGs in women's development, thereby envisaging a synthesis of the formal financial system and informal sector.

Frances Sinha²⁵, in his book **Microfinance Self Help Groups In India: Living Up to Their Promise?** attempts to analyze that Self-Help Groups (SHGs), as means of reaching rural women with savings and credit services, have taken off dramatically in India, where an estimated 25 million women are members. Their benefits are social as well as economic. SHGs encourage women to become active in village affairs; or take action against domestic violence, the dowry system, or the lack of schools. But some questions remain. How effective and transparent are the groups in managing their finances? Are the groups sustainable? Does the poorest benefit? What does it take for SHGs to mobilize for social action? How effective are such actions? For the first time, detailed field research has tried to explore the fact beneath the surface of India's world-renowned SHG's. It explores both social and financial performance of the SHGs. This book also reveals that while there are important achievements, especially on the social side, without more strategic attention and more resources these are unlikely to be sustainable.

G. Sreeramulu²⁶, in his book **Empowerment of Women Through Self Help Groups**, 2008, attempts an in-depth study of Empowerment of Women through Self Help Groups. It covers the problems and perspectives of Self Help Groups and suggests several measures. The study has evaluated the implementation of several schemes in Anantapur District in particular and in Andhra Pradesh in general such as rearing goats, dairying, petty Business activities, making of soft Toys and so on. The findings are very much encouraging, such as Women are now managing their families, Panchayat Raj institutions, and concentrating on their children's Education and health.

Dr. K. G. Karmakar²⁷, in his book **Rural Credit and Self-Help Groups: Micro-finance needs and Concepts in India**,1999, attempts to analyze micro-finance as

an idea that has come to developing countries considerably late in the day. When during the colonial era, the modern sector and its peculiar institutional framework emerged in the South Asian continent, the system catered to the needs of the modern sector i.e. trade and industry. Agriculture did not receive the kind of attention that it deserved and colonial rule was responsible for destroying the viability of this vital sector. A compensatory effort to provide finance for the rural sector would have been in order. However, this task was left to the co-operatives and informal sources of credit. The governments in the colonial system only undertook “distress lending” in the form of Taccavi loans on a somewhat limited scale. In recent decades, however, the need for micro-finance has been discussed largely in the context of poverty alleviation, more so since that late 1970’s when the Grameen Bank came into existence as a micro-financing institution and gained worldwide fame. Dr. K. G. Karmakar, a senior official at the National Bank for Agriculture and Rural Development in India, in the book under review, has focused on the rural credit scene in the country and the role of self-help groups in providing micro-credit. As a banker he has a deep insight not only into the conceptual side of micro-finance and its role, but also its management, delivery system and problems. Being a “no nonsense” kind of professional that he seems to be, he shatters a number of myths about rural credit and also micro-finance. In a world dominated by bureaucracies, and hence inevitably short of ideas and originality, problem solving is bound to revolve around worn-out phrases and clichés. Dr. Karmakar’s analysis of rural credit issues is a bit of fresh air.

b. Articles

Zakir Husain, Diganta mukerjee and Mousumi Dutta²⁸, in their article, **Self-Help Groups And Empowerment of Women Self-Selection, Or Actual Benefits?**, the authors argue that programmes promoting SHGs often attract women already active in the public domain (‘self-selection effect’), excluding those most in need of assistance. This exaggerates estimates of the effects of the programme (‘programme effects’). This paper attempts to test the significance of the programme effect of SHGs by comparing empowerment levels of newly induced and older members of SHGs, based on a survey conducted in six municipalities in West Bengal, India. Results

indicate that programme effects operated only to reduce tolerance of domestic violence and enhance status of members within the household.

