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FINAL REPORT



# Functioning & Performance of Swashakti And Swayamsiddha Projects In India



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*Submitted By*

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## **Preface & Acknowledgement**

Women empowerment through SHG based micro finance has been central to development agenda in India. Indian government has also paid special attention to women's empowerment. Women's empowerment encompasses their enhanced status in social, political and economic spheres. Though, micro credit for poverty reduction has been accepted as a major tool in development discourse, however, women's empowerment through micro credit programmes has been limited. Swashakti & Swayamsiddha projects were launched by Government of India with the financial assistance from international agencies to empower rural poor women through micro finance. No doubt, the micro finance women empowerment programmes have greater impact on women's empowerment, however, their effective functioning and performance assessment is always felt imperative for policy decisions. Against this view point, present study purports to review the functioning and performance of Swashakti and Swayamsiddha Projects in India and suggesting policy measures for their effective functioning and improving performance. Present study has been planned in 9 chapters. Chapter 1<sup>st</sup> is introductory one which provides a brief account of women's empowerment, conceptualization of micro credit, growth and development of micro credit in India and reviews of literature. Chapter 2<sup>nd</sup> is concerned with rationale, objectives and methodology of the study. Chapter 3<sup>rd</sup> deals with empowerment of rural women through self help groups. Chapter provides depth analysis of micro credit and its impact on women's empowerment in India. Chapter 4<sup>th</sup> is related with role of project implementing agencies in promotion and development of SHG based micro finance. Chapter 5<sup>th</sup> is concerned with socio-economic status of women beneficiaries. Chapter 6<sup>th</sup> is related with functioning of SHGs and their impact on women's empowerment. Chapter 7<sup>th</sup> is all about the impact of SHGs on women's empowerment. Chapter 8<sup>th</sup> provides a brief

account of constraints and problems in functioning of SHGs and micro finance programmes. Chapter 9<sup>th</sup> is concluding one which provides main findings and policy recommendations.

The study is the outcome of inspiration, encouragement, assistance, cooperation and supports from officials, experts, practitioners, friends and colleagues. It is great pleasure for us to acknowledge with gratitude the great assistance we have received from officials of the Women & Child Development Division, Planning Commission, Government of India. The financial assistance extended by Planning Commission, Government of India has enabled us to pursue a national level study. We place on record the sincere appreciation of concerned officials at the state level as well as district level in different states who extended all kind of support for smooth conduct of field survey and availing desired information.

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**(Dr. A.K. Singh)**

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## **Chapter-1**

# **Introduction**

Women empowerment is the buzzword now-a-days. No country can afford development without considering women who constitute about half of its stock of human resource. However, development has bypassed women in India despite worshipping and paying respect to women in mythology and historical texts. Gender disparities vary vastly across cultural, geographical and historical context. India is a large country with vast economic and socio-cultural diversity in its varied regions. The development issues related to women in a large country like India will not only be inappropriate but some times even misleading. Women specific and women related legislations have been enacted to safeguard the rights and interest of women, besides protecting against discrimination, violence, and atrocities and also to prevent socially undesirable practices.

### **Chart: 1.1**

#### **Legislative Support For Women In India**

***Women-specific Legislations:***

- The Immoral Traffic (Prevention) Act, 1956.
- The Dowry Prohibition Act, 1961.
- The Indecent Representation of Women (Prohibition) Act, 1986.
- The Commission of Sati (Prevention) Act, 1987.

***Women-related Legislations:***

- The Guardians and Wards Act, 1860.
- Indian Penal Code, 1860.
- The Christian Marriage Act, 1872.
- The Indian Evidence Act, 1872.
- The Married Women's Property Act, 1874.
- The Workmen's Compensation Act, 1923.
- The Legal Practitioners (Women) Act, 1923.
- The Indian Succession Act, 1925.
- The Child Marriage Restraint Act, 1929.
- The Payments of Wages Act, 1936.
- The Muslim Personal Law (Shariat) Application Act, 1937.
- The Factories Act, 1948.
- The Minimum Wages Act, 1948.
- The Employees' State Insurance Act, 1948.
- The Plantation Labour Act, 1951.
- The Cinematograph Act, 1952.
- The Special Marriage Act, 1954.
- The Hindu Marriage Act, 1955.
- The Hindu Adoptions & Maintenance Act, 1956.
- The Hindu Minority & Guardianship Act, 1956.
- The Hindu Succession Act, 1956.
- The Maternity Benefit Act, 1961.
- The Beedi & Cigar Workers (Conditions of Employment) Act, 1966.
- The Foreign Marriage Act, 1969.
- The Indian Divorce Act, 1969.
- The Medical Termination of Pregnancy Act, 1971.
- Code of Criminal Procedure, 1973.
- The Bonded Labour System (Abolition) Act, 1976.
- The Equal Remuneration Act, 1976.



- The Contract Labour (Regulation & Abolition) Act, 1979.
- The Inter-State Migrant Workmen (Regulation of Employment and Conditions of Service) Act, 1979.
- The Family Courts Act, 1984.
- Juvenile Justice Act, 1986.
- The Child Labour (Prohibition & Regulation) Act, 1986.
- National Commission for Women Act, 1990.
- The Infant Milk Substitutes, Feeding Bottles and Infant Foods (Regulation of Production, Supply and Distribution) Act, 1992.
- The Pre-Natal Diagnostic Technique (Regulation and Prevention of Misuse) Act, 1994.

In past, government of India has undertaken a large number of schemes aimed at the socio-economic development of women under various Five Year Plans.

**Chart: 1.2**

### **Gender Development In Indian Planning**

First Five Year Plan (1951-56)	Development of women was clubbed with the welfare of the disadvantaged groups like destitute, disabled, aged, etc.
Second to Fifth Five Year Plans (1956-79)	Welfare approach, besides giving priority to women's education, improved maternal and child health services, supplementary feeding for children and expectant and nursing mothers.
Sixth Five Year Plan (1980-85)	Shift in the approach from 'welfare' to 'development' of women. Multi-disciplinary approach with thrust on health, education and employment.
Seventh Five Year Plan (1985-90)	Aimed at raising women's economic and social status and bringing them into the mainstream of national development. The thrust was on generation of both skilled and unskilled employment through proper education and vocational training.
Eighth Five Year Plan (1992-97)	Emphasis on the development of women.
Ninth Five Year Plan (1997-2002)	Attempted 'Empowerment of Women'. The Plan also aimed at 'convergence of existing services' available

	in both women-specific and women-related sectors.
Tenth Five Year Plan (2002-07)	Continues with the strategy of “Empowering Women” as an agent of social change and development through Social Empowerment, Economic Empowerment and Gender Justice.

Development of women in the First Five Year Plan (1951- 56) was clubbed with the welfare of disadvantaged group like destitute, disabled, aged, etc. The Second to Fifth Plan (1956-79) continue to reflect the same welfare approach besides giving priority to women’s education and launching measures to improve maternal and child health services, supplementary feeding for children, and expectant and nursing mother. Sixth Plan (1980-85) has marked a clear shift in its approach, from welfare to development oriented plans towards women. Seventh Plan (1985-90) aimed at raising women’s economic and social status and bringing them into the mainstream of the national development. Eighth Plan (1992-97) focus on human development with special reference to women. The Ninth Plan (1997-2002) made significant changes in the conceptual strategy of planning for women development. The Tenth Plan (2002-07) continued with its strategy of empowering women as agent of social change and development (Chart-1.3).

**Chart-1.3**

### **Different Aspects Of Gender Development**

<b>CULTURAL</b>	<b>LEGAL</b>	<b>POLITICAL</b>	<b>ECONOMIC</b>	<b>SOCIAL</b>
↓	↓	↓	↓	↓
<ul style="list-style-type: none"> <li>● Respect of rights of indigenous and traditional people</li> <li>● Participation in local resource management</li> </ul>	<ul style="list-style-type: none"> <li>● Awareness of rights</li> <li>● Decentralization</li> <li>● Mainstreaming gender perspectives</li> <li>● Decision</li> </ul>	<ul style="list-style-type: none"> <li>● Gender justice, elimination of all forms of gender discrimination</li> </ul>	<ul style="list-style-type: none"> <li>● Poverty Eradication</li> <li>● Micro-credit</li> <li>● Women and Economy</li> <li>● Globalization</li> </ul>	<ul style="list-style-type: none"> <li>● Education</li> <li>● Health</li> <li>● Nutrition</li> <li>● Drinking water</li> <li>● Sanitation</li> <li>● Housing and Shelter</li> </ul>

<ul style="list-style-type: none"> <li>● Inclusion of indigenous knowledge</li> </ul>	making		<ul style="list-style-type: none"> <li>● Women and Agriculture</li> <li>● Women and Industry</li> <li>● Support services</li> </ul>	<ul style="list-style-type: none"> <li>● Environment</li> </ul>
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Women's development has come a long way from the earlier welfare orientation. In the welfare approach, women were taken as vulnerable sections of the population, whose situation could be ameliorated through the provision of support services like health, nutrition and child care. Women's development has been looked at variously from perspectives that have followed the welfare approach. The present approach of empowerment looks at unequal gender and power relations and use conscientisation, mobilization, solidarity and collective action as the solution (Chart-1.4).

