

PERFORMANCE OF SELF HELP GROUP (SHG) IN INDIA

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ABSTRACT

Self help groups (SHGs) play a significant role in rural poverty alternation. So that we should create a large number of SHGs and do helps of rural poor. Self help group is not a poverty reeducation program. It is also develops the entrepreneurship skill and increase cooperative environment among rural poor people.

. In this paper we will attempt is made to study the meaning, trend and growth in term of number and amount of finance received of SHGs and the region wise spreading of SHGs in India.

The analytical results revealed that the SHGs in term of number and amount of finance is significantly increased. Commercial banks play a vital role in creating SHG and amount of finance. Maximum No of SHGs has been present in southern region and very poor condition in north eastern region. The present paper also revealed that there is a significant difference between the spreading of SHGs in different regions in India. In this regard due to the lack of education and awareness.

Key Words- *Micro-Finance, Self- Help Groups, rural area, NPAs, Loan Outstanding, Poverty, Commercial banks, Saving & Loan, NABARD*

INTRODUCTION

The overwhelming majority of poor people in India are concentrated in rural area of the estimated 260 million Indians (or 26% of the population who live in poverty, some 193 million (or 74%) live in rural areas [planning commission of India's definition of poverty.

The rural India is the real India. Therefore rural development is pre-requisite for economic development of our country. The problem of poverty in rural and urban areas more particularly amongst the back words classes are due to lack of access for the poor to the basic services like education, health, sanitations etc. the main region for the same are economic dependence, repaid increase in population after independence, disempowerment and lack of access to credit. Generally the credit facilities were not available to such poor sections of the society until the country attained independence expect through the village moneylenders. After independence the co-operatives were expected to help these classes and the government also launched several subsidized wages and shelf employment program for the benefit of the poor. Micro financing is a new method to meet the credit requirement in rural areas. This paper divided into four sections. We begin with the introductory section-1, section II discuss the microfinance, Need of SHGs, region wise, agencies wise, year wise in all India. The broad finding of the study are summarized in section IV

What is the Micro Finance?

The task force on micro finance set up by NABARD came up with a definition which has become the definitive one “micro-finance is provision of thrift credit and other financial services and products of very small amounts the poor in rural semi-urban or urban areas, for enabling them to raise their income levels and improving living standards”

In other words Microfinance is a financial services of small quantity provide by financial institution to the poor. These financial services may include saving credit, insurance, leasing money transfer, equity transfer etc. that is any type of financial services provide to customers to meet their financial needs (Das Guta and Roo 2003). And finally we can say’s that microfinance is a finance which full fill two condition: Firstly is transfer value is small and secondly is costumers are poor.

Why Need of Micro Finance:

India is agriculture based rural economy and about 60 percent of total population still resides in village. Villages are heart of India. The main occupation of rural people is agriculture and usually they take agriculture as their way of life. Indias repaid development depends on the developments of rural sector. Micro finance need is increased after reading the report of NSSO” According to NSSO “the income of rural farmer is Rs 2115 per month in 2007. They family of this farmer consists 5 members and 2 animals. So MF becomes essential for rural India.

Concept of Self Help Group:

A shelf-help-group (SHG) is a registered or unregistered group of micro entrepreneurs with homogeneous social and economic background. Voluntarily coming to gather with an average size about 15 people. They come together for addressing their common problems. They are encouraged to make voluntarily thrift on a regular basis. They use this pooled resource to make small interest bearing loons to their members. The process helps them imbibe the essentials of financial intermediation including pri origination of needs setting terms and conditions and account keeping. This 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 SHG members begin to appreciate the fact that resources are limited and have a cost (M.S.Gupta 2008).

Function of ‘SHG’

- *SHG holds meeting weekly and mostly in non-working hours.
- *promote thrift habit among members.
- * build common-fund slowly and systematically.
- * establish linkage with bank and government departments.
- *provide timely loans and
- * Act as purveyor of development credit.