Jenny Pearce²⁹, in her article, **Development, NGO's and Civil Society: debates the Future of civil society**, stated that the failure of development can no longer be attributed solely to the inability of the governments, institutions and people in charge of implementing it. In fact, if they have been successful in fulfilling all the promises they made to their peoples and had there been enough money and resources to bring about the development of all the so-called under developed countries of the world to the level of the most advanced the resulting deadlocks and tensions would perhaps have taken an even more dramatic turn. For example, it has been estimated that a single edition of the New York Times eats up 150 acres of forest land. Other figures suggest that, were the rest of the world to consume paper, including recycled paper at the same rate as the United States within two years not a single tree would be left on the planet. Moreover, considering that the number of private cars in the USA by far exceeds its population, an efficient development machine, capable of taking the levels of newspaper reading and car ownership in China and India up to those of the USA, would pose to those countries problems of traffic, pollution and forest depletion on a disastrous scale. It is thus perhaps a blessing that the machine was actually not as efficient as its programmers wanted it to be. (Rahmena and Bawtree 1997:378-9).

R. Geethanjali and K. Prabhakar³⁰, in their article, **Economic Development of Women through Self Help Groups in YSR (Kadapa) district, Andhra Pradesh, India**, the authors expressed that poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is "Self Help Group" (SHG). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The paper is mainly focusing on the Self Help Group formation, women entrepreneurship and

economic empowerment of women after them joining Self Help groups in YSR district Andhra Pradesh (A.P) India. YSR district (Kadapa district) is one of the pioneering districts for the implementation of the Development of Women and Children in Rural Areas (DWCRA) as pilot project in Andhra Pradesh along with Srikakulam and Adilabad districts. Presently there are 21 Mandals in YSR district of Andhra Pradesh consisting of 35,338 Self Help Groups. Of these, the best five villages, Kodur, Ramapuram, Sidhout, Yerraguntla and T.Sundupalli were selected for this study, because the SHGs in these villages were functioning in a very successful manner. Therefore, these villages were selected for the said study. There are 43275 members from 3756 Self Help Groups in YSR district. Among them, a total of 200 respondents were selected based on 40 members from each village of the selected five villages by using convenient sampling method.

Frank Tesoriero³¹, in his article, **Strengthening Communities Through Women's Self-Help Groups In South India**, the author reports on an evaluation of women's Self Help Groups (SHGs) in an area in south India, Groups have been evaluated, not in terms of their success as microcredit schemes, from a financial perspective, but in relation to their contribution to gender development. Evidence emerged that women perceived changes in their identity toward working collectively to influence for change at the village and panchayat levels. They engaged in community and social action programmes, both at the local level and by joining with issues beyond the local. When considered within constructs of empowerment, capability poverty, citizenship, and participation in democratic processes, such SHG outcomes, and the community development processes that accompany their work, can be seen to make a modest but significant contribution to broader transformations of oppressive structures.

R. K. Kalra, B. Anil, M. Tonts & K. H. M. Siddique³², in their article, **Self-Help Groups in Indian Agriculture: A Case Study of Farmer Groups in Punjab, North India**, the authors analyze that Self-Help groups engaged in development activities have the potential to empower their members through the provision of knowledge, skills, motivation, and competencies that underpin sustainable agriculture. This study attempts to identify the effectiveness of farmer groups in improving the economic and social status of members by conducting a case study on two self-help groups in Punjab, India. The analysis revealed that, besides contributing toward economic development, these groups are important for social networking. While social

activities are more prominent among groups with members who are wealthier, larger groups with more wealthy members mainly sought access to advanced technical information. Group involvement helps to establish appropriate marketing relationships and to minimize input costs. The results of the analysis indicate that both case study groups have the essential characteristics for effective group operation and are working successfully.