**Chart-1.4**

### **Different Perspectives To Women's Development**

Type of Project goal	Concepts		Type of developmental interventions
	Concept of the problem	Concept of the solution	
Welfare	Women's poverty, women's special needs, women as a vulnerable groups, women's lower socio-economic status	Provision of support services of health, nutrition, child care	Build maternity clinics, health clinics, immunization, health education, nutrition education
Economic self-reliance	Women as under-employed, unproductive, dependent, lacking in productive skills	Promote self reliance and inter-dependence, provide productive skills, encourage women's productive enterprises	Income generating projects for women, women's clubs, soap making, school uniform making etc.
Efficiency	Women as previously overlooked resource in development planning, women as under developed human capital	Identify actual productive roles of women, support women with skills, training and improved technology, invest in previously over looked resource	Integration of women in development planning, mainstreaming of women's development, extension advice

			for women farmers, appropriate technology for women, increase women's access to factors of production
Equality	Structure of inequality, discrimination against women in schooling, credit, access to land	Equality of opportunities for women in schooling, access to factors of production	Affirmative action to promote equal opportunity, revise development planning so that women are equal partners and beneficiaries in development process.
Empowerment	Unequal gender power relations, the patriarchy, patriarchal resistance	Conscientisation, mobilization, solidarity, collective action	Grass roots projects, support for women's collective action, project concerned with democratization and political action

**Source: UNICEF, based on Moser, in ICECD (undated) Making Development Gender Sensitive, a Guide for Trainers, Ahmedabad, ICECD.**

A large number of social, economic and political factors are found to continue to the development of women in ethnologically diverse, socially complex and tradition-bound societies such as India. A latest study on gender development (2005) has revealed that Kerala, Tamil Nadu, Punjab, Gujarat, Karnataka and Maharashtra are the leading states as far as overall gender development indicators are concerned (Table 1.1).

**Table-1.1**

Overall Gender Development Ranking Of Indian States

State	Gender Development		<i>Rank in Factor Indicators</i>							
	STD Values	Rank	Demo- graphy	Education	Health	Social Status	Labour Participation	Economic Status	Drudgery	Leadership
Kerala	0.899	1	1	1	1	2	7	13	1	9
Tamil Nadu	0.326	2	3	2	4	9	6	8	7	3
Punjab	0.274	3	14	4	2	1	8	1	2	13
Gujarat	0.228	4	12	3	3	5	4	2	4	12
Karnataka	0.195	5	5	7	7	8	2	11	5	7
Maharashtra	0.187	6	8	6	5	3	9	15	3	5
Andhra Pradesh	0.121	7	2	8	8	14	3	7	9	2
West Bengal	-0.028	8	6	5	9	6	15	10	8	6
Madhya Pradesh	-0.070	9	10	12	12	11	1	3	14	4
Uttar Pradesh	-0.244	10	13	11	13	10	12	5	11	1
Orissa	-0.248	11	4	9	11	7	10	14	15	11
Haryana	-0.276	12	15	10	6	4	14	4	6	14
Rajasthan	-0.335	13	11	14	10	13	5	12	12	10

Assam	-0.460	14	7	13	14	15	11	9	10	15
Bihar	-0.573	15	9	15	15	12	13	6	13	8

Source: NPC Report, Delhi, 2005.

There are marked demographic contrast between the northern, eastern and central parts of India on the one hand and the rest of the country on the other. The educational backwardness has been reported high in Bihar, West Bengal and Rajasthan while health indicators show that Bihar, Assam, Uttar Pradesh and Madhya Pradesh are backward states. The social status of women has also found to be poor in Andhra Pradesh, Assam, Rajasthan and Bihar. Similarly, the economic status of women is found to be poor in Maharashtra, Orissa, Kerala and Rajasthan. As far as the leadership is concerned, Uttar Pradesh is ahead of state like Kerala. However, SHG's per lakh females were reported high in Andhra Pradesh, Tamil Nadu, Karnataka, Kerala and Orissa.

Indian women are at the crossroads of their destiny. There is a great upsurge in consciousness about their rights among all sections and classes of society in the country. There has been tremendous increase in developmental activity for women since the 1980s with a great leap forward in the 1990s. Women constitute 48.2 per cent of the country's population. However, development process has bypassed women. Their holistic development in terms of materials, resources, programmes and policies is the broad mandate of working of Ministry of Women & Child Development, Govt. of India.

Department of Women & Child Development was setup in the year 1985 as the national machinery for advancement of the women in the country. In the view of increasing importance of women empowerment, Government of India has converted the department into full fledged Ministry in the year 2006. Government of India has implemented a number of programmes for women empowerment. Swayamsiddha is an integrated scheme for women's empowerment, which is based on formation of women into self help groups for holistic empowerment of women through awareness generation, economic empowerment and

convergence of various schemes. The long term objective of the programme is the all round empowerment of women by ensuring their direct access to, and control over, resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes. The Swashakti Project as known as Rural Women's Development & Empowerment Project is a centrally sponsored project, supported by World Bank and IFAD was operational till June 2005. The project aimed at enhancing women's access to resources for better quality of life through use of drudgery and time reducing devices, health, literacy and confidence enhancement and increasing their control over income through their involvement in skill development and income generating activities. The project was implemented through Women's Development Corporations in the states of Bihar, Haryana, Gujarat, Karnataka, Madhya Pradesh, Uttar Pradesh, Jharkhand, Chhatisgarh and Uttaranchal. A major initiative towards improving the socio-economic lot of poor, marginalized and resourceless women, Government of India launched STEP Scheme in 1986-87 with the view of empowering poor women and promoting sustainable livelihoods for them in traditional sectors of economy. The scheme is being implemented through public sector organizations, state corporations, District Rural Development Agencies, Cooperatives and voluntary organizations. Swalamban Programme, previously known as NORAD was launched in 1982-83 with the assistance from NORAD aimed at providing training and skills to women to facilitate them to obtain employment or self-employment on a sustained basis. The scheme Swadhar was launched by the government in the year 2001-2002 as a holistic scheme to provide shelter, food, clothing and care to women who are living in difficult circumstances without any social or economic support. The package of assistance available under the scheme include provisions of shelter, food, clothing,



health care and counseling for destitute women; measures for social and economic rehabilitation through education, awareness, skill upgradation and personality development through behavioral training, etc.; help line or other facilities to such women in distress; and such other services as required for support and rehabilitation of women in distress. The scheme of assistance for construction or expansion of hostel buildings for working women with Day-Care Centre for Children is also in implementation since 1972. The scheme envisages provisions of safe and affordable accommodation to working women and women being trained for employment and girl students studying in post school professional courses. Balika Smridhi Yojana is an other comprehensive girl child specific scheme, which addresses the discrimination against the girl child.

Government of India has also adopted National Policy for Empowerment of Women, 2001 which aimed at bringing about the advancement, development and empowerment of women and to eliminate all forms of discrimination against women and to ensure their active participation in all space of public life and activities. The gender budgeting is also widely accepted as a powerful tool for empowerment of women. The Government of India is focusing on mainstreaming gender budgeting initiatives and bringing the subject center stage. The detailed guidelines for gender budgeting have been issued for budgetary allocation and reviewing the policy and implementation of schemes.

A review of Ninth Plan budget shows that about 43 per cent of funds of gross budget support for Women Component Programmes from the 15 ministries and departments where ostensibly spent on women. Of these Family Welfare contributed 70 percent of gross budget support, Health, Education and Indian Systems of Homeopathy contributed 50 percent of gross budget support. The contribution of Rural Development

and Labour 42 per cent and 34 per cent respectively. Others spent less than 30 per cent of their gross budgetary support on women (Table 1.2).

