
ROLE OF SELF HELP GROUPS (SHGS) IN POVERTY ALLEVIATION – A STUDY WITH REFERENCE TO TIPTUR, TUMUKUR DISTRICT

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Abstract:

Micro finance through Self-help groups is playing a key role to eradicate poverty. The developing nations are facing the problem of poverty due to unemployment. Micro finance is emerging as a powerful instrument for poverty alleviation in the new economy. Entrepreneurship has been recognised as an important source of economic growth. It is not possible without taking economic activities. They require financial services at affordable cost but lack of access to acquire banking services from formal banking. Inadequacies in access to formal finance has led to the growth of microfinance in India. In India, Self Help Groups or SHGs represent a unique approach to financial intermediation. The approach combines access to low-cost financial services involving a process of self-management, with an objective of social and economic development for the women SHG members. Micro finance is the provision of financial services which provides access to financial and Non-Financial services to low income, poor people and unemployed people. This study is carried on with specific objectives to know the role of micro finance through SHGs in alleviate poverty by performing various activities independently and also improve living standard.

Key words: Micro finance, Self-help Groups, Banking services, Poverty.

Introduction:

Micro finance through self-help Groups promise to deliver poverty eradication and result in economic development. Micro finance can be defined as an economic development approach to provide saving and investment facility to poor around world. Micro finance is not just about giving micro credit to the poor rather it is a tool whose objective is to assist poor to work their way out of poverty. It covers a wide range of services like credit, savings, insurance, remittance and also Non-financial services like training, counselling etc.

Microfinance is playing a pivotal role to extend financial services to unbanked sections of population. The Government of India has initiated various programmes and schemes in this area. The most significant programmes are SGSY (1999) and NABARD's SBLP (1992) which are using SHGs approach. Other initiatives by government include IMY, Swa-Shakti, DWCRA, CAPART, SJSRY, IFAD, Swayamsiddha, RMK etc. These all programmes are aimed at reduction of poverty and improving the living condition of rural poor with the help of economic activities.

Micro finance was conceptualized by Prof. Muhammed Yunus in the year 1976. The model was adopted by NABARD has gained National importance. In India, in the early 1980s, showed a dismal performance of rural bank branches in rural development. Rural Bank branches were helping in creating self-employment by providing Bank credit but a large number of rural population were not even having access to the Banking system. NABARD came to the conclusion that existing banking polices, producers and system was not suitable for the large number of poor people. So, NABARD recommended new policies, producers and systems to be formulated in order to give access of Banking to Indian poor population. In this way the objectives of financial inclusion will be achieved. Micro finance is emerging as a powerful instrument for poverty alleviation in the new economy. It is type of banking services which provides access to financial and non-financial services to low -income, poor or unemployed people. It is powerful tool to self-empower poor people through entrepreneurship, especially women at world level and especially in developing countries (CIRDAP Digest, 2000).

Micro finance means providing very poor families with very small loans (micro credit) to help them engage the productive activities or grow their tiny businesses. Overtime micro finance has come to conclude a broader range of services (credit, savings, insurance etc.) as it has realized that the poor and very poor who lack access to traditional formal financial institutions require variety of financial products. The history of micro finance shows that this sector has emerged from the projects of income generating activities/micro enterprises and in response to the failures of institutional measures of micro credit. The definitions of micro finance include both financial and social intermediation. Micro finance is not simply a banking activity, it is a developmental tool. Micro finance activities usually involve,

- Small loan typically for working capital.
- Informal approaches of borrowers and investors.
- Collateral substitutes such as group guarantees or compulsory savings.
- Access to repeat and larger loans based on repayment performance.
- Streamlined loan disbursements and monitoring.
- Secure saving products.
- Some Micro finance institutions provide enterprise development
- services such as skill training and marketing and social services such
- As literacy training and health care.

The Role of Micro Finance:

Micro finance has indeed become the most of important tool of financial inclusion. During the last two decades the concept of micro-finance has been of great significances.