Dr. K. R. Suprabha³³, in his article, **Empowerment of Self-Help Groups (SHGs) Towards Microenterprise Development**, the author has pointed out that the main thrust of micro finance, in medium and long term perspectives, should be empowered the SHG members to enable them to undertake income generating microenterprises on a viable and sustainable basis. The paper aims at examining empirically the determinants of empowerment of SHGs as micro finance clients to microenterprise investors and problems faced by them as well as in undertaking microenterprises on a viable and sustainable basis. For this purpose, an attempt has been made in this paper to construct a consolidated empowerment index of SHGs based on the level of institutional and financial performance of the SHGs of different promoters studied in different districts and determine the relative importance of various determinant factors by using correlation matrix and regressing model.

Nandini R. and Sudha N.³⁴, in their article, **A Study on Women Empowerment Through Self-Help Groups – With Special Reference To Ramanagar District, Karnataka**, the authors have expressed that microfinance is powerful weapon to remove the poverty in in our country like India. Micro finance initiatives like the SHG-Bank linkage programme, MFI Bank Linkage model and so on, in India has been increasingly promoted for their positive impact on women empowerment. The major objectives of paper are: to analyze and review the available literature on the area of Microfinance and the Self Help Groups (SHG) in India and to analyze the impact of SHG on women empowerment in Ramanagar district Karnataka. As a part of the primary data collection, a sample (random) of 50 women respondents have been selected out of 20 SHG's operating in the district of Ramanagar. The data have been collected during the period July 2013 to December 2014. After the analyzation of data the authors have stated that positive impact on women empowerment in Ramanagar district, Karnataka through Self Help Groups, in terms of increase in social awareness and participation, savings habits, income level, self-

employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household have been proved.

Tripti Kumari and Anand Prasad Mishra³⁵, in their article, **Self-Help Groups (SHGs) and Women's Development: A Case Study of the Varanasi District**, the authors have stated that development is multi-dimensional process that affects society in multiple ways. The authors have also expressed that women constitute about half of the world's population but their share in the economy and other development spheres remain neglected. In addition, this large section of population (including Indian women) have been suffering from various disadvantages-lack of accessibility to resources, non-recognition of their economic contribution within the family and society. In order to resolve these emerging challenges, Government of India (GOI) has implemented various programmes and policies since independence. Among these programmes, Self Help Groups (SHGs) may be considered as a significant initiative of the government as well as the non-governmental organisations (NGOs). These are based on the principle of democratic process of development. The democratic institution provides a platform to the socially and economically deprived sections and encourages them for economic participation. Since the 1970s, SHGs have been working in many states of India and contributing to the development processes. This paper is an attempt to analyse the contribution of SHGs in women's development in the district of Varanasi in Uttarpradesh. The impact of these groups on women's development has been analysed by gender Development Index (GDI), which focused on the male-female differences in terms of longevity of life, knowledge and economic betterment.

M. Saravanan, PhD research Scholar³⁶, in his article, **The Impact of Self-Help Groups on The Socio-Economic Development of Rural Household Women In Tami Nadu – A Study**, the author examines that women empowerment is a process in which women challenge the existing norms and cultural, to effectively promote their well-being. The participation of women in Self-Help Group (SHGs) made a significant impact on their empowerment both in social and economic aspects this study addresses women empowerment through Self-Help Groups (SHGs) in Tamil Nadu. The SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Sanjay kanti Das and Amalesh Bhowal³⁷, in their article, **Self Help Groups as an Empowerment Model: Perceptions of Direct Stakeholders**, the authors express that Self Help Groups (SHGs) emerge as an important strategy for empowering

women and to alleviate poverty. India's SHG movement has emerged as the world's largest and most successful network of Community Based Organisations (CBOs). However, quality is the major challenge that the SHG movement is confronted with at this point of time in the country. The main objective of the paper is to assess the opinion of the direct stakeholders of SHGs regarding the issue whether SHG is an empowerment model. The study is conducted by using multi-stage random sampling method to collect primary data from the selected Development Blocks of Nagaon districts of Assam comprising promoter, donor, financial institutions and group members. They further observed from the descriptive statistics on item wise perception of stakeholders about SHG as empowerment model, out of forty (40) elements of empowerment, in thirty four (34) elements relating to Empowerment construct relating to SHGs whose mean value is positive are considered as the main elements of the respective construct.

