



ISSN Print: 2394-7500
ISSN Online: 2394-5869
Impact Factor: 5.2
IJAR 2016; 2(9): 642-649
www.allresearchjournal.com
Received: 15-07-2016
Accepted: 16-08-2016

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Empowerment of rural women through self help groups in Tumkur and Gubbi Talukas of Karnataka

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Abstract

All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Poverty is the main obstacle for the improvement of the women. The role of women and the need to empower them are central to human development programs including poverty alleviation. Women empowerment is a progression in which women confront the presented norms and culture, to efficiently encourage their well being. The involvement of women in Self Help Groups (SHGs) made a momentous impact on their empowerment both in social and economical and subsequently political aspects also. The formation of SHGs is not ultimately a micro credit project but an empowerment process. The empowerment of women through SHGs would give benefit not only to the individual women but also for the family and community as a whole through collective action for development. The present study is carried out with the objective to study the role of self help groups in empowerment of rural women in Tumkur and Gubbi taluka of Tumkur district at individual, household and institutional level. This study was complied with the help of secondary data and also primary data. Convenience sampling method was used based on the availability of these members as they were busy with their respective occupations. The primary data was gathered through a structured questionnaire by conducting personal interviews with a total of 133 members, 68 from 29 SHGs in Tumkur and 65members 17 SHGs in Gubbi taluka. The secondary data has been collected from various annual reports of government organisations, MYRADA, NABARD and other available material from various journals. Paired T- test was used to determine whether there is any change in the involvement and decision making capabilities at various levels before and after joining the SHG. It was found that there are significant changes in the women after joining the SHGs at individual levels and household levels. However at the institutional level, still there needs to be a lot of education, awareness and motivation to be provided for better participation.

Keywords: Self help groups, Self employment, women empowerment

Introduction

The concept of Self-Help Group

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication 'by empowering the poor women' (CIRDAP Digest, 2000). Self Help Groups (SHGs) are small voluntary associations of poor people, preferably from the same socio-economic background who come together for the purpose of solving their common problems through self help and mutual help. Self help groups have become a good source to empower woman. It plays a vital role in the rural development and groups, reduces the emphasis of the unorganized sector and develops individual skills of the community and members. Or in other words, SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by -way of small savings but also help them to have access to formal credit facilities (Shylendra, 1998) [8]. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders. (Stigliz, 1993) [9]. Besides some of the basic characteristics of SHGs like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez 1994). In general, the SHGs created on the above line of

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functioning have been able to effectively reach the poor, especially the women, help them obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them (National Bank, 1995).

Dynamics of a SHG

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (i.e. poor), self selected on the basis existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit –and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are ‘credit plus’ institutions (Fernandez, 1998) [3].

Concept of empowerment: What do we mean by empowerment? When does the well-being of a person improve?

Empowerment is a social action process that promotes participation of people, organization and communities in gaining control over their lives in their community. The women are empowering themselves technically to cope with the changing times and productively using their free time and existing skills for setting and sustaining enterprises. The formation of Self Help Group and Micro Financing can enhance their socio- economic position in the society. They are engaged in starting individual or collective income generation programme with the help of self-help group. This will not only generate income for them but also improve the decision-making capabilities that led to overall empowerment. It is observed that majority of rural women who are associated with self-help group activity positively succeeded to gain themselves empowered. Small loans can make good business sense among the women. It has been noticed that women in particular stand to gain a lot from micro-finance because it gives them an independent means of generating wealth and becoming self-reliant in a society that does not offer them much scope for entrepreneurship. And since it is women who run the household, a higher standard of living for women ensures better governance and a healthier and more prosperous future for the children and a better future for the nation. The success of micro credit initiatives has often been attributed

to their particular focus on empowering women and encouraging their self-reliance through developing their own means of income.

The idea of “power” is at the root of the term empowerment. Power can be understood as operating in a number of different ways: power over, power to, power with, power within. (Oxaal & Baden, 1997) [7] “The feminist movement has emphasized collective organization (“power with”) and has been influential in developing ideas about “power within”. “Power within” refers to self confidence, self awareness and assertiveness. It relates to how individuals can recognize through analyzing their experience, how power operates in their lives, and gain the confidence to act to influence and change this.” (Oxaal & Baden, 1997) [7]

Therefore empowerment is about self-esteem, awareness, consciousness and confidence. It focuses participation into decision-making and challenges oppression and equality with a bottom-up process.