- 1) **Poverty Alleviation**:-Due to micro finance, poor people get employment. Employment increases income level which in turn reduces poverty of people to a certain extent.
- 2) **Employment Generation**:-Micro Credit and other services are made available to small Entrepreneurs, village artisans; poor people SHGs etc., the people who get benefit of micro finance set up small business units, there by generating employment.
- 3) **Savings and Investment**: - Micro finance develops savings habits among people. For instance the SHGs who get micro finance encourage saving habits among its members. The financial resources generated through savings and micro credit obtained from banks are utilized to provide loans or advances to the members.
- 4) **Social Welfare**: - Due to employment, the income level of the people increases. As a result, people may go for better education, health, family welfare etc. Hence, micro finance is responsible for the betterment of the society.

Micro finance operates basically through two channels.

1. SHG-Bank linkage programme (SBLP)
2. Through Micro finance Institutions (MFIs) lending through individual and group approach.

SHG-Bank Linkage programme: In India, self-help groups or self-help Groups represent a unique approach to financial intermediation. The approach combines access to low-cost financial services involving a process of self-management, with objective of social and economic development for women SHG members.

Micro-finance Institutions: The NABARD task force after thorough examination of all grass root financial institutions suggested a working definition of MFI as "Micro finance Institution (MFIs) are those which private thrift, credit and other financial services and products of very small amount mainly to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards. Those institutions which have micro finance as their main services are known as MFI. Non-banking financial companies (NBFCs), Co-operatives societies and trust, all such institutions operating in micro finance sector constitute MFIs and 42% of the micro finance sector in term of loan portfolio.

MFIs for offering micro finance are as follows

- Loans are generally taken for very short duration periods.
- Absence of collaterals- poor women usually are not in a state to offer collaterals to secure the credit.
- Higher frequency of repayment of instalment and higher rate of defaults.

Concept of SHG:

Self-help group is an informal and voluntary group of neighbourhood people with equal status/mind set, formed for fighting for common causes like poverty, illiteracy, violence and deprivation of basic necessities of life. "Self-help group is a registered or unregistered group of micro entrepreneurs with a homogenous social and economic background, voluntarily coming together to save small amounts regularly and mutually agreeing to contribute to a common fund to meet their emergency needs on mutual help basis."

A self-help group (SHG) is a small economically homogenous and affinity group of rural poor generally not exceeding 20 members voluntarily coming together;

- ✓ To save small amounts regularly,
- ✓ To mutually agree to contribute to a common fund,
- ✓ To meet their emergency needs
- ✓ To have collective decision making,
- ✓ To provide collateral free loans with terms decided by the group at market driven rates.

Self-help groups have become an important instrument in the delivery of micro finance services like savings and credit for the poor, especially women. Self-help is one of the attributes of co-operation, as a form of economic organisation; besides economic self-sufficiency it also envisaged propagation of a value system. Since the poor do not have Enterprise as individuals it has to be realised at the group level the delivery system has to fill the gap. The poor can improve their economic situation primarily on the basis of self-help.

Functioning of Self Helps Groups

SHG's can come up on their own or through the intervention of voluntary agencies, Ngo's or by officials of financial agencies like banks or by government departments. SHG's have been able to provide primitive banking services that are cost effective and flexible to their members. SHG's have evolved their own characteristics of functioning.

(a) Group members usually create a common fund by contributing their small savings on a regular basis.

(b) Groups evolve flexible systems of working and manage pooled resources on a democratic way.

(C) Groups consider loan requests in periodic meetings and competing claims on limited resources are settled by consensus.

(d) Loans are given mainly on trust with minimum documentation and without any security.

(e) The loan amounts are small frequent for short duration and are mainly for unconventional

purposes.

(f) The rate of interest varies from group to group and also depends on the purpose of the loan. The rates are higher than banks, but much lower than that of moneylenders.

(g) At periodic meetings besides collecting money social and economic issues are also discussed.

(h) Defaults are rare due to group pressure and transparency about the end use of credit.

Income Generating Activities:

SHG members take up different income generating activities. SHGs play an important role in taking up the suitable Income generating activities by the members based on the skill.