**Table-1.2**

**A Review Of The Progress Made  
During The Ninth Plan**

<b>Sl. No.</b>	<b>Name of Ministry/ Department</b>	<b>Ninth Plan (GBS) Rs. Crores</b>	<b>Flow to WCP Rs. Crores</b>	<b>%</b>
A.	Women Specific (Nodal Department)	7,810.42	7,810.42	100.0
*	Women and Child Development			
B.	Women Related Ministries/Departments			
1.	Family Welfare	15,120.20	10,541.26	69.7
2.	Health	5,118.19	2,581.26	50.4
3.	Education	20,381	10,212.44	50.1
4.	Indian System of Medicine & Homeopathy	26,635	133.18	50.0
5.	Rural Development	41,833.87	17,415.55	41.6
6.	Labour	899.12	300.85	33.5
7.	Small-scale & Agro-Related Industries	3,786.85	868.93	23.0
8.	Non-Conventional Energy Sources	2,122.14	401.00	18.9
9 .	Social Justice & Empowerment	6,608.13	814.81	13.2
10.	Urban Employment & Poverty Alleviation	4,931.22	4.3.60	8.2

11.	Information & Broadcasting	680.05	30.00	4.4
12.	Agriculture & Cooperation	9,153.82	349.96	3.8
13.	Youth Affair & Sport	826.09	12.33	1.5
14.	Science & Technology	1,497.35	7.50	0.5
15.	Tribal Affairs		60.00	
	Sub- Total (B)	1,13,225.02	44,132.11	39.0
	Grand Total (A+ B)	1,21,035.44	51,942.53	42.9

Source: Ministry of Women & Child Development, Govt. of India, 2007

Budgetary allocation on women empowerment programmes is shown in Table 1.3. During 1997-01 Rs. 471.33 crores were spent on women's specific programmes. The larger amount was spent on Balika Smridhi Yojana, STEP and NORAD Schemes. Similarly, during Ninth Plan allocation, a larger amount was allocated for Balika Smridhi Yojana, Indira Mahila Yojana and Swashakti Projects.

*Table-1.3*

### **Budgeting Allocation On Women Empowerment Programmes**

<b>Programme</b>	<b>9th Plan Allocation</b>	<b>1997-1998</b>	<b>1998-1999</b>	<b>1999-2000</b>	<b>2000-2001</b>	<b>2001-2002</b>	<b>Total Expenditure (1997-2001)</b>
Balika Samridhi Yojana	390.00	60.00	60.00	40.00	21.00	25.00	163.63
Indira Mahila Yojana	165.00	-	0.01	0.02	2.21	19.51	02.11
Mahila Samridhi Yojana	63.15	38.50	20.00	2.04	15.00	8.00	35.51

Swashakti Project	102.94	1.00	8.00	5.00	8.00	15.00	21.00
Rastriya Mahila Kosh	46.00	0.01	1.00	0.01	1.51	1.00	0.00
STEP	68.32	16.00	16.00	15.00	13.00	18.00	58.27
NORAD	88.98	17.00	18.00	13.00	11.00	18.00	57.50
<b>Total</b>	<b>1238.96</b>	<b>175.71</b>	<b>167.61</b>	<b>113.31</b>	<b>112.10</b>	<b>170.29</b>	<b>471.33</b>

Source: Deptt. of Women and Child Development, Ministry of Human Resource Development, May 2001, Delhi.

Budgetary allocation on women empowerment programmes during 2004-05 is shown in Table 1.4. Rs. 245419 were allocated for 2004-2005 and a large chunk of amount was allocated on ICDS Scheme and its related components.

**Table-1.4**

### **Budgeting Allocation On Women Empowerment Programme During 2004-05**

**(Rs. In Crores)**

Scheme	Budget Estimates 2004-2005			Revised Estimates 2004-2005		
	Plan	Non-Plan	Total	Plan	Non-Plan	Total
Houselet for Working Women	9.00	-	9.00	6.20	-	6.20
Swawlamban	22.50	-	22.50	22.50	-	22.50
STEP	22.50	-	22.50	16.09	-	16.09
Swadhar	2.70	-	2.70	3.69	-	3.69
NCW	5.40	1.60	7.00	4.40	2.15	6.55
RMK	1.00	-	1.00	-	-	0.00
Short Stay Home	13.50	1.50	15.00	12.90	1.50	14.40
ICDS	1623.44	-	1623.44	1490.40	-	1490.40
World Bank Associate ICDS Project	270.00	-	270.00	370.00	-	370.00

UDISHA	54.00	-	54.00	74.00	-	74.00
National Nutrition Mission	0.03	-	0.03	48.00	-	48.00
Balika Samridhi Yojana	0.03	-	0.03	48.00	-	48.00
Swayamsidha	18.00	-	18.00	16.35	-	16.35
Swashakti	25.00	-	25.00	20.00	-	20.00
<b>Total</b>	<b>2400.00</b>	<b>54.19</b>	<b>2454.19</b>	<b>2400.00</b>	<b>54.19</b>	<b>2454.19</b>

**Source: Annual Report, Deptt. of Women & Child Development, Ministry of Human Resources Development, Govt. of India, 2004-05.**

### **Micro Credit/Micro Finance:**

The concept of micro finance and micro credit are usually used interchangeably. But micro credit is always dovetailed with thrift and hence micro finance is a more appropriate expression rather than credit. It includes the whole gamut of financial services like thrift, credit, insurance, leasing of equipment, remittance etc. required by the poor.

Micro credit is the credit of meagre amount of money which plays an important role while enhance the human life which should be used in proper way to achieve income generation, removal of poverty, create employment etc.

### **Various forms of Micro Financing:**

Micro finance is generally routed through small groups commonly known as Self Help Groups [SHGs], which not only serve as a platform to supervise the activities of each other but also provides social collaterals. Loan amount to the member of the SHG is based on the amount of the savings of the SHG and is recovered generally in 12 monthly installments. Loans are repeated and gradually increased; thus establishing relationship banking.

## **Self-Help Group:**

The Self-Help Group [SHG] is considered as a voluntary association of poor people. They are mostly having some socio-economic background. They are involved in solving their common problems through self-help and mutual help. It creates small saving among the members and the amount are kept with any bank. The SHGs have a membership of 15 to 20 members.

A self-help group is also defined as a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable pressing and personal by most of its members.

It is also defined as a group of rural poor generally comprising of small/marginal farmers, land less agricultural labourers, rural artisans, women folk and other micro entrepreneurs who organise themselves to, achieve socio-economic development by raising resource at their level initially and linking with the bank subsequently with the help of NGOs [[www.aidindia.org](http://www.aidindia.org)].

SHG may also be defined a voluntary association formed for the purpose of engaging small enterprise. To form this organisation, it requires a minimum of twelve individuals. The members of SHG form and work together. The bankers provide loans to this group. To put it simply, a self-help group is any group that offers emotional support and practical help with a problem that is common to all members.

R.S Krishnamoorthy and Makarand Ratnaparkhi defined a self-help group as a small voluntary association of poor people, preferably from the same economic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept

with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty. The concept of SHG's is based on the following principles viz, self-help supplemented with mutual help can be a powerful vehicle for the poor in their socio-economic development, participative financial services management is more responsible and efficient; poor need not only credit support, but also savings and other services; poor can save and are bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks.

The self-help group has been defined by NABARD as a group of about 20 people from a homogeneous class who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use their pooled resource to make small interest bearing loans to their members. The process helps them imbibe the prioritisation of needs, setting terms and conditions and accounts 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 in certain multiples of the accumulate savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the groups own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments. [NABARD 2001-02].

R. Nagaraj Naik defines it as a group of growers/people possessing a common experience problems and condition or situation that come together to share their experience/ knowledge/ideas and to give and receive support from others with the same experience.

The concept of SHG is to encourage collective learning, promote leadership address common constraints to create awareness among the growers; traisee with the financial institutions/NGOs/Government agencies to mobilise required technical and financial resources and encourage on-farm and non-farm micro enterprise activities among the members of the group [L.V Ananda Rao].

The implicit objective of SHGs is to combat unjust social relationship by increasing people's participation through their empowerment. The emphasis is also on human resource development. The SHGs are generally of small size. Such small sized SHGs not only ensure active participation, but also promote group dynamics in decision-making and greater transparency. Moreover, separate SHGs for men and women are more conducive for addressing the issues of gender imbalances. Also SHGs frame their own rules and regulations to suit their local conditions. Though the primary objective of micro-finance interventions is to help the poor to surmount poverty, they also assist them to undertake financially viable enterprises, which could be taken up by the banks for commercial lending.