Madhu Sudhan Atteraya, Shreejana Gnawali and Elizabeth Palley³⁸, in their article, **Women's Participation in Self-Help Groups as a pathway to women's empowerment: A case of Nepal**, the authors state that non-governmental organizations (NGOs) and the government of Nepal have made some effort to reduce poverty in Nepal by creating women's affiliation groups, some of which are micro-credit organizations. Using capabilities as defined by Amartya Sen (*Development as freedom*, Oxford University Press, New Delhi, 2000), which includes employment opportunities, women's ownership in productive resources such as land and/or homes, educational opportunities, and women's participation in decision-making in the family, this study has evaluated the extent to which women's ethnic group or caste affiliation affected a woman's likelihood of being empowered by participation in these groups. We analyzed a sample of 8,973 women which have been taken from the 2011 Nepal Demographic and Health Survey. They have expressed that previous research has demonstrated that participation in gender-based groups is correlated with higher economic status. This study adds to the literature on women's affiliation groups by investigating the impact of structural factors, such as caste and ethnicity, on women's self-help group participation.

V. Sangeetha, Ram Bahal, Premlata Singh and P. Venkatesh³⁹, in their article, **Impact of NGO-Led Self-Help Groups on the Empowerment of Rural Women – Experiences from South India**, the authors have expressed that the concept

and process of the empowerment of women encompass a wide range of actions and issues, among them enhancing awareness and increasing access to economic, social and political resources. The organization of women into groups is a key element of the process of empowerment, as groups provide a basis for solidarity, strength and collective action. In this context, a study has been conducted by the authors in the Madurai district of Tamil Nadu to assess the impact of self-help groups (SHGs) led by non-governmental organizations (NGOs) on the empowerment of rural women. The effectiveness of such groups has been measured using Bennett's Hierarchy. Following multi-stage random sampling, data have been collected from 180 SHG members of the most prominent NGO, the Association of Sarva Seva Farms (ASSEFA). The authors' analysis shows that the SHG members are more empowered psychologically, socially, economically and politically than other women.

S. Chakravarty and A. N. Jha⁴⁰, in their article, **Health Care and Women's Empowerment: The role of Self Help Groups**, the authors express that over the last couple of decades the concept of Self Help Groups (SHGs) and its potential as an effective tool to alleviate poverty and empower women has garnered considerable interest worldwide. Considering the importance given by policy makers across various nations to the group approach while conceptualizing, formulating and implementing any scheme or programme for the welfare of marginalized and underprivileged sections of the society (especially women), the authors have identified the need to critically examine and explore the role of SHGs in the empowerment of women with a special emphasis on health status.

Of late, the functioning of SHGs have essentially been viewed only from an economic perspective. The existing approach puts an encouragement of the economic development of women with SHGs a mechanism to achieving this. The authors further argue that, how these economic benefits are being translated into the change in women's status, particularly their health status, remains unexplored and ultimately unaddressed. This working research paper attempts to review the scope and limitations of SHGs in improving women's health and empowerment based upon empirical work undertaken in the Jharkhand state of India. This paper also explores the extent to which SHGs can be involved in attaining better health status for women, and thereby point the way for further investigation.

S.Ravi and Dr. P. Vikkraman ⁴¹, in their article, **The Growth of Self Help Groups in India: A Study**, the authors examine that the Self- Help Groups (SHGs) play vital role in poverty eradication in Indian villages. The SHGs have become extensive, successful component of both rural and urban development in India. Women band together in to groups and motivate each other to build new opportunities for income generation. Most of the SHGs start without any outside financial capital by saving regular charity by the members. The SHGs in India has come extensive way, since its origin in 1992. The spread of SHGs in India has been extraordinary. It has made exciting progress from 225 groups in 1992 to some 16, 18,456 groups that have taken loans from banks. About 69.53 lakhs SHGs have gained access to proper banking system through SHG-bank linkage programme and 90% of these groups are only women groups. The authors have expressed that system of SHG has proved to very suitable to the poor and vulnerable women community in the society and this system breaks the exploitation and isolation of women from men.

