

# Impact of Self Help Groups in Jammu, India

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*The study concludes the outcome of an ex-post evaluation study of the SHGs promoted by Gramudyog Hastakala Kendra & Priyadarshini Indira Mahila Block Society, NGO's working for the promotion of SHGs in Jammu & Kathua District of Jammu region, India. A sample of 20 SHGs consisting of 282 members have been taken to study the various aspects of the SHGs viz. educational profile, economic status and occupational pattern etc. pre and post SHG formation. It is found that most of the members of SHGs are economically weak. The overall findings of the study suggest that SHG – Bank Linkage Programme has considerable positive impact on the social conditions. It has also empowered women members substantially and has contributed to increased self-confidence and positive behavioral changes in the post-SHG period as compared to the pre-SHG period.*

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## 1. Introduction

Finance is one of the most vital requirements for economic activity, growth and development. If finance through own accumulated resource or equity is neither available nor sufficient, debt assumes a major significance. The structure of rural financial market in India is dualistic: both formal and informal financial intermediaries operate. The rural borrower has been depending upon institutional sources for production/investment credit requirement. But, for consumption credit needs, he/she is forced to go to non-institutional sources. However, credit provided by non-institutional/informal lenders has been exploitative and expensive for rural poor.

Microfinance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Microfinance is only a means and not an end. The ultimate goal is to reduce poverty. The self help groups (SHGs) of women as sources of microfinance have helped them to take part in development activities. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects.

The post-nationalization period in the banking sector in India, circa 1969, witnessed a substantial amount of resources being allocated towards meeting the credit needs of the poor. There were various objectives for the bank nationalization strategy including increasing the outreach of financial services to neglected sectors (Singh, 2005). As a result of this strategy, the banking network experienced an expansion phase without comparables in the world. Credit came to be recognized as a remedy for many of the ills of the poverty. There was mushroom growth of several pro-poor financial services, supported by both the State and Central governments, which included credit packages and programs customized to the perceived needs of the poor. While the objectives were commendable and sizeable progress was achieved, credit flow to the poor, and particularly to poor women,

remained low. This led to initiatives which were institution driven that attempted to congregate the existing strengths of rural banking infrastructure and control this to better serve the poor. The revolutionary efforts at this were made by National Bank for Agriculture and Rural Development (NABARD), which was given the tasks of framing suitable policy for rural credit, provision of technical assistance backed liquidity support to banks, regulation of rural credit institutions and other development initiatives.

In the early 1980s, the Government of India (GOI) launched the Integrated Rural Development Program (IRDP), a large poverty alleviation credit program, which provided government subsidized credit through banks to the poor. It was aimed that the poor would be able to use the inexpensive credit to finance themselves over the poverty line. Also during this time, NABARD carried out a series of research studies independently as well as in association with Mysore Resettlement and Development Agency (MYRADA), a leading non-governmental organization (NGO) from Southern India, which revealed that in spite of having a vast network of rural bank branches servicing the rural poor, a very large number of the abysmally poor continued to remain outside the fold of the formal banking system.

In 1999, the GoI amalgamated various credit programs together, polished them and launched a new programme called Swaranjayanti Gram Swarozgar Yojana (SGSY). The mandate of SGSY is to persist to provide subsidized credit to the poor through the banking sector to create self-employment through a self-help group approach and the program has grown to mammoth size. MFIs have also become popular throughout India as one form of financial intermediary to the poor. MFIs exist in many forms including co-operatives, Grameen-like initiatives and private sector MFIs. Thrift co-operatives have formed organically and have also been promoted by regional state organizations like the Cooperative Development Foundation (CDF) in Andhra Pradesh.

In 2005, the GOI introduced significant measures in the annual budget affecting MFIs. Specifically, it mentioned that MFIs would be eligible for external commercial borrowings which would allow MFIs and private banks to do business thereby increasing the capacity of MFIs. Also, the budget talked about plans to introduce a microfinance act that would provide some regulations on the sector. It is clear from the discussion hitherto that the objectives of the bank sector nationalization strategy have resulted into several offshoots, some of which have succeeded and some have failed. Today, Self-Help Groups and MFIs are the two dominant constituents of microfinance in India. According to NABARD, a SHG consists of an 'average size' of 15 people from a homogeneous social or economic class, all of whom come together for addressing their common problems. The SHGs meet regularly and save small sums of money. The groups are promoted either by banks or non –governmental organizations (NGOs) and are credit linked through various models developed by banks. In India, the SHG-Bank Linkage Programme (SBLP) has now been in operation for well over a decade. The NABARD report (2005-06) suggests that the cumulative number of SHGs financed by banks till March 2006 was approximately 2.3 million across the country with a membership of 32.98 million persons. Regarding the regional distribution of SHGs, the report suggests that more than half the SHGs (12.1 lakhs up to March 2006) are operating in south India, followed by 3.9 lakhs in the east and 2.7 lakhs in the central region. However, the north-east has only about 60,000 SHGs. The existing literature on SBLP reveals an overall picture of great promise on the socioeconomic well-being of the members' households. Much has happened in this sector during the past decade and a number of studies have already evaluated the outreach and the coverage of SHG programmes, some of which have been reviewed in the following section.

In the State of Jammu and Kashmir, the SHG movement has been mainly driven by the Non Governmental Organisations (NGOs). Majority of the groups formed in the state are formed by the NGOs. The District Rural Development Agency (DRDA), Government of Jammu and Kashmir has also been promoting SHGs under SGSY. The DRDA takes help of NGOs for formation of groups. The banks, especially Commercial banks have promoted some groups. The performance of the SHGs in Jammu & Kathua district compares favourably with that at the state level – both in terms of physical coverage and financial performance. Impact assessment relates whether a programme is fulfilling its stated objectives. In the light of the importance of microfinance in pushing back rural poverty, through the formation of SHGs, this study has been undertaken in Jammu & Kathua district of Jammu and Kashmir, India.

## **2. Review of Literature**

There are three main sectors promoting the SHGs in India: the voluntary sector including the non-governmental organizations, the government sector and the financial sector.