SHG in this study is defined as a group of members voluntarily come together to form a group with an objective of empowering economically and socially, contribute savings and thrift, invest the savings in productive enterprises or lend the saving among the group members to more to better stand of bring sustain the habit of savings in future.

The SHGs are classified into five categories in this study and are defined as follows:

Model I: SHGs Formed And Financed By Banks:



SHG formed directly by banks under this model, the banks themselves act as SHPIs in forming and nurturing groups, opening their savings accounts and providing them with bank credit.

## Model II: SHGs Formed By NGOs, And Formal Agencies But Directly Financed By Banks:

This is called as NGO Facilitated SHGs. This appears to be the most popular model amongst bankers. Under this model, NGOs and formal agencies in the field of micro finance act as facilitators. They propagate the message, organize groups, train them in thrift and credit management and nurture them over a period. Banks in due course, link these groups by directly providing loans to them. More than 70% of the SHGs are linked through this model.

## Model III: SHGs Financed By Banks Using NGOs As Financial Intermediaries:

In this model, NGOs take on the dual role of facilitators and financial intermediaries. They help in formation of SHGs, nurturing them, training them in thrift and credit management. Eventually, the NGOs approach banks for bulk loan assistance for on lending to these SHGs.

Apart from these three models, which has been conceived by NABARD, in this study other two models were identified.

## Model IV: NGO Guided But Self-Supported SHGs:

This category of SHGs are entirely formed and supported by the group members, neither getting any assistance or support from bank nor from NGOs. By observing the group formed in the neighbourhood areas, these groups have initiated themselves and function as others models mentioned above.

## Model V: Completely Self-Supported SHGs:

Yet another category of SHGs which are very rarely found are the SHGs formed and initiated by the NGOs, guided by them on the rules and regulations, accounts to be maintained etc. But no financial support either directly or through the linkage with banks is arranged but only the savings of the members is used for internal lending as well as for starting an enterprise. Of all the four groups mentioned above, this group seems to be different, self-dependent and accordingly may be encouraged. However, by not getting any external support, the size of the enterprises initiated may be too small and also expansion is not possible.



## **Micro Finance In India:**

Addressing poverty is the most significant challenge in this millennium, clearly reflected in the Millennium Development Goals that seeks to halve global poverty by one half by 2015. The concern also forms a component of other global initiatives like the UN Habitat Agenda and campaign for good governance. Development initiatives to empower the poor, in the context of addressing the global challenge of poverty, invariably has a credit component. The rationale is that economic empowerment of the poor through strengthening the income generating capacity, equips the poor to access all the development requirements to get out of the multifaceted dimensions of poverty. Facilitating the access to credit is a recognized component of the poverty reduction strategy across countries and evaluation studies of interventions to address the poverty concerns have brought out the catalytic role of financial intervention to introduce new technology and skills that may improve productivity, designs and product mix and meet the emerging demand. However, while broad components of a micro finance programme are similar across countries in the region, the effectiveness of impact vary considerably, even within a country. In this context, it is useful to learn from operational practices, about the *approaches that are effective, the road blocks to effectiveness, promotional and regulatory practices, role of the government, NGOs and the private sector in reaching out the financial package, and commitment of the programme initiator. It is equally important to examine key technical aspects of saving and credit instruments, such as, computation of repayment installment, collateral, saving-linked loans, among others.*

Two distinct approaches to micro-finance have evolved in the micro finance sector during the last two decades of operations in the developing world. It is important to know them, as the issues of a sustainable system has to be examined in that context. The first is the commercial approach that considers micro-finance as down marketing of credit to reach the informal sector or the

needs of any other clients, whose credit worthiness does not match the requirements of the formal banking practices. The emphasis is on entrepreneurship and growth. The system works with the poor, but the word is conspicuous by its absence in the literature. The other and more prevalent approach in the southern part of the globe, covering basically the poor and marginalized communities, especially women, is largely on the pattern of the Grameen Bank of Bangladesh. Whatever may be the approach, the impact of micro finance seems to have touched the bottom of the development pyramid.

In 2003, the global outreach of micro credit extended to 80.9 million people, of which the poorest clients accounted for about 68 per cent. The share of India in the global micro-credit market was 13 per cent of all clients and 16 per cent of the poorest in 2003. The micro finance movement in India, unleashed around the 1970s, has come a long way from being a tool for welfare, to becoming an effective strategy for poverty alleviation. The movement has gained significant momentum, with 563 districts (out of 593) being covered all over India, with around 3,024 NGOs associated with the programme and 560 commercial banks providing direct or indirect credit linkages to Self Help Groups (SHG), which has emerged as an important part of the delivery and management system. The cumulative disbursement of credit from all these institutions taken together has been estimated at Rs. 5,038 crore (US \$ 1132 mn) and the total number of SHGs in India has grown to 1,276,035 as on December 30, 2004 (Government of India, The Economic Survey, 2004-2005). However, in terms of the share in the credit of the formal sector institutions, it is estimated to be less than 0.15 per cent of the outstanding loans to the priority sector and 0.51 per cent of the all commercial banks. In the context of poverty eradication in the developing countries, micro finance is being increasingly used as a mechanism to provide access to credit to the poor and low income households whose access to the commercial banks is limited. In India, the poverty situation continues to be dismal, despite the collective efforts made by the government policies and the NGOs. Official estimates show that during the beginning of the new millennium,

260 million people were living below the poverty line (10th Five Year Plan). This is a staggering figure for a country where year after year, resources, schemes and funds are mobilized from all quarters, to benefit the lot of the poor. It is in this context of the Indian situation, that the concept of micro finance as an alternate financial system is to be placed and understood. The first issue is to understand micro finance as a concept and second, to assess its operation with regard to the poverty question in India.

A survey of bank officials in the selected areas in various states shows that there has been significant increase in the savings of SHG members over the period of 2002-03 to 2005-06 (Table 1.5).

**Table-1.5**

Year-wise Saving Of SHG Member (Rs.)

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
2005-06	14299	4582	1029	1025	5233.75
2004-05	13551	7464	1764	1028	5951.75
2003-04	2970	4959	628	1281	2459.5
2002-03	4833	1750	312	4163	2764.5

**Source: Field Survey, 2006.**

The inter loaning of SHGs also shows the increasing trend. During 1<sup>st</sup> year average amount of inter loaning was reported to be Rs. 4370 which increased to Rs. 17015 in the 5<sup>th</sup> year (Table 1.6).

**Table-1.6**

Inter Loaning Of SHG (Rs.)

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
1 <sup>st</sup> Year	2187	2800	1996	10500	4370.75
2 <sup>nd</sup> year	3208	2358	11500	10333	6849.75
3 <sup>rd</sup> Year	2571	2037	12575	10122	6826.25
4 <sup>th</sup> Year	4833	4564	14500	16666	10140.8
5 <sup>th</sup> Year	4950	9761	14778	38571	17015
<b>Total</b>	<b>17749</b>	<b>21520</b>	<b>55349</b>	<b>86192</b>	<b>45202.55</b>

**Source: Field Survey, 2006.**

The average amount of CCL has been reported to be small one (Rs. 17738), however, loaning amount has been reported to be significant. Loaning amount has been reported to be significantly high in Strata-I and Strata-II (Table 1.7).

**Table-1.7**

Amount Distributed Under CCL Facility (Rs.)

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Grade I	25000	34230	10846	10000	20019
Grade II	43500	42257	11575	10625	26989
Loaning	50250	49000	12900	9988	30534.5
CCL	21336	27166	11950	10500	17738
<b>Total</b>	<b>140086</b>	<b>152653</b>	<b>47271</b>	<b>41113</b>	<b>95280</b>

**Source: Field Survey, 2006.**

Recovery status of SHGs is shown in Table 1.8. The highest rate of recovery was reported to be high in case of priority sector loaning (75 per cent). The rate of recovery in case of SHGs was reported to be 73.25 per cent. It was found more pronouncing in case of Strata-IV (85 per cent) and Strata-II (80 per cent). The recovery rate for SHGs was reported least in Strata-I (52 per cent). Again, the recovery rate for the loans extended in industry sector was reported to be least (39.75 per cent) (Table 1.8).