“Empowerment reduces vulnerabilities, decreases dependency, implies action not Passivity and means being at the center, not on the periphery.” (Everett, 1991) [2] It can be analyzed at individual, household and institutional level. Many income generating programs aiming towards empowerment, measure their impact by looking at the improvement in the target groups mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major household decisions, relative freedom from domination within the family, political and legal awareness, involvement in political campaigning and protests. (Oxaal & Baden, 1997) [7].

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. According to Krishna (2003) [4] empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. It is by nature a process and/or outcome. Chen and Mahmud (1995) [1] distinguish different dimensions of empowerment –material, cognitive, perceptual and relational – on the basis of positive change, the consequence of which is women’s improved fallback position and greater bargaining power:

- ✓ Material empowerment occurs through expansion in the material resource base of women.
- ✓ Cognitive empowerment occurs from women’s recognition of their own abilities and skills, indicated by greater self esteem and confidence.
- ✓ Perceptual empowerment occurs through changes in how others perceive them, indicated by increased social prestige and value.
- ✓ Relational empowerment takes place through changes in gender relations within the family and in the broader society, indicated by gender reduction in inequality in relationships.

Self Employment as a tool for Women Empowerment in India

Self employment is one among the many strategies and is considered to be the best strategy since simultaneously it helps to change women’s own self perception and also helps to attain social status. Women empowerment and poverty alleviation are two areas which are attracting concern from various groups of people worldwide -like economists, politicians, NGO’s and business organizations. Some business houses through partnership with NGO’s and self help groups (SHG) and effectively using micro finance are trying to create opportunity for self employment of rural women’s. The efforts has significantly increased women’s security, autonomy, self confidence and status within the household and also helped the business houses increase their market share and net worth.

Some of the empowerment mechanisms identified are as follows:

1. Literacy and higher education;
2. Better health care for herself and her children;
3. Higher age at marriage;
4. Greater work participation in modernized sector;

5. Necessary financial and service support for self employment;
6. Opportunities for higher positions of power including Governance
7. Complete knowledge of her rights;
8. Self reliance, self respect and dignity of being a woman.

Thus SHGs brings confidence among woman to face the problem of poverty and develop their individual skills also as well as increases their living standard & social relation which could lead to enhanced their leadership qualities and their participation in social activities and they could give a better social security also.

Literature Review

Danda (1998) conducted a study on Self help groups as an alternative to institutional credit to the poor and found that the credit for consumption is the major purpose in Andhra Pradesh while it is for social functions and purchase of inputs for agriculture in Karnataka. Petty trade is another reason for which loans are borrowed. These groups are also linked with banks to undertake income generating activities through which women could achieve economic independence and self confidence to some extent. A study by Chowdhary (2000), on reasons for joining SHG's gave rise to nine reasons. They have to avail credit, developing saving habit, to meet unexpected demand for cash, peer pressure, motivated by NGO's/Officials, Solidarity, exchange of ideas/ experiences, attend adult education classes and empowerment. Laxmi, R. Kurshrestha and Archana Gupta (2001) [6], in their research reported that typical tribal women's SHG's performs a number of functions such as enabling members to become self dependent and self reliant, providing a forum for members for discussing their socio economic problems, developing decision making capacity and leadership qualities among members and equipping women with the basic skill required for understanding monetary transactions. Lalitha Rani N. (1996) conducted a study on women empowerment through cooperatives and found that in India in general poor rural women in particular are relatively powerless with little or no control over resources and little decision making power. Often decision made by others affects their lives. The prevailing patriarchal ideology which promotes the values of submission, sacrifice, obedience and silent suffering often undermines even these attempts by women to assert themselves or demand some share of resources. From the study she proved that pre requisite to promote empowerment of women in rural areas is promotion of organizing among women. Women can be organized through a variety of means namely through formation of Cooperatives, Mahila Mandals and Self Help Groups. Ranjula Bali Swain and Fan Yang Wallentin (September 2009) in their article on microfinance empowering women, concluded that their study strongly indicates that SHG members are empowered by participating in microfinance program in the sense that they have a greater propensity to resist existing gender norms and culture that restrict their ability to develop and make choices. They further mentioned that many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment.

Based on the above literature, the following research questions can be formulated:

1. Does participation in Self Help Groups influence the individual development and growth of a woman?
2. Is there an increase in a woman's influence in decision making in the household?
3. Does participation in SHGs increase a woman's participation and influence in social, community and political activities?