REVIEW OF LITERATURE

Dr. Elizabeth Joey Henriques (2011), in their study “Micro-Credit : A Study of Micro-Credit Usage by Self-help Group Members in Goa” found that present study on the usage of micro-credit by beneficiaries coincide with the findings of other studies on the same topic. It is evident that the usage of micro-credit for consumption and non-income generating activities is proportionately higher. The study indicates that SHG members prefer to borrow from the thrift fund rather than avail of credit from the banks by way of on-lending although the cost of credit in the case of the former is higher than in the case of the latter. With respect to the usage of micro-credit it can be concluded from the study findings that a larger segment of the SHG members utilise credit for non-income generating activities. However it has been observed that it is the poor rather than the non-poor who exhibit a greater tendency to employ microcredit for productive and income generating activities. It is further observed that while there is a direct relationship between the age of the SHG and the number of members availing credit, the usage of micro-credit for income generating activities is lower among members of SHG which are older. While micro-credit has inevitably provided the poor and lower income groups access to immediate finances, their financial needs are not adequately met as they still have to depend on other channels for financial accommodation.

The significance and utility of micro-credit in the lives of the poor and marginalized cannot be understated. Micro-credit has undoubtedly enabled the poor to participate in income generating activities, support their hearth and homes, supplement family incomes, acquire tangible assets and overall improve their standard of living. It is however imperative that the various Self Help Group Promoting Institutions motivate and educate the SHG members and encourage them to channelise micro-credit towards income generating and more productive usage.

DR. A. S. Shiralasheti and D. D. Kulkarni (2011) in their study “SHG-Bank Linkage-A Helping Hand to the Needt Poor” found that Micro finance has gained a lot of significance and momentum in the last decade. India has obtained prominent position through the promotion of SHG and bank linkage. Prof Muhammad Yunus a Nobel laureate says “social entrepreneurs” is a weapon to fight against the problems of humanity. If the dream of former president A. P. J. Abdul Kalam is to be realized, Micro finance is considered as tool for alleviating poverty. In alleviation of such poverty, people’s involvement is needed. The SHG movement is considered as ray rope for India.

B. Elumalai and P. Muthumurugan (2011) in their study “Empowerment of Women Through Micro Finance in the Union Territory of Puducherry” found that it can be said that most of the rural women had a very low level of education. Their annual income was ranging around twenty thousands. They deposited money mainly in bank. The rural women possessed both productive and non-productive assets, which secure them during household risks. This study provides evidence that economic empowerment of women can be improved through increasing their income, savings and assets. The results also suggest the need to empower women through education. All together, it

was conclude that both social and economic better off the sample respondents are increased drastically after their participation in SHG's.

OBJECTIVES OF STUDY

To create employment opportunities and to empower the rural women. It also improves the living standards of the rural people by alleviating poverty. It makes easy access to institutional credit facilities and mobilizes rural savings. It makes optimum utilization of rural resources. More importantly it engages rural people in development process of the country and eliminate exploitation done by the money lenders.

RESEARCH METHODOLOGY

Data collection Method

The study embodied only secondary data.

Secondary Data- In the present study the secondary data has been collected through RBI Bulletin, Status of Micro Finance in India 2007-11, various report of NABARD, Economic Intelligence Service, Center for Monitoring Indian Economy, Banking Statistics of India, Haryana Statistical Abstract, newspapers, journals and Internet etc.

Tools of analysis

Various tools of data analysis have been used in the study as per the requirement, such as %age method, growth rate method and tabulation method etc.

Progress of 'SHG'

Table-1: SHGs linked to banks in India (Rs in Crore)

Year	No.of SHG	Cumulative No. of SHGs	Bank Finance During Year	Re-finance by NABARD
1993-94	365	365	0.36	0.19
1994-95	1502	1867	1.79	1.67
1995-96	2635	4502	3.62	3.53
1996-97	3841	8343	5.78	4.99
1997-98	5719	14062	11.92	10.74
1998-99	18678	32740	33.31	30.70
1999-00	61650	94390	135.91	98.04
2000-01	20130	114520	278.89	250.61
2001-02	149050	263570	545.47	395.76
2002-03	199653	463223	1022.33	622.30