- * Agriculture
- * Pot making
- * Basket weaving
- * Agarbatti making
- * Sale of fruits and vegetables
- * Small shop
- * Papad and pickle making
- * Beauty parlour
- * Hosiery
- * Candle preparation
- * Poultry
- * Sheep Rearing
- * Mess shop
- * Embroidery and Tailoring
- * Carpets

Performance of Micro Finance through SHGs:

Micro finance is the provision of loans and other financial services to the poor. The microfinance has evolved due to the efforts of committed individuals and financial agencies to promote self-employment and contribute to poverty alleviation and provision of social security. Provisions of Micro Finance to poor people, especially women, coupled with supporting activities like training, raw material supply, to optimum utilisation of resources and marketing of products leads to the establishment of micro-enterprises in rural area. That micro finance utilises in micro enterprises generate income resulting in poverty eradication and set the path for development. Women gain self-confidence to venture on economic and political empowerment leads to socio-Economic development in a holistic and sustainable manner. (Rajendran, 2015)

Out of the above Models, SHG- Bank Linkage Programme (Model 1) emerged as most popular and successful over the years. About 73.41% of the credit linked SHGs (financed 81.12% of total loans) fell under Model-II followed by Model I (20%) . Only 5.67% of total SHGs fall under the Model III

in which NGOs/ MFIs act as financial intermediaries. (RBI 2012- Report on Trend and Progress of Banking in India) SHGs work on democracy India has been able to develop its own model of micro finance organisations in the form of savings and credit groups known as the self-help Group (SHGs), which are bank-Linked. These SHGs are mainly formed and managed by women and this has become an instrument, which has led to women's empowerment and social change. In India, most of the micro finance institutions attempt to go beyond savings and credit groups to provide micro finance services in the form of savings and Insurance. (Meenu Maheshwari and Shobhna Goyal, 2016)

Need and Importance of SHGs:

Self-help Groups are necessary to overcome exploitation, create confidence for the economic self-reliance of rural and urban people, particularly among women who are mostly invisible in the social structure. These groups enable them to come together for common objective and gain strength from each other to deal with exploitation, which they are facing in several forms. The Group becomes the basis for action and change. It also helps building of relationship for mutual trust between the promoting organisation and the rural and urban people through constant contact and genuine efforts. Self-help groups play an important role in differentiating between consumer credit system for its implication and changes in economy and social; position of the members of the groups. Providing easy access to credit and facilitating group for effective control, ensuring repayment and continuity through group dynamics, setting visible norms for interest rates, repayment schedules gestation period, writing bad debts and assisting group members in getting access to the formal credit institution.

Thus, self-help group disbursed micro credit to the rural and urban women for the purpose of household activities and making them enterprising women and encourage them enter into economic activities. Credit needs of the rural and urban poor women are fulfilled totally through the SHGs. SHGs members enhance equality of status of women as participation, decision makers and beneficiaries in the democratic , economic and social spheres of life.

The rural and urban poor women are in-capacitated due to various reasons such as; most of them economically and socially backward, illiterate, with low motivation. Individually, a poor is not weak in socio-economic term but also lacks to access the knowledge and information about financial services, which are the most important components of today's development process. However, in a group, members are empowered to overcome many of these weakness, hence there are needs for SHGs member which is specific terms are as under-

- To create a habit of savings, utilization of local resources.
- To mobilize the resources of the individual
- To assist the members finance and others at the time of need.
- To develop entrepreneurial skill.
- To uplift the living conditions of the poor.
- To identify problems, analysing and finding solutions in groups.

- To act as a media for socio-economic development of village.
- To develop linkage with institution of NGOs
- To organise training for skill development to undertake economic activities
- To gain mutual understanding , develop trust and self-confidence
- To develop leadership qualities
- To use it as an effective delivery channel for credit.

RBI guidelines to banks on providing linkage to SHGs:

1. Bank must give permission to open saving bank account in the name of SHGs.
2. Bank have to relax norms for margins/security/service are approach for lending to SHGs.
3. Banks must treat lending to SHGs as advance to the weaker section under priority sector.
4. Bank should treat the linkage programme as a regular banking activity and a business opportunity and include this in the corporate strategy/plan that should be monitored/reviewed periodically.
5. Default by a few members of SHGs and their family members to the financing banks should not ordinarily come in the way of financing SHGs.