The SHG system was initiated by NGOs, such as Myrada in the mid-1980s (Fernandez, 1994) in India. In the Indian voluntary sector, there are two types of NGOs that take the initiative to organize SHGs for linkage with the banks: development NGOs and empowerment NGOs (Rajasekhar, 2000). For development NGOs, micro-finance is a core activity, while empowerment NGOs combines their financial role with issue-based struggles. In promoting SHGs, the primary task of the NGOs is to mobilize, form and nurture the groups so that they can reach maturity (Kanitkar 2002). They form and train the groups, and assist them through the qualifying process of saving and internal lending. The groups are introduced to a bank to open a savings account, and later to take a loan. The NGO may remain heavily involved, assisting the members to manage their affairs, and possibly

promoting higher- level clusters and federations of SHGs, or it may withdraw and work with other groups. Thus, the NGOs play an important role in linking the SHGs to banks.

Prior to the developmental role of today's NGOs, some NGOs had taken up advocacy and begun to emphasize empowerment of local communities and the poor in the 1960s and 70s. A wide range of women's issues, such as rape and violence, were taken up as part of their efforts to influence public policies and practices. Empowerment NGOs today mobilize people for such social issues and advocacy. Credit or micro-finance did not start as a core activity even for organizations like Myrada (Sriram & Upadhyayule, 2004). It was used to supplement other activities aimed at providing sustainable livelihood to the people. The adoption of group model, like, the SHGs, mahila mandals (women's groups) and others for women's development represents a form of women's collective action through which gender specific issues are taken up. These issues are, alcoholism, male violence and dowry deaths, rape and sexual harassment etc. Direct policy advocacy and developmental works undertaken by NGOs are different from the wider phenomenon of social movements concerning women's issues. But they are inter-related, as policy advocacy can be considered to be one of the many strands of a movement.

The NGO approach theoretically combines both the developmental and empowerment perspectives with the objective of building equitable social relations. NGOs emphasize the social dimensions of poverty and the self-help groups (SHG) are one such medium through which the NGOs work for economic and social empowerment of women. The poverty alleviation paradigm underlies many NGOs' integrated poverty-targeted community development programmes. Some NGOs act as banking intermediaries, channelling finance to different SHGs, others have formed collectives of several SHGs forming federations and linking them to banks (Satish 2001).

According to one estimate (Sa-Dhan, 2001), NGOs have promoted about 80 percent of SHGs linked to banks. Others adopt the Gender and Development (GAD) framework to challenge patriarchal structures. Thus, NGOs range from service provider, developmental to empowerment-oriented. However, very few in practice follow the feminist empowerment model of organizations like, Self Employed Women's Association and Working Women's Forum (Fisher & Sriram, 2002).

The practices of developmental NGOs remain service-oriented, as they can gain access to the women only with male permission. As a result, the development NGOs pay more attention to credit, leaving the issues of gender and women's position to women's own efforts. At the same time, there is very little political space available to NGOs for a feminist engagement with the State at the local level (Cornwall, Harrison & Whitehead, 2004). NGOs act as an ideological partner of the State when giving training to women on legislations that are women-friendly. Empowerment NGOs do work against the State when they mobilize women to demand services from the State or to protest against any harmful State policy, such as, policy on the sale of alcohol. Yet, the State remains the main player. At the local level, networking and coordination among the NGOs with each other is weak in India. This gives the Deputy Commissioner, as the local level representative of the State, the power and authority to arbitrate for NGOs in the case of conflicts and disputes among NGOs or public complaints against NGOs.

Further, the banks' role is confined to sanctioning credit for financially viable schemes. Due to the limited economic opportunities available for rural women, very few non-traditional occupations are available. Thus, local may remain limited to getting some 'free fund' from the government (through subsidy and grants) or even fatigue with too much loans when members realize the futility of taking too many loans for unproductive purposes. This was observed in both Sonipat



and Kolar. Gender sensitization trainings for field officials emphasize the triple role of women (Kabeer 1994), but biases about women's appropriate role in society can come into play or an approach of non-interference in household matters can rule the decisions of the external agents. The distinction between the public and the private (Walby 1990) is not overcome in the dealings between the women and the bank officials.

In India, the first survey on SHGs was undertaken by NABARD, along with other Indian members of the Asian and Pacific Regional Agricultural Credit Association (APRACA). They conducted an action research on linking SHGs with the concept of savings and credit in 1987 and published the outcome of the research in the form of a survey report in 1989. The survey was carried out in the form of case studies of 46 SHGs spread over 11 states and associated with 20 SHG promoting Institutions (SHPIs). Of all the SHGs sampled, 17 had savings collection and credit provision as a major activity. Another 13 were engaged in farming or farm based activities, five were into social forestry and afforestation, eight were engaged in non-farm activities and three were occupied in diverse occupations.

Puhazhendi, V and Satyasai, K.J.S (NABARD) (2000) conducted a study for NABARD on SHG-bank linkage programme. The study assessed the impact of microfinance on socio-economic conditions of 560 household members from 223 SHGs located in 11 states of India. The study found homogeneity in terms of group members living in the same village or having uniform socio-economic status. With regard to social aspects, the study found that becoming members of SHGs and associating in its activities had significantly contributed to improving the self-confidence of the participating women.

Puhazhendhi & Satyasai (2002) conducted a study on Empowerment of rural women through self helps groups – An Indian experience. For the study the data were collected with the help of a structured questionnaire. The sample for the study was 223 SHGs functioning in



11 states representing 4 different regions across the country. For assessing the impact of the programme, pre-SHG and post-SHG situations were compared. The reference year of the study was 1999-2000. Data in various economic and social aspects such as asset structures, income, social empowerment, behavioural changes etc. were collected and analysed to assess the impact. It was concluded in the study that SHG as institutional arrangement could positively contribute to the economic and social empowerment of the rural poor. National Bank for Agriculture & Rural Development (2002) conducted another ex-post evaluation study of self help groups in Karnal, Gurgaon & Bhiwani districts of Haryana. It was found in this study that in the pre-SHG situation 55.6 percent of the members talked freely without any inhibition, and in the post SHG period 77.8 percent of the members talked freely. The percentage of members who hesitated to talk reduced from 22.2 percent to 5.6 percent in the post-SHG period. The improvement in the communication was due to increase in awareness and frequent interaction with NGOs and bankers. The financial independence of most of the members also helped in achieving their freedom of expression. After joining SHG, the members improved their status in the family, became helpful in family finance and sometimes helped others too. The overall improvement in all these confidence-building factors was about 43 percent. Involvement with SHG reduced the family violence in 16 percent cases especially due to reduced economic difficulties.