2003-04	517707	980930	1855.53	705.40
2004-05	362631	1343561	2994.26	967.80
2005-06	538485	1882046	4499.00	1067.70
2006-07	620089	2502135	6570.00	1292.86
2007-08	686408	3188543	8849.26	1615.50
2008-09	1609586	4798129	12253.51	2620.03
2009-10	1586822	6384951	14453.30	3173.56
2010-11	-	-	15407.01	2545.36

Source: Status of Micro Finance in India 2007-11

This table (1) shows the cumulative growth of SHGs, bank finance and re-finance by NABARD. It reveals that no of SHGs has increased from 365 in 1993-94 to 6384951 in 2009-10. During in the same time period bank finance by banks and re-finance by NABARD has increased from 0.36 and 0.19 crore to 15407.01 and 2545.36 crore from 1993-94 to 2010-11 respectively.

Table-2 Region wise cumulative progress of SHGs

	Northern	North-East	Eastern	Central	Western	Southern	All India
2001	9012 (3.4)	477 (0.2)	22252 (8.4)	28851 (10.9)	15543 (5.9)	187690 (71.2)	263825 (100)
2002	19321 (4.2)	1490 (0.3)	45892 (10)	48181 (10.4)	29318 (6.4)	317276 (68.7)	461478 (100)
2003	34923 (4.9)	4069 (0.5)	90893 (12.7)	81583 (11.4)	42180 (5.9)	463712 (64.6)	717360 (100)
2004	52396 (4.8)	12278 (1.1)	158237 (14.7)	127009 (11.8)	54815 (5.1)	674356 (62.5)	1079091 (100)
2005	86018 (5.3)	34238 (2.1)	265628 (16.4)	197365 (12.2)	96266 (5.9)	938941 (58.1)	1618456 (100)
2006	133097 (6)	62517 (2.8)	394351 (17.6)	267915 (12)	166254 (7.4)	1214431 (54.2)	2238565 (100)
2007	182018 (6.2)	91754 (3.2)	525881 (18)	332729 (11.4)	270447 (9.2)	1522144 (52)	2924973 (100)
2008	134783 (3.8)	103424 (2.9)	753048 (20.8)	326763 (09)	446550 (12.3)	1861373 (51.3)	3652941 (100)
2009	166511 (3.9)	117812 (2.8)	933489 (22.1)	332116 (7.9)	393499 (9.3)	2280911 (54)	4224338 (100)
2010	158829 (3.5)	85276 (1.9)	985094 (21.5)	497340 (10.8)	439199 (9.6)	2421440 (52.8)	4587178 (100)

Source: Status of Micro Finance in India 2007-11

This table (2) shows the region wise cumulative growth of SHGs. It reveals that the maximum number of cumulative SHGs present in southern region particularly. We find in our study that on all India bases no of SHGs has increased from 263825 in 2001 to 4587178 in 2010. It has increased 17.39 times in same time period. In case of Northern, North-East, Eastern, Central, Western, and Southern region no of SHS has increased 17.62, 178.78, 44.27, 17.24, 28.26 and 12.90 times during study period respectively. Study reported highest growth rate in North-East region and lowest growth reported in Central region. Another measure finding of this study is that Southern region has maximum percentage in total no of SHGs while North-East has the lowest percentage during the study period.

This table (3) shows the growth of SHGs Saving, Loan Disbursed and Loans Outstanding from 2007 to 2011. It shows that no of saving making SHGs has increased from 41.6 lakh from 2007 to 74.62 lakh in 2011 and amount during this period has increased from 3512.71 crore to 7016.30 crore rupees. We also found that no of saving SHGs and amount has increased 1.8 and 2 times in the same period.

Table also shows that no of Loan Disbursed SHGs has increased from 11.1 lakh from 2007 to 11.96 lakh in 2011 and amount during this period has increased from 6570.39 crore to 14547.73 crore rupees. We also found that no of Loan Disbursed SHGs and amount has increased 1.1 and 2.2 times in the same period.

Table also explained that no of Loans Outstanding SHGs has increased from 28.9 lakh from 2007 to 47.87 lakh in 2011 and amount during this period has increased from 12366.49 crore to 31221.17 crore rupees. We also found that no of Loans Outstanding SHGs and amount has increased 1.66 and 2.52 times in the same period.