E. Research Gap

An examination of the existing literature on empowerment of women or rural women through SHGs reveals that most of the studies have dealt with the general problems relating to poor socio-economic conditions and such other related concerns like education, health and so on, related to. It is also revealed from the existing studies, that micro finance is extended to the S.H.G. members through SHG from the banks or Mirco finance Institution for doing business on selected economic activities for the development of socio-economic condition as per existing loan policy. But due to gap between policy intention and policy achievement, the intention of the policy is not found to be implemented properly. However no significant attempt has been made to study in this regard. The researcher has made a sincere attempt to fill up the gap of the role of SHGs in making women conscientize and building social capital for holistic development and empowerment of rural women particularly in Malda district.

F. Methodology

The present study is primarily based on a combination of analytical and empirical method of investigation. Both primary and secondary sources were taken into consideration for the purpose of data collection. Information has been collected from official records, documents available published and unpublished literature including reports of committees and commissions. Use of empirical survey method and personal interview with structured and unstructured questionnaire schedule as per the field situation have been adopted as far as possible to collect the perspective supplementary data and verification of research questions. Besides, the above, as the study is related with empowerment of women through self help groups the researcher met personally many persons of repute, bankers, government official, official of Panchyat and Rural Development and so on, to collect information, data and personal knowledge related to the concerned subject.

Method of Data Collection

The present study is carried out in the following manners. In case of exploratory matter, reliance is made on documentary sources like reports, reports of different committees, annual reports, journal, articles, official notifications, manual and other published and unpublished materials. For the second part relating to the assessment of the actual functioning of and role of Government, bankers and Non-Government Organisation in organizing the Self-Help Groups and empowering the poor rural women socially, economically and politically irrespective of gender discrimination, empirical survey research method and personal interview with structured and unstructured questionnaire has been adopted. For the selection of respondents from the original level officials and beneficiaries of the Primary Agricultural Cooperative Societies and Self-Help Groups random sampling methods has been adopted at the macro and micro level of the study. For the second part of the study, the data were collected personally and completely by the researcher using the personal interview method of survey research. A structured questionnaire has been used to interview the sampled respondents for collection of data relevant for the present study.

In case of organizational level i.e. Primary Agricultural Cooperative Societies level, the managerial authority of the society has been interviewed by the researcher regarding the working of society connected with the socio-economic development of

the members of the Self Help Groups. A survey research method of personal interview with a structured and unstructured questionnaire has been chosen as the source of data collection to see how far the respondents are empowered through the formation of SHGs.

Location of the Proposed Study

Spreading over an area of 3733 k.m. with a population of 32.91 lakh in 2001, the district of Malda covers 4.2 percent of the total landmarks of the State of West Bengal and is home to 4.1 percent of the total state population located between latitudes 24°40' 50" N and 3503' 28" N, and longitudes, 870 45' 50" to 88°28' 10" E, the district is bounded to its south by the district of Murshidabad across the river Ganga, by Bangladesh and Dakshin Dinajpur district to its east and north east, by Uttar Dinajpur district to its direct north and by the states of Bihar to its west and Jharkand across the Ganga to the South West.

Although part of a very old settled region Malda came into being as a separately constituted district within provincial. Bengal in 1813, through an act of incorporation that amalgamated two of the southern thanas of erstwhile Dinajpur district, with three drawn from Western Rajshahi district and from Eastern Purnea district. This act of reconstitution has since had a profound effect of the cultural landscapes of the district giving it a richness that draws its strands from mosaic of ethno-religious and linguistic traditions of the region.