Puhazhendi, V and Badatya, K C (2002) conducted impact study on SHG-Bank Linkage Programme in India. The study assessed the impact on SHG members in three eastern states. The study was based on primary data collected from a sample of 115 members of 60 SHGs. The overall findings of the study suggest that the SHG- bank linkage programme had made a significant contribution to social and economic improvement of SHG members. There was also a remarkable improvement in the social empowerment of SHG

members in terms of self-confidence, as reflected in their decision-making abilities and communication skills. Sustainability of SHGs was well established in terms of increased value of assets and savings rate, better access to institutional loans, higher rate of repayment of loans, elimination of informal sources and impressive social empowerment.

MYRADA (2002) conducted study on women's empowerment of SHG members for the southern region's states in India. In all, 13 SHGs were surveyed and it covered four professionally managed NGOs (DHAN, RASS, CHASS and MYRADA), one from each state. SHG members were divided into two groups- one that was under 1 year old and the other that was over 3 years old, so that comparisons could be made and conclusions drawn on the influence of group processes. The study found that most of the SHG members were young (26-35 years of age) married women in both groups of SHGs. An important aspect of group formation is stability. Because of migration, particularly of unmarried women who move after marriage to another village, it was suggested that group leaders should focus only on married women for group formation. Apart from stability, the group leaders reported that SHG groups need the goodwill of the villagers, control & discipline and financial stability.

Ghate, P (2006) highlighted the findings of recent studies on the SBLP-microfinance institutions model in India and in other countries. It reviewed the findings of three important recent studies, Parkas and others (2005), APMAS (2005) and EDA Rural System and APMAS (2006). All these studies revealed that SBLP is growing at a higher rate ahead of the capacity of SHPIs to ensure equity. The study notes that groups formed by government agencies tend to be the weakest and their share is reducing relative to those promoted by NGOs.

Moyle, Dollard and Biswas (2006) assessed the economic and personal empowerment of 100 women aged from 16 to 65 years, participating in SHGs from two villages in Rajasthan in India. Based on qualitative data, the study found that after joining SHGs, the members achieved

both economic and personal empowerment in terms of collective efficiency, pro-active attitudes, self-esteem and self efficacy.

Meissner, J (2006) conducted a study for the NABARD-GTZ Rural Finance Program examining the viability of SHG lending in a regional rural bank branch, the Alwar Bharatpur Anchalik Gramin Bank (ABAGB), in India. Overall, the study found that the SHG lending operations of the branch were viable and sustainable. The importance for the viability of SHG lending operations lies in the low risk costs of SHG lending in comparison to normal transactions.

Ramakrishna, R.V. (2006) assessed the SHG bank-linkage programme from the primary data collected from 27 public sector banks, 192 regional rural banks and 114 cooperative credit institutions in India. The analysis of the study was based on information from the banks as on March 31, 2005. The study reported that commercial banks had a major share of the market at 61 per cent of total number of active SHG members and 68 per cent of the total number of loans outstanding to these SHGs. As compared to 61 per cent market share of commercial banks, the RRBs' had 30 per cent and cooperative banks had only 9 per cent of the share of the total number of active SHG members.

### **3. Knowledge Gap and Significance of the Study**

The state of Jammu and Kashmir has its own economic and cultural ethos. Geographically as well as culturally, the state can be divided into three main regions. The Jammu Region being culturally adjacent to Punjab is dominated by Punjabi culture, Kashmir Region dominated by Muslim population and Ladakh region has mainly Buddhists. The microfinance programme started in the state as early as it began in other states, but the progress in SHG formation and linkages is far behind than other states, which could be mainly due to very low level of poverty of only 3.5 per cent (approx.) of total population of the state. The state has also faced unrest due to militancy during last

decade, as a result of which the overall economic growth got slowed down. Another reason could be poor publicity of the programme and low understanding of the concept. There could be some other factors for poor progress of SHG-Bank Linkage Programme. The outreach of formal credit delivery system to the rural poor is still in the nascent stage in the state.

A number of studies [NABARD (1995), SANGWAN (1997), NABARD (1997), DATTA and RAMAN (2001)] have documented the achievement and impact of SHGs in Karnataka, UP, Tamil Nadu and Andhra Pradesh, respectively. A comprehensive study by NABARD (2002) in 22 districts of 11 states from a sample of 560 members of about 220 SHGs has revealed, inter alia, increase in income of households involved with SHGs. Involvement of the members in group activities significantly contributed in improving their self-confidence and communication skills. A number of studies were conducted internally by NABARD as well as with the help of outside agencies to evaluate the impact of SHG in various other states, but no study has been conducted in the state of Jammu and Kashmir so far. Therefore to address the knowledge gap the present paper tries to assess the socio-economic impact of SHG in Jammu & Kathua districts of Jammu & Kashmir.

#### **4. Objectives**

The Broad objective of the study is to analyze the impact of SHGs on beneficiaries. In specific terms the objectives of the study are as follows:

1. To study the socio-economic profile of SHGs in the study area.
2. To explore the social impact of SHG-Bank linkage programme during Pre and Post- SHG period.
3. To assess the empowerment of members of SHGs during Pre and Post- SHG period.
4. To study the policy implications emerging out of the study.