Table:3 Saving and Loan of SHGs with banks as on 31st March (Rs. in crore)/ (No.in Lakh)

Year	Saving		Loan Disbursed		Loans Outstanding	
	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
2007	42 (20.4)	3513 (7.8)	11 (11)	6570 (34.7)	29 (25.3)	12366 (37.5)
2008	50 (22.2)	3785 (46.5)	12 (31.1)	8849 (38.5)	36 (16.5)	17000 (33.4)
2009	61 (22.2)	5546 (46.5)	16 (31.1)	12254 (38.5)	42 (16.5)	22680 (33.4)
2010	70 (13.6)	6199 (11.8)	16 (-1.4)	14453 (17.9)	49 (14.8)	28038 (23.6)
2011	75 (7.3)	7016 (13.2)	12 (-24.6)	14548 (0.01)	48 (-1.3)	31221 (11.4)

Source: Status of Micro Finance in India 2007-11

Table:4 Saving and Loan of Women SHGs with banks as on 31st March (Rs. in crore)/(No.in Lakh)

Year	Saving		Loan Disbursed		Loans Outstanding	
	No. of SHG	Amount	No. of SHG	Amount	No. of SHG	Amount
2008	40	3109	10	7474	29	13336
2009	49 (22)	4434 (42.6)	14 (32)	10527 (40.8)	33 (12.3)	18584 (39.4)
2010	53 (9.18)	4499 (1.46)	13 (5.8)	12429 (18.1)	39 (18.9)	23030 (23.9)
2011	61 (14.8)	5299 (17.8)	10 (-21.4)	12622 (1.6)	40 (2.2)	26124 (13.4)

Source: Status of Micro Finance in India 2007-11

This table (4) shows the growth of Women SHGs Saving, Loan Disbursed and Loans Outstanding from 2007 to 2011. It shows that no of saving making SHGs has increased from 39.9 lakh from 2008 to 60.98 lakh in 2011 and amount during this period has increased from 3108.65 crore to 5298.65 crore rupees. We also found that no of saving SHGs and amount has increased 1.53 and 1.7 times in the same period.

Table also shows that no of Women Loan Disbursed SHGs has increased from 10.4 lakh from 2008 to 10.17 lakh in 2011 and amount during this period has increased from 7474.26 crore to 12622.33 crore rupees. We also found that no of Loan Disbursed SHGs and amount has increased 0.98 and 1.69 times in the same period.

Table also explained that no of Women Loans Outstanding SHGs has increased from 29.2 lakh from 2008 to 39.84 lakh in 2011 and amount during this period has increased from 13335.61 crore to 26123.75 crore rupees. We also found that no of Loans Outstanding SHGs and amount has increased 1.36 and 1.96 times in the same period.

Table:5 Growth Trends in Bank Loans in SHG Bank Linkage Programme (SBLP)

Year	No. of SHGs (in Lakhs)	Growth Rate	Average disbursed loan (Rs)	Growth Rate
2002	4.61	-	2219	-
2003	7.17	55.53	27005	1117
2004	10.79	50.49	32013	18.54
2005	16.18	49.95	32019	0.02
2006	22.39	38.38	37574	17.35
2007	29.25	30.64	44343	18.01
2008	36.26	23.97	46800	5.54
2009	42.24	16.49	74000	58.12
2010	45.87	8.59	115820	56.51

Source: Status of Micro Finance in India 2007-11

This table 5. shows that average disbursed loan to SBLP. It also shows that no of SHGs has increased from 461478 in 2002 to 4587178 in 2010. It is reported 9.94 time hike during same time period. Average disbursed loan to SHGs has increased from 2219 Rs. to 115820 Rs. during the same period. It has increased 52.2 times in the above said time period.