Although the new district took its name from the mediaeval settlement at Malda which, as its name would suggest had been an important river trading port, urban growth in this region took place around the British Commercial settlement of Inrejbazar (also Inrejabad or English bazaar) which was founded during the late 18th century on the char lands between the Ganga and Mahananda river. This new town has since been metamorphosed into the city identified more commonly known as Malda today, while the older settlement on the Mahananda bank is now known as old Malda. Further territorial adjustment to the borders districts occurred during the partition of India in 1947. Administrative reconstitution of the nine original Thanas of Malda has made it a district of 15 modern-day development blocks, which have been regrouped also into two subdivisions for administrative reasons. The present district represents a region of great antiquity which has once the cradle of State and Society within Bengal.

The exact location of study of the researcher is Jadupur Anchal Samabay Krishi Unnayan Samiti Limited under the English bazaar Municipality and in the English Bazar Block of Malda district, West Bengal comprising the villages namely Maheshpur, Raipur, Moslempur, Amjamtala, Krishnapur, Gopalpur and Harekrishna Kongar Colony under Jadupur I Gram Panchayet and Parbatta, Komlabari, Jadupur, Sonatola, Johorpur, Gabgashi, Narendrapur, Maharejpur and Byaspur under Jadupur II Gram Panchyet. The said society was registered in the year 1977, under registration No.88 dated 29.06.1977 by the Assistant Registrar of Cooperative Societies, Malda Cooperative Range to cater the credit needs of its farmer members particularly Crop loans and to grow the habit of thrift and so on among them and thus to uplift their socio-economic condition. The administrative area of the society is extended up to Old Malda Municipality in the North, Mahadipur Gram Panchyet of English Bazar Block in the South, Bangladesh border in the East and Birampur Gram Panchyet under Kaliachak – II Block in the West of Malda district.

It may be mentioned here that the researcher is an officer under the Government of the West Bengal, Cooperation Department and during the period of Research Work the researcher has been posted in the district of Malda for which Malda district has been selected for the work taking into consideration the constraints of doing the research as a part time scholler after fulfilling his official assignments. Furthermore, the Jadupur Anchal Samabay Krishi Unnayan Samiti Limited has been selected considering the time constraints for carrying on the study at the microlevel, as during the core period of research work it was the working place of the researcher assigned by the Government of West Bengal, Cooperation Department.

Interviews

The researcher selected 25 numbers of SHGs at random from Jadupur Anchal Samabay Krishi Unnayan Samiti Ltd. out of 150 SHGs. The researcher himself interviewed 250 members (respondents) from 25 SHGs out of total number of 1500 members from 150 SHGs at random, ranging from 1 to 150, frequency being 6 and percentage being 16.66 on the parameter as cited above.

The researcher has devised the interview technique and prepared questionnaires for collection of data. In most of the cases interviews lasted for two to three hours. The researcher has arranged for taking interviews after prior appointments with the

respondents, which have been accomplished very smoothly. The researcher has completed the interviews very smoothly with the cordial cooperation from the officials of commercial banks, Gramin bank, Cooperative bank, District Rural Development agency, cooperation directorate and officials of the Primary Agricultural Cooperative Societies and so on, of Malda district for the collection of information and data connected with the present research work. All of the respondents as stated above were very much cooperative and helpful in respect of supplying the information and data as required by the researcher for the present studies, as all of them expressed their views, that such type of research works would be very much beneficial to the concerned beneficiaries if the findings of the researcher be implemented by the Government and other concerned agencies by showing interest positively.

Most of the respondents, generally have responded to questions in the schedules on homely atmosphere, free and frankly. Some of the concerned officials supplied the valuable data and documents to the researcher connected with the present studies as required and requested by the researcher. During the course of interviews, some respondents also have provided some valuable and relevant information in addition to the questions on interview schedules, which are very much helpful connected with the present studies, by the researcher.