Review of Literature:

It is relevant to refer briefly to the previous studies and research in the related areas of the subject to find out and fill up re gap if any. Some important studies which are relevant to the present study have been discussed below---

- * **Makandar (2011)**, As per his studies, the study reveals that positive impact of microfinance. Women have been actively participating in decision making process after becoming members of SHGs in the areas consumption of house items, education of children and their marriage. As per present study we may get some pros and cros and the way of gathered data differ from earlier studies.
- * **Vimal Raj. A. (2012)** in their papers reviewed that Micro finance institutions play a significant role in facilitating inclusion, as they unique positioned in reaching out to the rural people. Many of them operate in a limited geographical area. They conducted research how mechanism of micro finance can enable the financial inclusion of excluded population, especially the women from the formal financial sector. As per this study we may get some other result but based on objectives, research methodology and statistical tools and techniques and way of using parameters for analysing data differ from this study. In this study they only secondary sources of data are used to present the paper.
- * **Sheela Jayanth and Dr. Suresh K.P (2013)** assessed the impact of SHGs on micro finance on socio-economic status of the members. The study reveals that the loan assistance provided by the banks and other agencies have a positive impact on the SHGs and its member. According to the result of the study the standard of living of these beneficiaries

also improved. And concluded that there is a vast scope for micro entrepreneurial activities in the studied area as compared to other area.

- * **Shinde Keshav (2014)** has done their research in the topic “impact of micro finance and self-help groups on rural market development” their analysis about the study conducted by NABARD revealed that financial services required by poor household are: access to consumption and savings matter for the poor, the focus here is broader, as an attempt is made to assess some key dimensions of women’s empowerment defined broadly as expansion of freedom of choice and action to shape their own lives. The present study emphasizing on members of SHGs and also providers in order to study the role of micro finance.

Now days SHGs have become a key element for poverty alleviation and empowerment of women in India. This study conduct real effectiveness and success depends on alleviating poverty by converting the poor into producers which will increase the income and savings. But some studies still it is unclear whether micro finance substantially contribute to not only reduction of poverty but also shifting standard of living by participating in economic activities and increasing consumption level.

Objectives of the Study:

- To know the Role of Self Help Groups (SHG’s) in Poverty Alleviation of the study area.
- To identify the benefits received and problems faced by the SHGs members in the study area.

Methodology adopted for the study:

In this paper an attempt is made to know the role of self-help groups in poverty eradication. In view of specific objectives of the present study as already stated, both primary and secondary data are used. The primary data were collected from field survey through questionnaire and direct interview method. And the secondary data were collected from different journals, books, relevant document and magazines, Government reports, Institution Records, Broachers of various Banks to be collected, periodicals about micro finance have been collect.

Sampling Method: The present study intends to use Convenience sampling technique. Tiptur taluk chosen for conducting study pertaining to poverty alleviation through self-help groups. In order to have a representative sample for the whole taluk. Thirty SHGs were randomly selected for the present study from study area. Out of 30 SHGs, 6 members from each group has been selected. A pre tested and structured questionnaire was formed for the collection of data. Thus (30x6=120) respondents were selected for the purpose of the present study. For analyzing the data, tools, like percentages, simple average have been used and to interpret the data meaningfully.