Table-6 Region wise Cumulative Loan Outstanding & NPAs of SHGs as on 31 March (Rs. in Crore)

Year	Northern	North-East	Eastern	Central	Western	Southern	All India
2008	62	05	99	56	62	463	14809
2009	644	443	2755	1878	1460	14381	21561
2010	815	673	3695	2462	1370	19023	28038
2011	903	695	4203	2365	1246	21809	31221
Amount of NPAs Reported SHGs							
Year	Northern	North-East	Eastern	Central	Western	Southern	All India
2008	04	0.15	4	3	2	23	423
2009	43	38	93	168	81	204	627
2010	54	37	119	199	61	357	823
2011	64	59	181	254	90	826	1474
Percentage of NPAs to Loan Outstanding of SHGs							
Year	Northern	North-East	Eastern	Central	Western	Southern	All India
2008	5.9	3.2	4.2	5.6	3.4	4.9	2.9
2009	6.6	8.5	3.4	8.9	5.6	1.4	2.9
2010	6.61	5.51	3.21	8.07	4.46	1.87	2.94
2011	7.05	8.42	4.31	10.74	7.26	3.79	4.72

Source: Status of Micro Finance in India 2007-11

This table (6) shows the region wise loan outstanding & NPAs of SHGs. Study finds that in case of Northern, North-East, Eastern, Central, Western, and Southern region amount of loan outstanding of SHS reported 2.89, 2.23, 13.46, 7.58, 3.99 and 69.85 percentage from 2008 to 2011 respectively. Study finds that the maximum percentage of cumulative loan outstanding of SHGs present in southern region (69.85) and minium present in North-East.

Another measure finding of this study is that NPAs of SHGs in Northern, North-East, Eastern, Central, Western, and Southern region reported 4.34, 4, 12.28, 17.23, 6.11 and 56.04 percentage from 2008 to 2011 respectively. Another measure finding of this study is that Southern region has maximum percentage (56.04) of NPAs and North-East has the lowest percentage (4) during the study period.

Table-7 Region /Bank wise NPAs of SHGs as on 31 March (Rs. in Crore)

Year	Loans Outstanding Against SHGs	Amount of NPAs	% age of NPAs to Loans Outstanding
Private Sector Banks			
2008	00	7	1.2
2009	1377	24	1.7
2010	440	24	5.44
2011	471	47	10.01
Public Sector Banks			
2008	11475*	207	2.1
2009	15087	363	2.4
2010	19724	514	2.60
2011	21413	1020	4.76
Cooperative Banks			
2008	1103	36	4.81
2009	894	61	6.8
2010	1729	67	3.88
2011	1908	134	7.04
Regional Rural Banks (RRB)			
2008	4421	173	4.48
2009	4203	178	4.2
2010	6145	219	3.56
2011	7430	273	3.67
Total (All Banks)			
2008	14809	423	2.9
2009	21561	626	2.9
2010	28038	823	2.94
2011	31221	1474	4.72

Source: Status of Micro Finance in India 2007-11

Note : * Private Sector Banks also included.

This table (7) shows the bank wise NPAs of SHGs. Study finds that in case of Private, Cooperative, and Regional Rural Banks amount of loans outstanding are fluctuating while in case of Public Sector Banks and All Banks it shows increasing trends from 2008 to 2011 respectively. Study also finds that in case of NPAs of Private, Public, Regional Rural and All Banks amount shows increasing trends during study period. Study found that percentage of NPAs of loan outstanding of Private Sector, Public Sector and All banks shows increasing trends and Cooperative, and Regional Rural Banks shows fluctuating trends during the study period. It is not good for the health and future of SHGs and finance providing banks.

FUTURE CONCERN OF SHGS IN INDIA

While there are many successful stories about the benefits of SHGs there are many concerns about the future of SHGS in India. The concern stems from their initial success and their geometric progression are they heading to wards right direction of women empowerment? Are our formal lending institutions capable of handling so many illiterate women? Do we have the financial recourses to lend loans to the vast number of SHGs . Are the loans given to SHGs sufficient to start an income generating activity on their own? What are the likely marketing problems of competitions. Which are likely to arise when SHGs start micro –enterprises? The answers to these problems must be found out.

FINDINGS OF THE STUDY

1. The number of SHGs is hug percentage increased 169 times from 1993 to 2000 and 10.8 times from 2001 to 2010.

2 Maximum SHGs presents in southern region (more than 50 %) and weak position in north eastern region (upto 3%).

3. We found that average no of SHGs (59.41 lakh) saving amount is 5212 crore Rs., loan disbured average no of SHGs (13.47 lakh) average amount is 11335 crore Rs. and loan outstanding average no of SHGs (40.76 lakh) average amount is 22261.14 crore Rs. from 2007 to 2011.