Data Processing

After collection, the data have been processed manually. Thereafter the data have been codified, processed and tabulated. The data have been arranged through constructing frequency tables. Then the frequency tables have been analyzed, interpreted and presented.

As some of the questions of the schedules administered to the respondents are open-ended, therefore responses have been elicited and varied. As here, the respondents have been free to answer the questions in their own way without being confined to structured responses and therefore, these responses have constituted essential part of the present study. For the present study, no formal statistical tool has been used to draw inferences by way of correlating various variables for processing of the data, but a modest attempt has been made to draw inferential explanations to a number of issues and questions relating to the functioning and status of the respondents/ beneficiaries of

the Self Help Groups by way of relating different variables to each other and observing their consequences.

The entire exercise of data processing, analyzing and interpretation have been done in such a way as to ensure minimization of inaccuracy and maximization of reliability for the benefit of the beneficiaries/ respondents and all concerned.

G. Plan of the study

Irrespective of rich or poor, caste or creed or gender all the people of the world like to lead their lives with a standard condition. Though the planning commission, Government of Indian during the entire plan period through their various rural development programme wanted to eradicate poverty of the country, the state of the problem is still alarming, particularly in the rural sector among women the poor have innate capabilities and strong desire to come out of poverty. They are entrepreneurial, have essential coping power to survive under the condition of poverty. The challenge is to unleash their capabilities to generate meaningful livelihoods and enable them to come out of poverty. Now the Government of India, through the activities of SHGs under the National Rural Livelihood Mission is trying to uplift the socio-economic condition of the rural poor women and thus to empower them.

The first chapter is the introductory chapter, which explains the relevance, significance and objective of the proposed study. Accordingly, it proceeds by framing some research questions and analyzes the methodology followed in the study. In the long run, a brief overview of literature is incorporated which is found to be relevant to the study along with identifying the research gap that motivated the researcher to carry on the present study.

The second chapter discusses the theoretical framework of the study. This chapter explains the meaning of development; which become the center of politics in developing countries. Their primary goals are state building and national unity as well as rapid structural transformation of under developed agrarian economic to modern industries. This chapter also explains the meaning of integrated concept of development, human development, sustainable human development and concept of social capital, explicitly. This chapter also explains the meaning of empowerment;

types of empowerment; economic, political, and social, including women empowerment.

The third chapter explains the meaning of microfinance and its concept. It also explains the meaning of microfinance connected with the women. This chapter also explains how poor rural women can empower themselves by way of availing loan from the micro-finance institutions or banks and utilizing the same on different and suitable activities by doing business. This chapter also discusses on the formation of SHGs and basic feature of SHGs.

The fourth chapter explains vividly the rural development programmes, during the concerned period of five-year plan, Government of India, with the special emphasis on SHG, SGSY and NRLM. This chapter also elaborately explains how the poor rural women make them empowered through the SHGs after doing business under the SGSY and NRLM on different activities with the financial and other assistance from the Government, NABARD, Banks and other concerned agencies during the five-year plan period.

The fifth chapter explains the implementation of rural development programmes in Malda district through SHGs under SGSY-NRLM-NABARD and other partner agencies. This chapter also explains elaborately how the members of SHGs of different PACS under the MDCCB including the SHG-members of Jadupur Anchal SKUS have been able to empower themselves by way of forming SHGs and taking loan from the MDCCB through the identified society thereby ensuring their socio-economic development after doing suitable business. This chapter also discusses on the profile of Malda District, demography of English Bazar Block and result of field survey.

The summary of the study, concluding observation and assessment of the study have been presented in the sixth chapter. The study has revealed problems at different levels of Institution and administration. In order to strengthen administrative capabilities of MDCCB, Jadupur Anchal SKUS, concerned institution and other concerned departments to deal with problems of poor rural people to come out of poverty and empower themselves, some reformative suggestions are made for the empowerment of rural women through SHGs.

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