**Table-1.8****Percentage Of Recovery**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Priority sector loaning	83	60	85	72	75
SHGs	52	80	76	85	73.25
Industry sector	25	20	47	67	39.75
Agriculture sector	85	75	52	60	68
Service sector	74	62	75	39	62.5



Other	100	45	61	68	68.5
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**Source: Field Survey, 2006.**

Government of India has recently announced its policy to expand micro credit activities through the country. The reason for this is the increase in the formation of women's self help groups over the last decade, seen as a social movement sweeping the country. Studies on micro credit interventions in South Asia show that while micro-credit increases opportunities for livelihoods and enhances income levels of households, its impact can not be said to be so significant as to change peoples or women's lives phenomenally (Goetz and Gupta, 1996). The impact on the poorest is limited. The impact of increased incomes upon women's status is also ambiguous. Enhanced livelihood activities resulting from micro credit also increase the burden across other more vulnerable members of the household, especially older women and younger girls (Burra, 2005). Micro credit is usually given for productive purposes. However, it has been widely recorded that despite the emphasis of micro credit practitioners on the use of loans for livelihood generation and income augmentation, women are aware of the integral link between reproductive responsibilities and productive ends. Therefore, the loans to meet food, education and health needs should not be narrowly seen as consumption loans. There is also a growing burden on women for repayments, generating livelihoods, of providing to be financially sustainable, of functioning as a member in the SHS and also of continuing to be responsible for household work of cooking, cleaning, rearing and caring. Thus, in poor households women are relatively more impoverished. Naila Kabbir (2005) is also of the view that there are no magic bullets, no panaceas, no blue prints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, employees. It is clear that while micro finance does make important contributions to poverty reduction and to various of the millennium development goals, generalized claims about its transformative effects do not always hold up in practice. Micro finance can not automatically empower women. There are only different entry points into the

larger project of social change, each with transformatory potential, but contingent on context and on organizational commitment and capacity if this potential is to be realized.

## Review of Studies:

Various studies have been conducted since the nationalization of commercial banks in 1969, highlighting the importance and use of credit particularly in rural areas. These studies look into the problems of over dues and the causes for poor recovery. Interestingly, several studies have been conducted by social scientists, financial institutions and agencies, which highlight the positive trends and impact of Self Help Groups on empowerment, credit accessibility and the social change. It is very difficult to review all the relevant studies since proper documentation of such studies is still to be ensured. Therefore, available relevant studies, particularly case studies, workshops, seminars and symposia, have been critically reviewed.

**Nagayya** (2000) maintains that an informal arrangement for credit supply to the poor through SHG's is fast emerging as a promising tool for promoting income-generating enterprises. He has reviewed the initiatives taken at the national level with a view of institutional arrangements to support this programme for alleviation of poverty among the poor, with focus on women. He maintained that NABARD and SIDBI are playing a prominent role at various stages of implementation of this programme. There are other national level bodies also supporting NGO's/VA/s, viz. Rastriya Mahila Kosh (RMK), Rashtriya Gramin Vikas Nidhi (RGVN) etc. He called for an imperative need to enlarge the coverage of SHG's in advance portfolio of banks as part of their corporate strategy, to recognize perceived benefits of SHG's financing in terms of reduced default risk and transaction costs.

**Ahmad** (1999) through a case study on Thrift Groups in Assam, highlighted that women are coming to the administration directly for their just rights and to address their grievances boldly. It proved that Self Help Groups are successful in North East India even in the midst of insurgency.

**Similarly Gurumoorthy** (2000) maintained that SHG is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is a viable organizational setup to disburse micro credit to the rural women for the purpose of making them entrepreneur and encouraging them to enter into entrepreneurial activities. Credit needs of the rural women can be fulfilled wholesomely through the SHG's. The women led SHG's have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkages with the banks and enforce financial self discipline. SHG's enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic and social and cultural spheres of life. They encourage women to take active part in the socio-economic progress of the society.

**Bhatia and Bhatia** (2000) through few case studies highlighted that recovery of SHG's is higher than other credit extended to borrowers. Moreover, involvement of SHG's had helped the bank branches in recovery of old dues. They observed that there has been perceptible changes in the living standards of the SHG's members, in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and income levels as well.

**V.M. Rao** (2002) maintain that a review of the genesis and development of SHG's in India reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The origin of SHG's could be treated to mutual aid

in Indian village community. SHG's encourage savings and promote income generating activities through small loans. The experience available in the country and elsewhere suggests that SHG's are sustainable to have replicability, stimulate savings, and in the process help borrower to come out of vicious circle of poverty.

**Rakesh Malhotra** (2000) in his study of 174 women beneficiaries, in Rae Bareilly of the state of Uttar Pradesh, drawn and covered randomly from four formal agencies of credit i.e. CB's, RRB's, PACS, and ARDB's revealed that less than half a per cent of female population against 3.5 per cent of male population in the study area were clients of the banks. Furthermore, only 7.64 per cent of the total number of cases financed and only 6.96 percent of the total quantum of credit extended by RFI's have gone to women. It was observed that 83 per cent of loan cases availed by women; male members were primarily responsible for the end use of credit.

**Puhazhendi** (1999) analyzed the functioning of SHG's, in performance, sustainability, empowerment of women, economic impact on the members, future potentials etc. He observed that SHG's in Tamil Nadu are performing well towards social change and transformation. The emerging trends are leading to positive direction of empowerment of members and promotion of micro finance.

**Dasgupta** (2000) in his paper on informal journey through Self Help Groups observed that micro-financing through informal group approach has effected quite a few benefits viz.: (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) matching the demand and supply of credit structure and opening new market for FI's; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidyless and corruptionless credit, and (vii) remarkable

empowerment of poor women. He stressed that SHG's should be considered as one of the best means to counter social and financial citizenship not as an end in itself.

**Datta and Raman** (2000) highlighted that SHG's are characterized by heterogeneity in terms of social and economic indicators. The success of SHG's in terms of high repayment is mostly related to the exploitation of prevailing social ties and cohesion found among women members. Social cohesiveness among members spring not only from their diverse background of knowledge base, skills occupations and income levels, but also due to the dynamic incentive system of progressive lending to the groups on the successful completion of loan repayment. However, SHG's are heavily dependent on external financial agencies for their lending operations.

**Satish** (2001) in his paper raised certain issues related to the functioning of SHG's. Adequate care should be taken to ensure homogeneity of socio-economic status of the members, while forming SHG's. The process of SHG formation has to be systematic whether a Bank or an N.G.O forms it. He emphasized that SHG's experiment has to be spread throughout rural India rather than being concentrated in a few pockets of the country. NGO's are more suited for forming and nurturing of the SHG's, and therefore, it is essential to strengthen them and their resources so that they should increasingly undertake this work.

**Barbara and Mahanta** (2001) in their paper maintained that the SHG's have helped to set up a number of micro-enterprises for income generation. Rastriya Gramin Vikas Nidhi's credit and saving programme in Assam has been found successful as its focus is exclusively on the rural poor. It adopted a credit delivery system designed specially for them with the support of a specially trained staff and a supportive policy with

no political intervention at any stage in the implementation of the programme.

**Puhazhendhi, and Satyasai** (2001) in their paper attempted to evaluate the performance of SHG's with special reference to social and economic empowerment. Primary data collected with the help of structured questionnaire from 560 sample households in 223 SHG's functioning in 11 states representing four different regions across the country formed the basis of the study. The findings of the study revealed that the SHG's as institutional arrangement could positively contribute to the economic and social empowerment of rural poor and the impact on the later was more pronounced than on the former. Though there was no specific pattern in the performance of SHG's among different regions, the southern region could edge out other regions. The SHG's programme has been found more popular in the southern region and its progress in other regions is quite low, thus signifying an uneven achievement among the regions. Older groups had relatively more positive features like better performance than younger groups.

**Manimekalai and Rajeshwari** (2001) in their paper highlighted that the provision of micro-finance by the NGO's to women SHG's has helped the groups to achieve a measure of economic and social empowerment. It has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

**K.C. Sharma** (2001) maintained that through SHG's women empowerment is taking place. Their participation in the economic activities and decision-making at the household and society level is increasing and making the process of rural development participatory, democratic, sustainable and independent of subsidy, thus, macro-

financing through SHG's is contributing to the development of rural people in a meaningful manner.

**D.K. Singh** (2001) in his study in Uttar Pradesh highlighted that the SHG's is now functioning in the place of moneylenders because loan could be taken at any time as and when needed for any purpose. There are no formalities involved and the transaction cost is low.