Results and Discussion: The below table- 1 represents the demographic profile of self-help group members which only consists of women members. The age at which women enters SHGs is very important because it plays significant role in the development of the economy. The table 1 presents the different age groups of respondents in the study. Out of the sample 120, 43 per cent (52) respondents were in the age group of 36- 45 years, 34 per cent (29) respondents were in 26- 35 years. The aged group above 45 years (60 years old age) also involve themselves in the group discussion and meeting. Less than 25 years group are less, moreover some students also becoming members in SHGs. Education is not a matter of concern to be the member of SHGs. But education helps them to promote developmental activities in the firm such as the adoption of improved and sophisticated techniques of production and new marketing methods. It enables them to be aware of the various government incentives and other policies. According data 27 per cent of respondents had up to SSLC and other side is that 63 per cent of the women are illiterate. A few member of SHG have their qualification up to II PUC (9%), Graduation (1%), Post-graduation is nill. From socio-cultural perspectives in India, marital status of women is an important factor that vital influence on woman’s socio-economic life. The analysis shows that 82 per cent women who are member of SHG are married, 13% are widow and 2& 3 per cent are divorce and unmarried respectively also engaged into the activities and knowledge upliftment at SHGs level. Finally only 2 per cent are divorce who wants get financial services and non-financial services. It is observed from the analysis that married women are gradually showing interest to participate in the economic activities. That majority of the respondents had nuclear family i.e.62 percent. While 38% had belonged to joint family. From the table shows that 51 percent of the respondents belongs to housewife.31 percent of respondents were belonging to business. The following 6 and 10 percent were employee, and agriculturist respectively. And least member of respondent were belong from students.

Table 1 - Demographic profile

	Variables and Categories	Frequency (NO.)	Percentage (%)
Age (in years)	Less than 25 years	07	06
	26 to 35 years	34	29
	36 to 45 years	52	43
	above 45 years	27	22
	Total	120	100
	Education Level	Variables	
Illiterate		76	63
SSLC		32	27
PUC		06	05
Up to 2 nd PUC		05	04
Graduate		01	01
Post Graduate		00	00

	Total	120	100
Marital status	Married	98	82
	Widow	16	13
	Divorce	02	02
	Unmarried	04	03
	Total	120	100
Religion	Hindu:		
	SC / ST	36	30
	Other backward castes (OBC)	22	18
	Others	44	37
	Muslims	17	14
	Christian	01	1
	Total	120	100
Family	Nuclear	75	62
	Joint family	35	38
	Total	120	100
Occupation	Agriculturist	12	10
	Employee	07	6
	Business	37	31
	Housewife	62	51
	Students	02	2
	Total	120	100

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation

II. Income level of Respondents:

Table 2 represents Income level. For the poverty eradication and improvement in standard of living income level act as major determinants. The highest income level of members before joining SHGs and after joining the SHGs lie in the income category of per month. According to the data there is an impact change in the percentage of income after joining the SHGs. And many women members involve themselves in economic activities independently and with the group to raise their income level. The income of members has increased after joining self-help groups. The highest percentage of members before joining the SHGs lie in the income category is nil but after joining the self-help groups lie in the income category of above 6000 per month i.e. 42 per cent respondents. This increase shows that members have raised their income level after joining the self-help groups. 28% of respondents lie in the income group of 4001-6000, which has been increased to 25% after joining the group. According to the data collected there is an impact that there is change in the percentage of income to approximately 3% to 9% after joining the group. Many women members involved themselves in economic activities independently and with a group to raise their income level and standard of living.

Table 2 -Income level of the respondents

Monthly Income	Before joining SHGs		After joining SHGs	
	No. of Respondents	%	No. of Respondents	%
No Income	63	52	05	4
Up to 2000	32	27	10	9
2001-4000	18	16	20	17
4001-6000	04	03	34	28
Above 6000	03	02	51	42
Total	120	100	120	100

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation

III. Expenditure level of Respondents: The borrowing capacity is based on the expenditure. Table 3 represent Expenditure level. There is an increase in the family expenditure with the increase in income level. Now a day's women after joining SHGs not only getting loan and also involved in economic activities. Before joining SHGs the highest family expenditure level lies between upto Rs.1000 (34%). But after joining SHGs the expenditure level increased and lies between Rs.1001-2000 (41%).

Table:3- Expenditure level of the respondents

Monthly Expenditure	Before joining SHGs		After joining SHGs	
	No. of Respondents	%	No. of Respondents	%
Nil	22	18	10	08
Upto 1000	41	34	32	27
1001 - 2000	30	25	50	41
2001-3000	19	16	24	20
3000 above	08	07	04	04
Total	120	100	120	100

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation.