## 5. Research Methodology

The SHG movement in the State of Jammu and Kashmir has been mainly driven by the Non Governmental Organisations (NGOs). Majority of the groups formed in the state are formed by the NGOs. In total there are 19 NGOs working for microfinance in the whole state. Gramudyog Hastakala Kendra (GHK) is the oldest NGO working since 1998 in Kathua district and Priyadarshini Indira Mahila Block Society (PIMBS), an NGO working for SHGs in Jammu District has promoted more than 200 SHGs. The present paper is an ex-post evaluation study of the SHGs promoted by GHK & PIMBS, NGOs working for promotion of SHGs in Jammu & Kathua District of Jammu region. GHK has promoted 400 SHGs in total in the whole Kathua District, which is highest than any other NGO in the state and for assessing impact of microfinance, it is necessary to take the older and stable groups. The SHGs have been selected by using convenience sampling technique. A sample of only 20 SHGs consisting of 282 members from eleven different villages of two districts of J&K has been taken for the present study because the SHGs formed by GHK & PIMBS are quite scattered and transport & even road facilities are not there in those villages. The primary data has been collected through a structured questionnaire and the survey has been carried out during Jan-Feb, 2012.

### 5.1 The Garrett Ranking Technique

Ranking is an expression of the respondent's priority about their thoughts and feelings. Garret and woodworth (1971) and Ray and Mondal (2004) have enunciated a scoring procedure suggested by Garrett in 1969 for converting the ranks into scores when the number of items ranked differed from respondent to respondent. The conversion method used was as follows.

As a first step, the per cent position of each rank was found out by the following formula:

Per cent position =  $100(R_{ij} - 0.5) / N_j$  where,  
 $R_{ij}$  = Rank given for  $i^{\text{th}}$  items by the  $j^{\text{th}}$  individual  
 $N_j$  = Number of items ranked by  $j^{\text{th}}$  individual

The per cent position of each rank, thus obtained was then converted into scores by referring to the Table given by Garrett in 1969. The respondents were requested to rank the opinions/reasons relevant to them according to the degree of importance. The ranks given by each of the respondents was converted into scores. Then for each opinion/reason, the scores of individual respondents were added together and divided by the total number of respondents. These mean scores for all the reasons were arranged in the descending order and ranks were given. By this method, the accuracy in determining the preference was obtained.

In the present study, the Garrett ranking technique has been used to study the overall opinion of the SHG members regarding the utility of SHGs.

### 5.2 McNemar Test

In statistics, McNemar's test is a non-parametric method used on nominal data. It is applied to  $2 \times 2$  contingency tables with dichotomous trait, with matched pairs of subjects, to determine whether the row and column marginal frequencies are equal ("marginal homogeneity"). It is named after Quinn McNemar, who introduced it in 1947.

The test is applied to a  $2 \times 2$  contingency table, which tabulates the outcomes of two tests on a sample of  $n$  subjects, as follows.

	Test 2 positive	Test 2 negative	Row total
Test 1 positive	$a$	$b$	$a + b$
Test 1 negative	$c$	$d$	$c + d$
Column total	$a + c$	$b + d$	$n$

The null hypothesis of marginal homogeneity states that the two marginal probabilities for each outcome are the same, i.e.  $p_a + p_b = p_a + p_c$  and  $p_c + p_d = p_b + p_d$ .

Thus the null hypothesis is

$$p_b = p_c$$

Here  $p_a, p_b$  etc., denote the theoretical probability of occurrences in cells with the corresponding label.

The McNemartest statistic with Yates's correction for continuity is given by:

$$\chi^2 = \frac{(|b-c| - 0.5)^2}{b+c}$$

An alternative correction of 1 instead of 0.5 is attributed to Edwards by Fleiss, resulting in a similar equation:

$$\chi^2 = \frac{(|b-c| - 1)^2}{b+c}$$

Under the null hypothesis, with a sufficiently large number of discordants (cells  $b$  and  $c$ ),  $\chi^2$  has a chi-squared distribution with 1 degree of freedom. If either  $b$  or  $c$  is small ( $b + c < 25$ ) then  $\chi^2$  is not well-approximated by the chi-squared distribution. The binomial distribution can be used to obtain the exact distribution for an equivalent to the uncorrected form of McNemar's test statistic. In this formulation,  $b$  is compared to a binomial distribution with size parameter equal to  $b + c$  and "probability of success" =  $1/2$ , which is essentially the same as the binomial sign test. For  $b + c < 25$ , the binomial calculation should be performed, and indeed, most software packages simply perform the binomial calculation in all cases, since the result then is an exact test in all cases. When comparing the resulting  $\chi^2$  statistic to the right tail of the chi-squared distribution, the p-value that is found is two-sided, whereas to achieve a two-sided p-value in the case of the exact binomial test, the p-value of the extreme tail should be multiplied by 2.



If the  $\chi^2$  result is significant, this provides sufficient evidence to reject the null hypothesis, in favour of the alternative hypothesis that  $p_b \neq p_c$ , which would mean that the marginal proportions are significantly different from each other.

### 5.3 Sign Test

In statistics, the sign test can be used to test the hypothesis that there is "no difference in medians" between the continuous distributions of two random variables  $X$  and  $Y$ , in the situation when we can draw paired samples from  $X$  and  $Y$ . It is a non-parametric test which makes very few assumptions about the nature of the distributions under test - this means that it has very general applicability but may lack the statistical power of other tests such as the paired-samples t-test.

It is for use with 2 repeated (or correlated) measures, and measurement is assumed to be at least ordinal. For each subject, subtract the 2nd score from the 1st, and write down the sign of the difference. (That is write “-” if the difference score is negative, and “+” if it is positive.) The usual null hypothesis for this test is that there is no difference between the two treatments. If this is so, then the number of + signs (or - signs, for that matter) should have a binomial distribution with  $p = .5$ , and  $N =$  the number of subjects. In other words, the sign test is just a binomial test with + and - in place of Head and Tail (or Success and Failure).

### 6.0 Analysis

This part of the paper deals with the analysis and interpretation of the primary data with respect to general profile of SHGs, social impact and empowerment of SHG members.