4 We found that average no of Women's SHGs (50.66 lakh) saving amount is 4335 crore Rs., loan disbured average no of Women's SHGs (11.82 lakh) average amount is 10763.34 crore Rs. and loan outstanding average no of Women's SHGs (35.2 lakh) average amount is 20268.32 crore Rs. from 2008 to 2011.

5. We also found that average disbursed loan to SHGs has increased from 2219 Rs. to 115820 Rs. during the period 2002 to 2010. It has increased 52.2 times in the above said time period.

6 We also found that no of Women's SHGs saving, loan disbursed and loans outstanding has increased 1.53, 0.98 and 1.36 times respectively from 2008 to 2011. We also found that no of Women's SHGs saving, loan disbursed and loans outstanding amount has increased 1.36, 1.69 and 1.96 times in the same period.

7. Study found that total no SHGs saving, loan disbursed and loans outstanding has increased 1.8, 1.1 and 1.66 times respectively from 2007 to 2011 in India. We also found that no of SHGs saving, loan disbursed and loans outstanding amount has increased 2, 2.2 and 2.52 times in the same period in India.

8. Study found that North-East region has reported highest growth rate and Central region reported lowest growth in India. Another measure finding of this study is that Southern region has maximum percentage in total no of SHGs while North-East has the lowest percentage during the study period.

9. Study found that bank finance to SHGs by banks and re-finance by NABARD has increased from 0.36 and 0.19 crore to 15407.01 and 2545.36 crore from 1993-94 to 2010-11 respectively.

10. SHGs movements depend on education level of population that is not satisfactory in India.
11. Study finds that in case of Northern, North-East, Eastern, Central, Western, and Southern region amount of loan outstanding of SHS reported 2.89, 2.23, 13.46, 7.58, 3.99 and 69.85 percentage from 2008 to 2011 respectively. Study also shows that the maximum percentage of cumulative loan outstanding of SHGs present in southern region (69.85) and minimum present in North-East.
12. In the present study we find that NPAs of SHGs in Northern, North-East, Eastern, Central, Western, and Southern region reported 4.34, 4, 12.28, 17.23, 6.11 and 56.04 percentage from 2008 to 2011 respectively. Study also shows that Southern region has maximum percentage (56.04) of NPAs and North-East has the lowest percentage (4) during the study period.
13. We found that in case of Private, Cooperative, and Regional Rural Banks amount of loans outstanding are fluctuating while in case of Public Sector Banks and All Banks it shows increasing trends from 2008 to 2011 respectively. Study also finds that in case of NPAs of Private, Public, Regional Rural and All Banks amount shows increasing trends during study period. Study found that percentage of NPAs of loan outstanding of Private Sector, Public Sector and All banks shows increasing trends and Cooperative, and Regional Rural Banks shows fluctuating trends during the study period. It is not good for the health and future of SHGs and finance providing banks.

SUGGESTION

1. There is more and more requirement of awareness and education among the people.
2. Government should make the provision of training of people and training supervision about the utilization of the amount that availed under the scheme.
3. There is a requirement to shift the focus from quantity of credit growth to the quality of credit.
4. SHGs should reduced their loan outstanding and NPAs amount. Because increasing of this amount is not good for the health and future of SHGs and their financier.
5. Banks should provide more and more finance for the women SHGs. It will be helpful to increase the financial condition of women that is necessary for the empowerment of women in India.

CONCLUSION

Self-help-groups play a vital role in poverty reduction and to increase women empowerment through generating income that is a necessary for livelihood. But SHGs are failed to play dominant role in income generation in India. SHGs are also failed to reduced the dependency of women on man. SHGs also not so much successful to reduce dependency of labour on agriculture. Hence, the SHGs banks financing programme are not more successful in achieving quantities targets in comparison to other programme. Another things is that SHGs programme should more qualitative.

It will be helpful to make enrich the lives of poorest of the poor in the context of globalize socio-economic environment.

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