IV Monthly savings of the respondents:

With the increase in income level not only the level of expenditure increases and also an increases in the level of savings after joining the SHGs. According to data collected, women before joining SHGs 56 percent of the members were no savings under. But after joining the SHGs almost all members cultivated the savings habit, as there is a radical changes in the saving pattern because of involvement in economic activities. According to data 72 percent of the respondents involving in savings habit after joining SHGs After meeting the family expenditure the women save the rest

of amount to secure the future of their family and also help in raising the standard of living. According to the data collected, before joining self-help group 56 percent of the members were under non saving category but as there is a remarkable improvement in the saving pattern, the percentage of non-saving members has fallen by 52%.

Table-4 Savings level of the respondents

Monthly Savings	Before joining SHGs		After joining SHGs	
	No. of Respondents	%	No. of Respondents	%
No savings	67	56	02	2
Upto 1000	41	34	72	60
1001-2000	12	10	43	35
2001-3000	Nil	Nil	03	3
Total	120	100	120	100

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher’s compilation.

V. Purpose of loan and its payment:

The major reason women to joining SHGs to get credit facility. So that they can be entered into business activities independently for supporting her family. According to data majority of the respondents have taken loan for trading like vegetables, fruits, small retail shop and beauty parlour (54%), At home they have started tailoring (23%), Dairy and Goat Rearing is 5% and 4% respectively. Those members have started up with the economic activities without nay default.

Table: 5 -Purpose of loan of the respondents

Sl.No	Activities	Number of Members	Percentage (%)
1	Dairy	06	5
2	Tailoring	28	23
3	Trading	65	54
4	Goat Rearing	04	03
5	Others	17	15
	Total	120	

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher’s compilation.

Repayment of Loans: The Repayment of loan is also one of the determinant for smooth running of SHGs. If members are paying instalment amount without any default that shows they stand independently and successful in business. According to data 77 percent of the members are paying

instalment in time.

Table: 6- Repayment Behaviour of members

Sl.No	Particular	Number of Members	Percentage (%)
1	Repayment in time	93	77
2	Repayment in advance	07	06
3	Repayment not in time	20	17
	Total	120	100

Note: Figures in parentheses indicate percentages to totals

Source: Researcher's compilation

VI. Benefits: From the table 6 shows that the benefits derived from self-help groups by the respondents. From the table observed that majority of the respondents were build their confidence level. And Majority of the respondents felt that enhanced consumption level and communication level 98.33%.And 97.50 % and 96.66% shows about enhancement of personal income and credit facility. Further, 90 percent and 90.83 percent of respondents opined that increased creating asset creation and decision making in family and Group.

Table: 7- Benefits Derived From Self-Help Groups Wise Respondents

Sl.No	Variables	Number of Members	Percentage (%)
1	Better access to the credit facility	116	96.66
2	Enhancement in personal income	117	97.50
3	Increment in consumption level	118	98.33
4	Improved in standard of living	110	91.67
5	Increase in assets creation	108	90
6	Increased in communication ability	118	98.33
7	Increased in social awareness	116	96.67
8	Creates Leadership skill	115	95.83
9	Creates confidence level	119	99.16
10	Enhance power of decision making in family and group	109	90.83
	Total	120	

Note: Figures in parentheses indicate percentages to totals.

Source: Researcher's compilation

Findings and Conclusion:

From the study it has been found that after joining the SHGs the poor people particularly the women have not only increase their savings and income but also improve their living standard by performing various economic activities independently. The present study result of the data

analysis revealed that the SHGs have been playing effective role in social-economic development through micro finance and performing their savings and credit functions with the help of micro finance. For undertaking this research, Tumakur district was considered. It has 10 Talukas, out of which Tiptur taluk were considered based on proximity and convenience. Based on the information through various articles and discussion held with peers and colleagues. Some private NGOs also worked with the Government and associated with anganwadis towards the establishing of self-help groups and their functioning.

Providing Micro finance there should be such services which provide opportunity through innovative solution for economic activities so that they can improve their income level and saving capacity through generation of self-employment. Micro finance through SHGs approach enhance not only poverty alleviation and standard of living but there is also, radical changes in their social position by participating in decisions family and other financial matters. It can be concluded that the SHG programme could bring about radical changes in the women lives of the poor sections of society in the nation.

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