Research Gap

From the literature on women empowerment and SHGs it is evident that many studies were made both by the individual researchers and the institutions like Govt. and Non-Govt. agencies on SHGs and financial inclusivity and some aspects of empowerment. But it is found that no specific study is conducted focusing on all aspects of empowerment of women through self-help groups like social, economic, political, etc which indicate empowerment of women at individual, household and institutional levels. Hence, the present study is undertaken with a hope that the findings and suggestions arrived in this paper would help the government and non government agencies, SHG members and leaders in identifying the role of SHGs in empowering women and take policy-measures for the holistic development of women vis-à-vis the society.

Statement of the Problem

Right from the mid-eighties of the past century SHGs have become a key strategy for poverty alleviation and empowerment of women in India. Most of the Self-Help Groups are women groups. There has also been an increase in the flow of funds for micro-enterprises through various promotional agencies. Though NGOs were the forerunners in this field, the early seventies marked a new era for micro-finance programmes. There is a general tendency to consider SHGs as a solution for all the ills of the rural community. This is evident from the mushroom growth of Self-Help Groups in the State. In many cases it has been a blind replication of success models without considering the intricacies involved in group formation, sustainability and outcomes. Hence, the present study is undertaken to enquire into the performance of Self Help Groups, identify the factors contributing to the empowerment of rural women.

Objectives of the Study

1. To study the impact on members of SHGs after joining them
2. To study the effectiveness of SHGs in empowering women
3. To propose suggestions for the betterment of women's empowerment in SHG.

Hypothesis

Impact at the individual level

Ho: There is no impact of SHG on empowerment of women at the individual level

Ha: There is an impact of SHG on empowerment of women at the individual level

Impact at the household level

Ho: There is no impact of SHG on empowerment of women at the Household level

Ha: There is an impact of SHG on empowerment of women at the Household level

Impact at the institutional level

Ho: There is no impact of SHG on empowerment of women at the Institutional level

Ha: There is an impact of SHG on empowerment of women at the Institutional level

Research Design

For undertaking this research, Tumkur district was considered as it was closer to Bangalore. Tumkur has 10 Talukas, out of which 2 Talukas - Tumkur rural and Gubbi were considered based on proximity and convenience.

Based on the information through various articles and discussion held with peers and colleagues, it was found that the self help groups functioned under CDPO affiliated to the Government of Karnataka which were again attached to Anganwadis and monitored by the Anganwadi teachers. Some private NGOs also worked with the Government and associated with anganwadis towards the establishing of self help groups and their functioning.

Sampling Method: Convenience sampling method was used

Sample Size: There are a total of 1305 SHGs under CDPO, Where 28 SHGs in 12 villages was visited. A total of 68 respondents were interviewed.

17 SHGs in 9 villages under Abhivrudhi NGO were visited. A total of 65 respondents were interviewed.

Data Collection Method

Primary data: Data was collected by interviewing respondents with the help of a structured questionnaire based on the variables identified as determinants for women empowerment at individual, household and institutional level and also observation methods. The determinants were arrived at after holding discussions with the CDPO officials and NGO office bearers.

Secondary data: Further the determinants were validated by similar studies conducted by various other researchers in their research papers published in various journals.

Questionnaire design: The questionnaire was designed posing statements relative to individual, household and institutional empowerment to be validated through a 5 point likert scale where 5 attributed strongly agree and 1 strongly disagree.

Statistical tools used: Paired t- test was applied at 95% level of significance to understand if there are any significance changes in the women's' decision making capabilities before and after joining the SHG. Considering to reject null hypothesis if $P < 0.05$ and accept null hypothesis if $P > 0.05$, the analysis and subsequent findings are as follows:

Data Analysis
Individual level

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Pair 1	Q3.1 improved reading abilities before - Q3.1 improved reading abilities after	-.92308	.56535	.04958	-1.02118	-.82497	-18.616	129	.000
Pair 2	Q3.2 improved technical and practical skills before - Q3.2 improved technical and practical skills after	-1.06154	.27148	.02381	-1.10865	-1.01443	-44.583	129	.000
Pair 3	Q3.4 ability acquire skills for income generation before - Q3.4 ability acquire skills for income generation after	-1.07692	.42436	.03722	-1.15056	-1.00328	-28.935	129	.000
Pair 4	Q3.5 ability to use acquired skills before - Q3.5 ability to use acquired skills after	-1.02308	.29109	.02553	-1.07359	-.97256	-40.073	129	.000
Pair 5	Q3.6 ability to conduct group meetings before - Q3.6 ability to conduct group meetings after	-2.60769	.64093	.05621	-2.71891	-2.49647	-46.389	129	.000
Pair 6	Q3.7 ability to express opinions in groups before - Q3.7 ability to express opinions in groups after	-2.57692	.77625	.06808	-2.71162	-2.44222	-37.850	129	.000
Pair 7	Q3.8 get help from co members before - Q3.8 get help from co members after	-2.93846	.29868	.02620	-2.99029	-2.88663	-112.174	129	.000
Pair 8	Q3.9 ability to make choices in life before - Q3.9 ability to make choices in life after	-1.63846	1.17469	.10303	-1.84230	-1.43462	-15.903	129	.000
Pair 9	Q3.10 awareness of SHG procedures before - Q3.10 awareness of SHG procedures after	-2.90000	.37042	.03249	-2.96428	-2.83572	-89.264	129	.000
Pair 10	Q3.11 ability to carry on banking transactions before - Q3.11 ability to carry on banking transactions after	-2.00000	1.02677	.09005	-2.17817	-1.82183	-22.209	129	.000
Pair 11	Q3.12 awareness about health issues and facilities before - Q3.12 awareness about health issues and facilities after	-2.17692	1.14435	.10037	-2.37550	-1.97835	-21.690	129	.000
Pair 12	Q3.13 awareness about family planning before - Q3.13 awareness about family planning after	-.46154	.59914	.05255	-.56551	-.35757	-8.783	129	.000
Pair 13	Q3.14 awareness about income generating programmes before - Q3.14 awareness about income generating programmes after	-1.22308	.76010	.06667	-1.35498	-1.09118	-18.346	129	.000

Analysis and interpretation

All the values are at .000 which is less than 0.05, so we reject null hypothesis and accept that there is significant impact of SHG association on the women with respect to awareness of SHG procedures, improvement in reading abilities, conduct group meetings, express opinions before others, make choices in life, carrying on banking transactions, savings,

health facilities and family planning. However, during my observation, it was found that knowledge about technical skills, income generating methods and usage of technical skills for income generating was not considered necessary as the amount was used for either livestock purchase, household utilisation or petty business which did not require technical expertise.

House hold level

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Pair 1	Q4.1 consulted for taking loans before - Q4.1 consulted for taking loans after	-1.66154	1.09653	.09617	-1.85182	-1.47126	-17.277	129	.000
Pair 2	Q4.2 involved in decisions regarding house hold before - Q4.2 involved in decisions regarding house hold after	-1.25385	1.25945	.11046	-1.47240	-1.03530	-11.351	129	.000
Pair 3	Q4.3 consulted for house hold purchases before - Q4.3 consulted for house hold purchases after	-.92308	1.16549	.10222	-1.12532	-.72083	-9.030	129	.000
Pair 4	Q4.4 ability to decide on children education and parenting before - Q4.4 ability to decide on children education and parenting after	-1.00000	1.30592	.11454	-1.22661	-.77339	-8.731	129	.000
Pair 5	Q4.5 ability to share opinions with family before - Q4.5 ability to share opinions with family after	-.53846	1.14224	.10018	-.73667	-.34025	-5.375	129	.000

Analysis and interpretation

All the values are at .000 which is less than 0.05, so we reject null hypothesis and accept that there is significant impact of SHG association on the women with respect to taking decision for taking loans, decision regarding household matters, deciding on household purchases, childrens' education and share opinions with in the family. During my observations, it was found that the women were very positive about the renewed confidence that they

acquired after joining SHG as they were aware of information on various schemes, government provisions and directly under government inspection and any disturbances would be taken note by officials.

Institutional level

Paired Samples Test

		Paired Differences					t	df	Sig. (2-tailed)
					95% Confidence Interval of the Difference				
		Mean	Std. Deviation	Std. Error Mean	Lower	Upper			
Pair 1	Q5.1 able to participate in village meetings before - Q5.1 able to participate in village meetings after	-1.00769	.08771	.00769	-1.02291	-.99247	-131.000	129	.000
Pair 2	Q5.2 able to exercise voting rights voluntarily before - Q5.2 able to exercise voting rights voluntarily after	-.11538	.36588	.03209	-.17888	-.05189	-3.596	129	.000
Pair 4	Q5.4 able to initiate social action before - Q5.4 able to initiate social action after	-2.39231	.83058	.07285	-2.53644	-2.24818	-32.840	129	.000
Pair 6	Q5.6 approached for problem resolution before - Q5.6 approached for problem resolution after	-.10769	.31119	.02729	-.16169	-.05369	-3.946	129	.000
Pair 8	Q5.8 capable to give opinions for SHG improvisation before - Q5.8 capable to give opinions for SHG improvisation after	-2.81538	.53966	.04733	-2.90903	-2.72174	-59.482	129	.000