#### 6.1 General Profile of the sample SHGs

General profile depicts the general information regarding the sample members of SHGs. All the SHGs selected for the survey are women SHGs and are conducting monthly meetings at the members' residence by rotation. In the sample SHGs; the oldest group is 9 years

& 8 years old & the youngest group is 3 years & 7 months old with an average age of 5 years and 7 months as on Feb.2012. It can also be seen from the table that largest group has 20 members while the smallest group has 8 members. Thrift amount per member per month is fixed, which is Rs. 30 in majority of the cases while for 5 SHGs it is Rs. 50 and for 2 SHGs it is Rs. 100/-. No late fee is being charged by any group in case of non-payment of monthly thrift on time. 24 per cent is the annual interest rate charged to the members of SHGs for taking loan from the corpus. Majority of the SHGs have never raised or reduced the monthly savings amount except for one SHG who had raised it from Rs. 50 to Rs. 100 per member. From the above table, it can be concluded that microfinance movement is moderately old in the state and is picking up.

#### 6.2 Basis of Forming Groups

From basis of forming the groups, it can be observed that 43 per cent of SHG members have formed group on the basis of same caste, 41 per cent on the basis of saving, 11 per cent because of common activity and only five per cent on the basis of same street.

#### 6.3 Attrition rate of members of the SHGs

It presents the response of the members regarding attrition in the SHGs. It can be concluded that 71 per cent of SHGs have responded that no member had left their groups, while nine per cent SHGs reporting one member, another ten per cent of SHGs reporting two members and remaining ten per cent of SHGs reporting more than two members of their SHGs had left the group since inception. Therefore it can be concluded that the attrition rate of the SHG members is quite low.

#### 6.4 Average attendance in the last five meetings of the SHG members

It portrays the response of the members regarding average attendance during last five meetings. It can be seen that the average attendance in the last five meetings of 50 per cent of SHG members comes out to be between 90-100 per cent, for 43 per cent members between 70-

80 per cent & for remaining seven per cent members between 80-90 per cent. All the groups maintain an attendance register. Average attendance of all the sample SHG members is more than 70 per cent.

#### 6.5 Community-wise distribution of sample members

It depicts the distribution of the sample SHG members on the basis of Community. It can be observed that 23 per cent of SHG members are from Schedule Caste (SC), 59 per cent members from Other Backward Class (OBC), only three per cent from Schedule Tribe (ST), 9 per cent from general category and remaining six per cent from others category which consists of minorities (Sikhs and Muslims). So OBCs constitute the major chunk of sample SHG members.

#### 6.6 Age of SHG members

It shows the distribution of the members on the basis of age of the SHG members. It can be seen that 9 per cent of SHG members are below 18 years of age, 29 per cent are between 19-30 years of age, 51 per cent between 31-50 years of age and remaining 11 per cent above 50 years of age. Therefore, it can be concluded that majority of the members are above 30 years of age.

#### 6.7 Occupational pattern of the SHG members

It presents the distribution of the sample SHG members on the basis of occupational pattern. It is found that 12 per cent of SHG members deal in farm activities, 31 per cent are Agricultural labourers, 35 per cent are housewives, 12 per cent deal in services which include anganwadi helper, school peon, etc and remaining 10 per cent of sample SHG members deal in other activities which is mainly shawls manufacturing. So housewives form the largest proportion followed by agricultural labourers.

#### 6.8 Housing Position of the SHG members

It portrays the response of the members into two categories on the basis of owning Kuchcha house (Mud house) or Pucca house (Cemented house). It can be seen that 56 per cent of the members are

having Pucca house while remaining 44 per cent are having Kuchcha house.

#### 6.9 Educational Status of the SHG members

It shows the distribution of the members on the basis of their Educational status. It can be seen that 26 per cent of SHG members are illiterate, 20 per cent can sign, seven per cent have studied upto 5<sup>th</sup> standard, 25 per cent upto 8<sup>th</sup> standard, seven per cent upto 10<sup>th</sup> standard, 14 per cent upto 12<sup>th</sup> standard and remaining one per cent are graduate. Therefore it can be concluded that majority of the members can at least sign.

#### 6.10 Family Size of the SHG members

It depicts the distribution of the sample SHG members on the basis of their family size. It can be observed that 19 per cent of SHG members have two to four persons in their family, 31 per cent have five to six persons in their family, 21 per cent have seven to eight persons in their family, 19 per cent have nine to ten persons in their family and remaining ten per cent have more than ten persons in their family. Therefore, it can be concluded that majority of the members are having more than five members in their respective families.

#### 6.11 Land holding by the SHG members

It presents the distribution of the sample SHG members on the basis of their Land holding. It can be clearly seen that 67 per cent of SHG members are landless, 23 per cent are having land less than 2.5 hectares, 8 per cent are having land between 2.5 and 5 hectares and only two per cent are having land more than 5 hectares. So it can be concluded that the majority of sample SHG members are landless.

#### 6.12 Economic Status of SHG members

It portrays the response of the members on the basis of economic status. It is clearly discernible that 36 per cent of SHG members fall in Above Poverty Line (APL) category while 64 per cent members in Below Poverty Line (BPL) category. Therefore majority of the sample SHG members are low economically.

## 7. Social Impact and empowerment of members

Vast sections of the rural poor are even now deprived of the basic amenities, opportunities and oppressed by social customs and practices. Several programmes were implemented by various governments and non-governmental organizations to uplift them both economically and socially. SHG programme is one such attempt but with a difference as it follows group approach. It has been an accepted premise that women were not given enough opportunities to involve themselves in the decision making process of the family as well as in the society. Hence, women were the main target groups under SHG programme. When infused with confidence and sense of belonging to the group, it has been found that women often would show better results than men.

The SHG programme provides adequate scope for the rural households, especially women, to help in developing self worth and social behavior through a series of trainings and group meetings organized by the NGOs and banks. An assessment of the impact of SHGs on social life of the members by comparing the pre- and post-SHG situations was carried out. The overall social impact has been summarized in Table 7 and it has been further seen in detail as under:

### 7.1. Degree of Communication of Members

Table 2.1

**Distribution of members according to the nature of Communication in the meeting**

FEATURES	PRE-SHG		POST-SHG	
	Number	Percentage	Number	Percentage
Freely Talks	62	22	192	68
Sometimes Talks	113	40	59	21
Hesitates to Talk	107	38	31	11
Total	282	100	282	100

Table 2.1 presents the changes that occurred in the nature of communication of the members in the meetings during pre and post SHG period. It is found that there has been 46 per cent increase in number of SHG members, who can now freely talk in the meetings while there has been a decrease of 19 per cent and 27 per cent of members, who sometimes talks or hesitates to talk. Thus it can be concluded that Microfinance movement is having a good impact on members, in their ability to express their feelings and has made people more confident to express themselves.