**Mishra and Others** have attempted to study the size, composition, characteristics of rural self help groups, to examine their functions and the impact on generation of income and employment, to identify the major constrains and problems of the group and suggest measures for overcoming these problems. They suggested that the banks and other financial institutions and state government should come forward to help the rural poor through the SHG's and provide liberalized credit facilities at cheaper rates of interest. The above studies simply demonstrate that SHG's are playing a vital role in extending macro-finance to the rural poor. The functioning of SHG's has been based on participatory mechanism and therefore the impacts of SHG's on its members in terms of empowerment, accessibility to credit, socio-economic change etc. has been found positive. Though there are a number of studies, which are related to functioning and micro-finance but only a few studies have been taken so far to assess the impact of Women Self Help Groups on the socioeconomic empowerment. In this context, the present study is important to assess the impact of Women Self Help Groups on its members in terms of socio-economic empowerment in the state of Uttar Pradesh. The study findings may be useful for policy imperatives and smooth functioning of SHG's. More benefits of SHG's may be obtained through proper functioning of these groups and extending of micro-finance to develop and promote micro-enterprises. The impact of the intervention of micro finance cannot be understood unless one focuses

upon many impact evaluation studies that have been conducted by various organizations. The horizontal approach stresses the importance of impact evaluation studies (IES) in ascertaining the success of the intervention of micro finance. Below are examples of some impact evaluation studies.

***Puhazhendhi (2000)*** in his study reviews the progress of the SHG-Bank linkage program in Tamil Nadu and assesses the socio-economic impact of the program on the group members. The study was conducted by NABARD in Tamil Nadu and covered 70 SHGs promoted by four major NGOs.

***Puhazhendhi and Satyasai, (2000)*** assessed the living conditions of SHG members after they were linked to banks. The study covered 560 member households of 223 SHGs from 11 states. These states spanned the central, southern, northern, western and eastern regions of the country. The findings showed that the social impact of the post-SHG period was such that there was an increase in self-worth, in communication, an increased awareness of social evils (this was tested by asking questions about the abuse of women in films) and a small decrease in family violence.

***Das (2001)*** in his study focuses upon the NGOs - the Activists for Social Alternatives and People's Solidarity Association (PSA) from Tamil Nadu, and SPANDANA from Andhra Pradesh were selected. Within these organizations, interviews of select clients were conducted. The case studies focused upon 'milestone points' in the lives of the respondents. These were the past and present economic conditions of the parental and marital households; economic condition prior to and after the loan; type of change that occurred and was experienced by the client, other members of the household and the household as a collective; to what factors were these changes attributed to; the prevalent methods of risk



management; the coping mechanism on the part of the individual and the household in the event of crisis situations, life cycle events and emergencies; the lending and borrowing behavior of clients and their households; the utilization pattern of loans raised from different sources; i.e. the different uses that credit is put to in the household; financial management at the household level; the contribution of loans raised by the MFIs towards a rise in the income of the client's household, including their perceptions about the nature and quality of such services; people's perception regarding the potentials of micro-finance in realizing their future plans; any change in self-esteem. With respect to micro enterprises, the milestone points that were recorded were with respect to, input, output, overall perception, change in income and expenditure, and changes in decision making on the purchase of inputs, the marketing of products, etc.

**Menon and Gupta** (1999) in their study sought to create a knowledge base that was relevant to the ultimate stakeholders, i.e. the SHGs and the bank Branch Managers. A questionnaire was devised to interact with bank branch managers. The study team also interacted with area managers, Regional Managers, Zonal Managers, and Lead Bankers. In-depth discussions were held with the NGOs and SHGs. A study tour with representatives from the RBI, the Lead Bank of the district (Bank of India), local bankers and NGO representatives was taken to SHGs. The research design being action-oriented, the entire study was also an educative process. Dialogues that were initiated between participants, served as information sources to them. The findings of the study did not remain as data to be collated, but it was also information to be acted upon simultaneously. Consequently, implementation mechanisms were re-examined during the process of data collection itself.

**Tata Institute of Social Sciences** (2000), conducted a study to assess the impact of MRCP on credit delivery institutions like banks, on project borrowers and the social impact of MRCP. The sample was drawn from four districts in the state of Maharashtra. 599 individuals who were direct borrowers from the bank as well as the SHGs were interviewed with the help of an extensive survey using semi-structured interview schedules. Case studies of individual borrowers were also conducted. Informal discussions were conducted with 11 bank officials who were also mailed interview schedules. Case studies were made of villages based upon secondary data, individual interviews and focus group discussions.

**Pandey** conducted a study to assess the impact of *Rashtriya Mahila Kosh*. This study is based in the state of Maharashtra and was conducted to examine whether the RMK has been able to achieve its main objectives of reaching credit to poor women, enabling women to achieve economic independence and becoming aware about credit facilities and management. The study, which was exploratory in nature, had a sample of 250 beneficiaries from the NGO Annapurna Mahila Mandal in Mumbai, Pune and Belgaum and 50 from the NGO Rani Laxmibai Mahila Mandal in Chandrapur. These two NGOs were selected since they were implementing the RMK scheme.

**Hishigsuren,** (2000) in his evaluation study assessed the impact of Micro-enterprises Services (AIMS) is the outcome of a USAID multi-year program that seeks to understand better the processes by which micro-enterprise programs strengthen businesses and improve the welfare of the clients and their households.

**Deshmukh Ranadive** (2002) in his study on Women's Access to Credit and Rural Micro-Finance in India has addressed issues related to data in the context of micro-finance interventions in rural areas. The vertical

approach has shown how the data that has been collected, throws light on the different dimensions of the programme and the participants. Basically the supply side of the intervention is captured through the vertical approach of looking at data issues. The demand side is addressed in impact evaluation studies wherein the lives of clients are scrutinized. The impact evaluation studies also relate the conceptual ethos of micro-finance with the intervention and its impact.

**Naila Kabir** in her paper on Micro Finance and Millennium Development Goals has analysed the rationale behind the delivery of finances services to poor households and to poor women in particular, and the kinds of impacts it might have had, or failed to have. She is of the view that while micro finance does make important contributions to poverty reduction and to various of the Millennium Development Goals, generalized claims about its transformative effects do not always hold up in practice. Micro finance can not automatically empower women any more than education or political quotas or access to wages or any of the other interventions that features in literature on gender and development.

**Dutta & Neelakantan** (2004) in their paper on Governance in Micro Finance have discussed a case of BASIX. They are of the view that the governance is a pervasive entity with strong intuitive appeal that yet some how defies precise definition, whose essence, while clear, is somehow impossible to crystallize. Micro finance in deed any credit based activity faces certain unusual pre and post contractual problems such as adverse selection and morale hazard, which arise due to informational asymmetries and incompleteness, as well as imperfect commitment on the part of contracting parties. These problems are a sub-set of the general problem of any organization namely coordination and motivation, and necessitate the incurring of cost, called transaction cost, to solve these problems.

**Basu** (2005) in her paper on Scaling of Micro Finance for India's Rural Poor has reviewed the current level and pattern of access to finance for India's rural poor and has examined some of the key micro finance approaches in India, taking close look at the most dominant among these, the self help group, bank linkage initiative. Her paper is based on a household survey supported by World Bank. The survey findings show that India's rural poor currently have a very little access to finance from formal sources. Micro finance approaches have tried to fill the gap. Among these, the growth of SHG Bank linkage has been particularly remarkable, but outreach remains modest in terms of the proportion of poor household served.

**Harper** (2002) in his study on Promotion of Self Help Groups Under SHG Bank Linkage Programme in India has examined and compared the different ways in which self help promotion institutions promote Self Help Groups. The study suggested that incentive schemes for NGOs and individual should be redesigned and tested in order to cover the full cost of SHPI. The management of the schemes to encourage SHG promotion should be experimentally delegated to banks in order to avoid the problems caused by NABARD's thin representation and to take full advantage of the banks greater field coverage.

**Naila Kabir** (2005) in her study on Micro Finance has assessed the impact of micro finance on women's empowerment. The findings suggest that there is need for caution in talking about the impact of micro finance in general. Micro finance offers an important and effective means to achieving change on a number of different fronts, economic, social and political. The success of micro finance organizations in build up the organizational capacity of poor women provides the basis for their social mobilization that may other development interventions have not been able to achieve.

**Gopalan** (2004) in her paper presented a detailed profile of empowered women. She visualized the status of women in different states with the help of statistical data. She also talked about gender development indicators and analyzed women status in state analytical framework.

**Kaushik** (2005) presented status of women in Indian polity. He discussed the current status of women in India in the context of governance.

**Singh and Singh** (2002) discussed the emerging trends and patterns in women's political empowerment and analyzed emerging perspective of leadership in state of Uttar Pradesh.