Analysis and interpretation

All the values are at .000 which is less than 0.05, so we reject null hypothesis and accept that there is significant impact of SHG association on the women with respect to their participation in village meetings, exercising voting rights, initiate social action regarding issues like child marriages, alcohol consumption etc. they are also consulted for problem resolution and also to give opinions on SHG improvisations. However during my observation, it was found that the women had not say in community development programmes, maintenance of village infrastructure and participate as a candidate in village elections. Even if a women stands to contest, her husband or in laws function on behalf of her.

Findings

- There is an impact of SHG on the reading abilities of women.
- There is no impact of SHG on the usage of skills supposedly acquired from training imparted.
- There is impact of SHG on the women's abilities to express their opinions in groups.
- There is an impact of SHG on the ability of the women to get help from co members
- There is an impact of SHG on the ability of women to make choices in life
- Joining the SHG has improved the awareness of members regarding procedures of SHG
- There is a significant improvement in the ability of women in to carry on banking transactions after joining SHG
- There is change in the awareness of various health and sanitation facilities provided by government after joining SHG
- There is an improved awareness about the family planning and benefits after joining SHG
- There is an improvement in the awareness of various income generating programmes by govt. and non govt agencies after joining SHG
- There is an impact of SHG on the decision making abilities of women on the purpose of utilizing the loan
- There is an impact of SHG on the womens' capabilities to decide on the infrastructure of her home
- There is an impact of SHG on the decision making abilities of women in deciding household purchases
- There is an impact of SHG on the womens' abilities to express opinion on family planning matters in the household
- There is no impact of SHG on women regarding participation in village meetings
- There is an impact of SHG on women regarding participating in voting process.
- There is an impact of SHG on women in taking a stand on social issues
- There is an impact of SHG on women being considered for solving issues of other groups in the community
- There is an impact of SHG on women in voicing their opinions for improving their SHGs

Suggestions

From the above observations, it may be feel that the policy makers can focus on the following issues and Design appropriate policy to strengthen the impact of SHGs.

1. The SHG members should be educated about the benefits of this group associations.
2. Training in the business activities of the members is very essential
3. Single occupation policy like other states should be encouraged
4. NGOs should play a strong role in directing the groups in the right direction and should not restrict their role to that of a credit agency.
5. The officials associated with the SHGs should adopt a continuous monitoring systems to tract the functioning of SHGs.
6. Encouraging them to take up skill based occupations should be done.
7. Also educating them about appropriate markets to sell and facilitate them with the same also is advised.

Limitations of the Study

1. The study is not inclusive of all the self help groups
2. The study was conducted based on convenience and for a period of 1 month (i.e. 02.04.16 to 28.04.16) only
3. The study was not inclusive of all the Talukas of Tumkur

Conclusion

SHGs have not only enhanced the economic standing of women but there is also a radical changes in their social position. The micro credit extended to rural women has a positive effect on the families of SHGs because majority of the women beneficiaries have utilized their additional income for improving the educational and health requirements which have resulted in overall development of rural women. Now members of the SHGs have better say in their family matters and share major decisions of the family along with husband or other male members. To conclude we can say that the SHGs shaped under various programmes provide a great scope for the empowerment of women. Weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of development activities and social and cultural activities conducted under SHGs enhance the confidence and capacity of the poor women. Thus, the spirit of SHGs needs to be continuously nurtured and also greater inclusion of women at community level encouraged.

Scope for Future Research

Although innumerable studies have been taken up on the contribution of SHGs in women empowerment, not every thing is as perfect as it looks. There have been as many issues and problems faced by the members in continuation of the functioning of SHGs. Research can be taken up to identify the failed SHGs and find out the reasons and propose solutions so that the ultimate purpose of development of women is not facing any road blocks and continues to run smoothly. Also comparative studies between different agencies working with SHGs in different areas on identified factors leading to failure can throw light on the commonalities of issues faced and highlighted for concerned authorities to take up necessary action.

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