### 7.1.1 Frequency of Interaction with Outsiders

Table 2.2 presents the changes that occurred in the frequency of interaction with outsiders or officials during pre and post SHG period. Members generally, got lesser opportunity to interact with bankers, Government officials, NGOs and others in the Pre-SHG period. It can be seen that in the Pre-SHG period 52 per cent of the members were not interacting with officials whereas after associating with SHGs, 90 per cent members had interacted with the officials, out of which 45 per cent have interacted more than four times with outsiders. This interaction has helped them to articulate their problems and improved their self-confidence.

**Table 2.2**

### Frequency of Interaction with Officials

Frequency of Interaction with Officials	PRE-SHG		POST-SHG	
	Number	Percentage	Number	Percentage
None	147	52	28	10
Once	82	29	40	14
2-4 times	42	15	87	31
More than 4 times	11	4	127	45
Total	282	100	282	100

Source: Primary Data

In order to test whether there is any significant difference in the level of communication among the members and the number of officials met before and after joining the SHGs, the Sign Test was used. For that purpose, the following null hypothesis was framed.

“There is no significant difference in the level of communication between the members and the number of officials met by the members in the Pre and Post SHG period”.

The results of the Sign Test for the level of communication and the number of officials met are depicted in Table 2.3.

**Table 2.3**

**Results of Sign Test for Communication Skill & Interaction with Officials**

S.No.	Particulars	Z Value	p-value	Result
1.	Level of communication	-8.168	0.000	***
2.	Number of officials met	-11.524	0.000	***

\*\*\* Significant at 5 per cent level.

It is observed from Table 2.3 that the calculated values of Z for different levels of communication and the number of officials met are less than the Table value (-1.96) at the 5 per cent level of significance and hence the null hypothesis is rejected. It is concluded that there is a significant difference in the level of communication between the members and the number of officials met by the members before and after joining the SHGs.

## 7.2 Change in Family Violence

Family violence being a sensitive topic was difficult to be ascertained from the members especially women. Fig. 12 depicts that family violence is reported to have increased after joining SHG by 8 per cent of sample households. It has been seen that the most important element in violence is verbal abuse. Involvement with SHG has reduced this violence in 27 per cent cases especially due to reduction



in economic difficulties. In most of cases the members suggested that their husbands should also be involved in SHGs.

### 7.3.0 Status of Access to Amenities

Since SHG programme has economic as well social implications, it is necessary to evaluate the various dimensions of the programme. Lack of infrastructure facilities, access to amenities like health, sanitation, education, market, water supply, affect the economic and overall development of the members. Table 3.1 presents the status of access to above mentioned facilities for the sample members. It can be seen that there has been an increase of 40.13 per cent in SHG members in terms of their status of access to amenities factors. Therefore, it can be concluded that after joining SHG the members have been benefitted in getting access to amenities like medical, sanitation, education, market, water supply, transport.

**Table 3.1**

**Status of Access to Amenities**

PARTICULARS	PRE-SHG		POST-SHG	
	Number	Percentage	Number	Percentage
Medical Facilities	144	51.1	240	85.11
Sanitation Facilities	82	29.1	220	78.01
Water Supply Facilities	87	30.85	189	67.02
Market Facilities	138	48.93	226	80.14
Adequate Transport Facilities	121	42.90	234	82.97
School For Children	127	45.03	242	85.81
Average	116.5	41.32	225.17	81.45

Source: Primary Data

### 7.3.1 Health Care Facility

Different types of health-care facilities such as homeopathy, allopathic, unnani, siddha, ayurvedic and herbal medicines are available to both the urban and the rural people. Private and the government sectors provide these medical facilities. The membership in the SHGs creates awareness among the members to avail themselves of the different types of medical facilities provided by different agencies to lead a way to happy life. There are some members who are shy of going to medical practitioners for treatment and they resort to self-medication. Table 3.2 shows the distribution of members based on the extent of availing themselves of medical facility before and after joining the SHGs. It could be observed that 51.06 per cent of members availed themselves of medical facility before joining the SHGs whereas the number of members increased to 85.11 per cent after joining the SHGs.

**Table 3.2**

#### Availing of Medical Facilities by members

S.No.	Response	Pre-SHG	Post-SHG
1.	Availing	144 (51.06)	240 (85.11)
2.	Not Availing	138 (48.94)	42 (14.89)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

### 7.3.2 Sanitation

Sanitation inside the house, in the locality of the village and in the urban area is indispensable for healthy living of people. Poor sanitation results in the spreading of different types of diseases among the people. Therefore the individuals and local government authorities like corporations, municipalities and panchayats pay special attention to the provision of sanitary facilities to the people. The banks grant loan to the people for construction of toilets. The improvement in sanitation by availing of the existing facilities and

creation of new facilities is due to the awareness created by the SHGs among the members.

The distribution of members with sanitary facilities in their houses before and after joining the SHGs is depicted in Table 3.3. It is evident from Table 3.3 that 78.01 per cent of members reported having sanitation facility within their houses after joining the SHGs. But the members with sanitation facility in their houses before becoming members in the SHGs were 29 per cent.

**Table 3.3**

**Members having Sanitary Facility within their Houses**

S.No.	Response	Pre-SHG	Post-SHG
1.	Having	82 (29.08)	220 (78.01)
2.	Not Having	200 (70.92)	62 (21.99)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

### 7.3.3 Water Supply

It is the foremost duty of the government to make available good drinking water to its citizens. Keeping this in view, the government, corporations, municipalities and panchayats provide drinking water facility in public places and also to residences of individuals. The water tax is also collected from the individual users. During deficiency situation, special efforts are made to provide drinking water in the rural and in the urban areas. The membership in the SHGs creates awareness among the members to get drinking water facilities to their houses by using facilities available in the residential localities. If the water facilities are not available from government sources, they themselves take the initiative for digging bore-wells to augment their water resources.