**Hasan and Menon** (2004) in their book on unequal citizens highlighted the status of Muslim women in India. They suggested that a more deliberate engagement with secular discourses of development and empowerment enables us to address the structural forms of institutionalized inequality that perpetuate social and gender injustice.

**Singh and Singh** (2004) highlighted the educational status and empowerment of OBC women in the state of Uttar Pradesh. They are of the view that despite protective measures, the women of Dalits and OBC's communities still suffer from the stigma of inferiority and low socio-economic status.

**Pandey and Singh** (2006) discussed in detail the female criminality in India. They also lamented upon the poor status of women prisoners and their dependent children. They are of the view that jails do not have basic facilities to grow up young children depending on women prisoners.

**Uma Devi** (2005) edited a volume on violence against women in India in human rights perspective. She is of the view that where women are marginalized and subjugated for whatever reason women have become the victims of humanization, torture and exploitation.

**Bhattacharya** (2004) edited a volume on domestic violence against women in India. She presented life stories of 17 women from divorce cultural, class, education and religious backgrounds in India who were victims of domestic violence.

**Purshothaman** (1998) presented a case study of an informal network of non-governmental organizations and women's collectives. She analyzed the implication of the form and nature of organizations for changing power relations and for fostering women's autonomy.

**Narsimhan** (1999) is of the view that more vital inhibiting factors leading to the disadvantaged position of women are their ignorance, powerlessness and vulnerability.

**Singh and Srivastava** (2001) have talked about in detail the gender equality and women empowerment. They edited 30 well-written essays on diverse dimensions of gender equality and women's situation in India.

**Seth** (2001) presented a comprehensive and analytical account of women's development programmes since India's independence. She began with discussing the historical position of women in Indian society and pointed out the key issues, which have affected women's lives.

**Reddy** (2002) edited a volume on empowerment of women and ecological development in India. The volume highlighted women perspectives, empowerment and ecological context of gender development.

**Singh and Singh** (2005) presented demographic transition in north-east region of India and discussed the status of reproductive health of women in Tripura and Mizoram. They are of the view that there is need to improve the RCH services through involving NGO's for improving health status of women in north-east region.

**Neeraj Kumar** (2006) is of the view that women's economic empowerment is absolutely essential for raising their status in society. He also reviewed studies on women entrepreneurship.

**Nirmala and Birundha** (2006) are of the view that government is primarily responsible for making socio-economic and political decisions towards the betterment of people in the country. They discussed the involvement of political parties in shaping governments decisions and policies related to the welfare and development.

**Singh & Pandey** (2007) in their study on Empowerment of Scheduled Caste Women have highlighted the impact of micro finance on socio-economic empowerment of Scheduled Caste women in Uttar Pradesh and Uttaranchal. They are of the view that SHG based micro finance is an instrument for overall economic empowerment of rural poor women.

**Prem Chander & Vanguri** (2007) highlighted the impact of micro finance programmes on women's empowerment in India. They compared Swashakti, Swayamsiddha, Swaran Jayanti Gramin Rojgar Yojana and Rashtriya Mahila Kosh micro finance programmes for facilitating rural poor women in their access to micro credit.

**Neera Burra, et al.** (2005) in her edited volume on Micro Credit, Poverty & Empowerment have highlighted the SHG based micro finance and their impact on women empowerment in India. They presented analysis of case studies and modules of micro finance in India. They are of the view that collective strategies beyond micro credit to increase the endowments of poor women enhance their exchange outcomes viz-a-viz the family, state, markets and community, and expand socio-cultural and political spaces are required for poverty reduction and women's empowerment.

**NPC** (2005) analysed gender development in India in the context of inter-state analysis with the help of state rankings on the basis of calculating the average of the standard values of the 52 criteria indicators.

A study conducted by **NABARD** [2002] in 11 States of India elucidated that there has been a positive result in enhancing the standard of living of SHG members in case of asset ownership. Savings and borrowing capacity, income generating activity and income levels. The average value of asset including livestock and consumer durable has increased considerably. The housing condition of the people is improved, from the mud walls to thatched roofs to brick walls and tiled roofs. Almost all members developed saving habit in the post SHG.

**R.K. Mishra** [2002] examined the success of micro credit intervention in India and compared it with Orissa. It is found that the repayment by the members to SHGs was around 98% and SHGs to banks was over 95%. SHGs in several categories including women, joint farmers groups, social forestry groups etc were formed.

**Dwarakanath H.D** [2002] analysed the characteristics and growth of self-help groups in Andhra Pradesh and found that the SHGs using the loan facilities from the cooperative credit banks, commercial banks, mahila bank and Maheswaran banks, have produced more than 50 varieties of products.

**Muhamme Hussain Bhatti** [1999] found that the improvement of women's economic situation is the basic determinant of their empowerment. Women are being extended extension, advice and the financial assistance to generate income in farm and off farm sectors.

**N. Mohanan** [2001] in his study found in Trissur district of Kerala that the average membership of SHGs was 18, who are drawn from labour, petty trades and marginal farmers. Purpose-wise, loan extended



indicated domestic consumption accounted for 58%. The characteristics of micro entrepreneurs in SHGs revealed that a very high proportion of them were unemployed prior to joining SHGs.

**Jothy K and Sundar J** [2002] in their study of evaluating the programme of Tamil Nadu Mahalir Thittam found that SHG women are currently involved in economic activities such as production and marketing of agarbathis, candle and soap, ready made garments, pickles, appalam, vathal, fur toys, bags, palm leaf products dhotis, herbal products, fancy sea shell, ornaments, eatables, coir mats and other coir products, mattress, chapels, leather good etc.

**Rajasekar D** [2003] analysed the impact of the economic programmes of SHARE, a NGO in Tamil Nadu on poverty reduction with the help of data collected from the households of 84 women members. The economic programmes have contributed to saving and income increase for the women. However, the member group was not found to be significantly different from the comparison group in terms of control over income and decision-making.

A study by **Gsyhani Mohideen et. al** [2002] found that majority of the group were homogeneous in terms of occupation and income. The key activities include dairy, minor irrigation, fisheries, durrie weaving, agarbathi and brick making.

**Sudharkar Rao et.al** [2000] found that the inhibiting factors for group-oriented enterprise development could be found in improper planning, inadequacy in the usage of technological inputs and lack of proper coordination between the group members.

**Ramana Rao D.V.V** [2001] analysed the experiences of micro credit movement through self-help groups and found that the groups mobilized

by the co-operative banks have mobilized more savings than that of groups sponsored by the NGO organizations.

**Nanda Y.S** explains the significance of establishing linkages with self-help groups and banks. He observed that the main advantage to banks would be externalization of a part of the work items of the credit cycle-assessment of credit needs, appraisal, disbursal, supervision and repayment, reduction in transaction costs etc.

**N.V. Namboordiri and R.L.Shiyani** [2001] found that the percentage of women groups promoted by the SHPI was 52% and 84% by NGOs. The percentage of SHGs linked by the SHPI was 65% and that of NGOs was 42%.

**Suman Jain** [2000], noted that women are assisted for income generating in number of ways by NGOs. They are given financial assistance directly or as facilitated by NGO functionaries to have access to finance from banks, financial institutions donors, corporate sector and government schemes etc.

**Rajaram Dasgupta** [2001] observed that the informal credit in the form of group approach has effected few benefits such as savings mobilized by the poor, access to the required amount of credit, matching the demand and supply of credit structure and opening of new market for Financial Institutions, reduction in transaction cost for both the lenders and borrowers, tremendous improvement recovery, heralding a new realization of subsidy-less and corruption less credit and remarkable empowerment of the women.

**Yaron, Besley**, (1994), underlined that the micro finance institutions remain most successful ones in terms of outreach and performance in delivering credit services to the poorest of the poor women, and small artisans in the rural and urban areas, reduction in adverse selection of

borrowers, development of collateral substitutions, offering cost effective approaches to formal institutions.

**Samar K, Datta and M.Raman** [2001] underlined that SHGs were able to provide various services such as business loan, consumption loan, loan for settlement of old debt and loan for other contingency purposes to their members. The SHGs under study are characterized by heterogeneity in terms of social and economic indicators.

**Abdul Hayes, Ruhul Amin and Stan Becker** [1998] analysed the relationship between poor women's participation in micro credit programmes and their empowerment by taking both SHG and non-SHG members in rural Bangladesh.

**Karmakar [1999] for Tamil Nadu, Shylendra, [1999] for Gujarat and Maharashtra [NABARD], Mohanan [2000] for Kerala etc** suggested that micro credit schemes using SHGs have enabled the poor to have easy and continued access to an easy source of credit without the scheme becoming a burden to the banking system.