Table 3.4 discloses the distribution of members according to responses on water supply within the house before and after joining the SHG. It could be seen from Table 3.4 that 67.02 per cent of

members reported that they had water supply within their houses after joining the SHGs whereas only 30.85 per cent of the members expressed their opinion that they had such facility before becoming members of SHGs.

**Table 3.4****Members Having Water Supply within their Houses**

S.No.	Response	Pre-SHG	Post-SHG
1.	Having Water Supply	87 (30.85)	189 (67.02)
2.	Not Having Water Supply	195 (69.15)	93 (32.98)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

**7.3.4 Market Facilities**

The accessibility of market in the locality would enable the people to buy fresh commodities at competitive prices. In the absence of market facilities, the members have to buy the necessities in the few shops in the locality that charge high price for the commodities.

Table 3.5 highlights the opinions of the members regarding market facilities before and after joining the SHGs. Table 3.5 shows that 80.14 per cent of members expressed the opinion that they had adequate market facilities only after joining the SHGs whereas 48.93 per cent of members reported having the same facility before joining the SHGs.

**Table 3.5****Opinion of Members Regarding Market Facility**

S.No.	Response	Pre-SHG	Post-SHG
1.	Adequate	138 (48.93)	226 (80.14)
2.	Inadequate	144 (51.07)	56 (19.86)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

### 7.3.5 Transport Facilities

In Jammu & Kashmir the urban and rural areas are well connected by the network of road transports. If there is no bus facility in the particular locality, the members of the SHGs after becoming members could approach the appropriate authorities to provide transport facility. In Phale pur village, members of the SHGs have approached the government for providing transport facilities in their village and have been able to get two matadors (local transport vehicle) sanctioned for their village.

Table 3.6 discloses the distribution of members with adequate transport facility to go to markets and nearby towns before and after joining the SHGs. It could be observed from Table 3.6 that 42.90 per cent of members expressed positive opinions on the adequacy of transport facilities before joining the SHGs while 82.97 per cent of members expressed the same opinion after joining the SHGs. This shows that SHG members could negotiate for better transport facilities after joining the SHGs.

**Table 3.6**

#### Availability of Adequate Transport Facilities

S.No.	Response	Pre-SHG	Post-SHG
1.	Having Adequate Facility	121 (42.90)	234 (82.97)
2.	Not Having Adequate Facility	161 (57.10)	48 (17.03)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

### 7.3.6 Children's Education

Education is a device for social transformation. It is only through education that people could improve their individual and social life. Keeping this in mind, the SHGs educate the members to send their children to schools. Through rigorous efforts the members of the

SHGs are made to realise the benefits of sending their children to schools and colleges.

Table 3.7 discloses the number of members sending their children to schools and colleges before and after joining the SHGs. It is evident from Table 3.7, that now 85.81 per cent of members are educating their children after joining the SHGs in comparison to 45.03 per cent of members before joining the groups.

**Table 3.7**

**Responses of Members Regarding Sending of Children to Schools and Colleges**

S.No.	Response	Pre-SHG	Post-SHG
1.	Sending to Educational Institutions	127 (45.03)	242 (85.81)
2.	Not Sending to Educational Institutions	155 (54.97)	40 (14.19)
	Total	282	282

Source: Primary Data

Figures in brackets indicate percentage to total.

### 7.3.7 Mc Nemar Test for availing of Amenities by members in the Pre and Post SHG period

To test the null hypothesis that there is no significant difference in availing themselves of the amenities by the members before and after joining the SHGs, MC Nemar Test was conducted. The results are shown in Table 3.8.

It is evident from Table 3.8 that the calculated value of the Chi-Square for all facilities acquired by the sample members before and after joining the SHGs is more than the table value (3.84) at 5 per cent level of significance. Therefore the null hypothesis is rejected. Hence, it could be inferred that there is significant difference in availing

themselves of the facilities by the members before and after joining the SHGs.

**Table 3.8****Mc Nemar Test for Availing of Amenities by Members**

S.No.	Particulars	Calculated Chi-square Value	p-value	Result
1.	Health Care Facility	46.505	0.000	***
2.	Sanitary Facility	61.876	0.000	***
3.	Water Supply	48.180	0.000	***
4.	Market Facility	48.585	0.000	***
5.	Transport Facility	39.854	0.000	***
6.	Educational Facility	39.466	0.000	***

\*\*\* Significant at 5 per cent level.

**7.4.1 Self Confidence among Sample Members**

The group formation brought out the hidden talent and leadership qualities among the members. Table 4.1 presents the proportion of members showing positive responses to various aspects of self-confidence. It can be seen that there has been an average increase of 46.53 per cent in number of SHG members with respect to confidence building factors. Therefore, it can be concluded that after joining the SHG the members are getting more respect in family, getting more respect in society, have become helpful in family finance and have become capable of helping others too.

**Table 4.1****Self Confidence among Sample Members**

FEATURES	PRE-SHG		POST-SHG	
	Number	Percentage	Number	Percentage
Members Revealed Confidence	Yes – 87	(30.85)	Yes – 231	(81.91)
	No - 195	(69.15)	No - 51	(18.09)
Getting Respect in	Yes – 101	(35.82)	Yes – 215	(76.24)
	No - 181	(64.18)	No - 67	(23.76)



Family				
Getting Respect in Society	Yes – 107	(37.94)	Yes – 228	(80.85)
	No – 175	(62.06)	No - 54	(19.15)
Helps in Family Finance	Yes – 98	(34.71)	Yes – 251	(89.01)
	No – 184	(65.29)	No - 31	(10.99)
Help Others	Yes – 93	(32.98)	Yes – 217	(76.95)
	No – 189	(67.02)	No - 65	(23.05)
Average	Yes - 97.2	Yes - 34.46	Yes - 228.4	Yes – 80.99
	No – 184.8	No – 65.54	No – 53.6	No – 19.01

Source: Primary Data

Figures in brackets indicate percentage to total.

#### 7.4.2 Mc Nemar Test for self confidence of members in the Pre and Post SHG period

To test the null hypothesis that there is no significant difference in the self confidence of the members before and after joining the SHGs, MC Nemar Test was conducted. The results are shown in Table 4.2.

It is evident from Table 4.2 that the calculated value of the Chi-Square for all facilities acquired by the sample members before and after joining the SHGs is more than the table value (3.84) at 5 per cent level of significance. Therefore the null hypothesis is rejected. Hence, it could be inferred that there is significant difference in the self confidence of the members before and after joining the SHGs.

Table 4.2

**Mc Nemar Test for self confidence of Members**

S.No.	Particulars	Calculated Chi-square Value	p-value	Result
1.	Members Revealed Confidence	74.648	0.000	***
2.	Getting Respect in Family	49.744	0.000	***
3.	Getting Respect in Society	48.434	0.000	***
4.	Helps in Family Finance	72.484	0.000	***
5.	Help Others	41.474	0.000	***

\*\*\* Significant at 5 per cent level.

### 7.5 Overall Utility of SHGs

The aim of the SHG programme has been to provide microfinance, i.e., credit plus related services and also focus on empowerment of the members with special emphasis on women. However the perceptions and expectations of the people who joined the SHG programme might have been quite different. Table 5 depicts the opinion expressed by the sample members about the utility of SHGs. It can be seen that 29 per cent of members feel that SHGs have inculcated a habit of saving in the members, 11 per cent of members revealed that it is an easy way of getting bank loan, 35 per cent of members find it as a source of consumption loan, 13 per cent of members as a source of production loan and only eight per cent & four per cent members as a link to other govt. agencies and as a source of creating awareness respectively. So it can be concluded that highest proportion of SHG members consider it as a source of consumption loan.

Table 5

**Overall Utility of SHGs**

PARTICULARS	Number	Percentage
Source of Production Loan	36	13
Source of Consumption Loan	99	35
Link to get Bank Loan	31	11
Link to other Govt. Agencies	23	8
Source of Creating Awareness	11	4
Helps in Thrift Habit	82	29
TOTAL	282	100

The perceptions of the respondents about the SHGs were also studied. This would help to understand the extent to which the SHGs were successful in fulfilling the expectations of the members and the shortfalls, if any, on the part of SHGs. The opinions of the SHG members about ranking of the utility of SHGs were obtained and rankings were converted to scores through Garrett ranking technique. The results are presented in Table 6.

Table 6

**Opinion on the Utility of SHGs through Garrett ranking technique**

S.No.	Particulars	Rank	Average Score
1	Source of Consumption Loan	I	65.09
2	Helps in Thrift Habit	II	61.34
3	Source of Production Loan	III	53.69
4	Link to get Bank Loan	IV	50.67
5	Link to other Govt. Agencies	V	43.79
6	Source of Creating Awareness	VI	37.08

A look at Table 6 would show that the members had perceived 'source of consumption loan' as the first and the foremost advantage of the SHGs, followed by 'helps in thrift habit', 'source of production loan', 'link to get loan from banks', 'link to other agencies' and source of creating awareness', in their order of importance. Most of the members ranked loans for both consumption and production purposes and helps in thrift habit as important services of microfinance interventions by the SHGs. According to them, prior to joining the SHGs, they depended largely on usurious moneylenders who provided loans at higher interest rates. They have repaid these loans under great stress and through their nose. Also, they were unable to get loans directly from the banks in the absence of tangible securities. Their joining in the SHGs has solved all these problems, as microfinance has been made available to them by the SHGs. They also perceived the SHGs as agencies to solve their social problems by creating awareness regarding the easily available credit sources through microfinance and as a link to other government agencies. Thus the members could achieve their objectives through collective actions by coming together to fight for common causes.

#### 8.0 Policy Implications and Suggestions

The study has indicated that even though the members have joined SHGs for various reasons they have one common goal, which is seeking a better standard of living through a better organization that works for their benefits and it is also seen in the study that most of the SHG members have agreed on the kind of help which generation of thrift habit has given them in their lives. Hence it is suggested that the policy planners might redouble their efforts to make the SHG movement not only a successful but also a sustainable vehicle in the process of rural development.

The SHG movement has caught the imagination of the rural poor as purveyors of microfinance. Its fast spread might throw open administrative, financial and bureaucratic problems. Hence a regular

evaluation of the strengths and weaknesses of SHGs is strongly recommended and which can be done by creating a separate department of microfinance in the rural development department in the government of Jammu & Kashmir. This would ensure that this important programme, which had kindled so much hope in fulfilling the aspirations of the rural poor, does not stray away from its chartered course of providing microfinance for rural development.

This is a micro level study confined to two districts of J&K. Hence it is suggested that a broader study at the state level with appropriate scientific methods be undertaken in which comparison with non-target or control groups forms an important component for a comparative impact assessment analysis of SHGs as purveyors of microfinance.

## 9.0 Conclusions

In nutshell, it could be concluded that the rural people have been vastly benefited by microfinance. It has helped them in their socio-economic upliftment. Further, the SHGs have been working effectively with very low-attrition rate, high attendance in the meetings and an average SHG age is five years and seven months. Housewives and labourers have been a major constituent of SHG members. After joining SHGs, the level of communication and interaction with officials have improved significantly as it has been revealed through the sign test. There has been a significant improvement in access to various amenities as revealed through Mc Namer Test. There has been an increase of 46.53 per cent in number of SHG members in terms of confidence-building factors, and the difference is significant. With respect to overall utility of SHGs analyzed through Garret Ranking Technique, these are mainly perceived as source of consumption loans followed by helping in thrift habit and source of production loans. This study has also indicated that even though the members have joined the SHGs for various reasons, all of them have one common

goal, which is seeking a better standard of living through a better organization that works for their benefits. Hence, it could be concluded that the SHGs have proved that they could serve as an alternative instrument of financial intermediation for the poor.

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