**Madheswaran [S] and Amita Dharmadhikary** [2001] analysed the use of peer monitoring in rural lending and found a positive impact on loan repayment and rural poverty. They found that their results obtained from their study corroborate the theory of peer monitoring.

**Soundarjya Borbora and Ratul Mahanta** [2001] analysed the impact of micro financing through SHGs taking the case of Rashtriya Gramin Vikas Nidhi in Assam and found that 80% of the SHG members were from poor families, in the age group of 8 to 50 years.

**V. Puhazhendhi and K.J.S Satyasai** [2001] have attempted to evaluate the performance of SHGs with special reference to social and economic empowerment taking 560 sample households, in 223 SHGs in 11 states.

**Kamal Datta and Parminder Singh** [2001] evaluated the impact of SHG on the income of the members taking BPL households without bank loan and BPL and APL households with bank loan in Punjab. It was observed that SHGs belong to the BPL households generated 70% of the saving and the remaining by APL households.

**N.Manimekalai and G. Rajeswari** [2001] studied the impact of SHG in creating women entrepreneurship in rural areas of Tamil Nadu by taking 150 SHG members. They found that the SHGs have helped to initiate micro enterprises including farm and non-farm activities, trading and service units.

**Debnarayan Sarker** [2001] in his study on SHG-NGO and SHG-non-NGO models of rural micro financing in West Bengal compared the SHGs supported by NGOs and SHGs supported by PACS. The results have shown that 90% of the total households of NGO-SHG had credit linked with NGO and non - NGO-SHGs with formal credit.

**D.P. Malik G.C.Chandra and S.K. Dhanda** [2001] analysed the Vikas Voluntary Vahini [VVV] Farmer's Clubs as an agent of rural development. It was observed that the VVV clubs helped the rural people to get awareness on the availability of credit facilities, organizing fairs, melas, exhibitions, health and veterinary camps, kisan melas and arranges field demonstrations and various activities with the help of extension agencies.

**Lakshmanan** [2001] in his study in rural Tamil Nadu observed that the saving of SHGs increased from Rs. 20 in the beginning to Rs. 50 in the latest period. The groups obtained revolving fund; there is transparency in administration. Members are engaged in production of mats with the sufficient encouragement and support of the husbands.

**S.N Tilekar, N.J.Narikade, B.J. Desmuka and A.A Patil** [2001] on a case study of SHG in Maharashtra found that there has been an increase in the savings and credit performance. The SHGs lend loan with simple procedure at 5% rate of interest per month.

**M. Anjugam and T.Alagumani** [2001] in their study in Madurai district of Tamil Nadu assessed the economic, social and institutional impact of SHGs. It was underlined that the major purpose of loan extended was to pay off the loan from moneylenders.

A study by **Rayavarapa Ramakrishna** [2001] on comparing the SHGs and IRDP beneficiaries found that there was diversity in the relative significance of various institutions in the linkage. At the national level, RRBs, are the major partners [66%] followed by commercial banks and, the co-operative banks played the minimum role. It was observed further that as compared to IRDP, the SHG members fared better in terms of economic and social empowerment.

**K.C Sharma** [2001] underlined that the outreach of formal sector is 30% to 40% for general population and it is 10% to 20% for the poor households. The SHGs have contributed to increase the outreach with gender orientation as 85% of the SHGs linked with banks formed by women.

**S.K. Singh and Gyan Prakash Singh** [2001] in their study on PACS found that in Uttar Pradesh the marginal farmers got the maximum assistance than others. It was further revealed that the credit outstanding was at 42% and this needs to be improved by proper education of the farmers.

**M.S. Jairath** [2001] analysed the growth and development of SHGs in Rajasthan taking two categories, viz, resource poor tribal and resource better of non-tribal. It was arrived that the average membership, rate of

interest, size of borrowings were higher in the former, but the average amount of saving was higher with the latter.

**P.K. Singh** [2001] conducted a study in Uttar Pradesh comparing the pre and post SHG situations of women SHGs. He found that the average value of assets increased by 46% and the annual income per household by 28% between pre and post SHG periods.

**D.S.Navadkar, K.S Birani and D.V.Kasar** [2001] analysed the secondary data for 1992-93 to 1999-2000 and found that NABARD was able to extend assistance to 97.5% NGOs and the RMK for 39%. Maximum assistance for SHG refinance has been extended followed by revolving fund and corpus fund.

**M.S Kallur** [2001] analysed the impact of SHG supported by NGO namely MYRADA on women empowerment in Karnataka. It was found that the loans were taken for productive purposes, interest charged were high to cover the expenses of the group, the recovery rate was higher compared to formal credit and income generation is small.

**T.S. Ragavendra** [200] studied three SHGs run by forward, SC/ST and backward communities in Karnataka to assess the performance. He found member no longer borrow for moneylenders. It was suggested that with vision, participation and motivation, forward community SHGs could sustain in changing farm based activities into market based.

**V.M. Rao** [2001] in a comparative study on SHGs in Karnataka and Andhra Pradesh undelined that SHGs are sustainable, have replicability, stimulate saving and in the process-helped poor to come out of vicious circle of poverty. Claiming that more than 2 million poor families have been brought with in the fold of formal banking sources, he held that SHGs concentration in Southern region.

A study on **S.B.Hosamani, B.R. Balappa and S.N. Mergeri** [2001] arrived at the common findings money SHG impact in Karnataka. But it was observed that the growth of SHGs with co-operative banks was the maximum unlike in other studies, followed by RRBs and commercial banks. In a case study, they found that there was an increase in the rate of return at 21% on an average and the women felt that the purchasing power increased and their petty business income besides their own empowerment.

**T. Ponnarasi and M.P.Saravanan** [2001] brought out case studies of five SHGs in Cuddalore district of Tamil Nadu. Of the five groups, one has got the 'Best SHG Award' for it has lent more than twice that of other groups, extended 90% of the loan for productive purposes and also availed a large loan of Rs. one lakh which was absent with other groups. It was concluded that the SHGs have influenced greatly to the well being of the villagers.

**Rekha R. Baonkar** [2001] studied the impact of SHGs on women in Goa and observed that individual loans were mostly for productive purposes with cent percent recovery. Monthly interest rate charged is high with 24% to 36% but it goes to group fund. SHGs made a lasting impact on the lives of the poor and the quality of life is improved on the family in terms of increase in income, savings, consumption expenditure, gaining self-confidence, productive use of free time, getting opportunity to improve hidden talents. It has contributed to address poverty and unemployment and able to bring social transformation through economic development and social change.

**S. Nedumaran, K.Palanisami and L.P Swaminathan** [2001] in a study conducted in Tamil Nadu on the impact of SHGs found that more than 60% of the SHG members were SC/STs. Nearly half of them registered high performance. The average loan availed is positively associated with

age. Net income received increased by 33% over pre SHG situations. Social conditions also have improved and SHGs have contributed for the overall improvement.

**Deepak Shah** [2001] analysed the operational efficiency of PACS in Maharashtra and found that the operational efficiency declined in the post reform period compared to pre-reform period. The major deficiencies were their location, in dry land where the farmers did not have proper irrigation and hence failed to repay. They demanded for reduction in the interest rate and also enhancing the amount of loan. They demanded loan for various purposes including provisions of farm implements on subsidized rates, tractor on rental basis, insurance, credit for fertilizer and land leveling etc. It was suggested that policies needs to be taking local environment and it should not be uniform, so that it would reactivate and revitalize inefficient functioning of PACS.

**J.P. Mishra, R.R.Verma and V.K. Singh** [2001] on the social –economic analysis of rural SHGs in Uttar Pradesh found that the members were mainly from OBC, whose main occupation were agriculture, small business, labour service etc. 93% of the SHGs were male and only 7% were female SHGs. The average savings ranged from Rs.15 to Rs. 50. The SHGs have helped to increase the income by 10% to 15%. Repayment performance was good. The major problems include lack of training, credit and marketing facilities, entrepreneurship, social evils, and high interest rate. It was suggested to involve Commercial Banks, RRBs and PACS to provide liberal credit at cheaper interest rate to the poor.

**Anil Chauhan and N.K. Verma** [2001] compared the micro financing for dairying by PACS, DRDA, SHGs and Harijan Kalyan Nigam in Hariyana. It was observed that the cost of getting finance ranged from 13% to 15% in PACS and least with DRDA due to subsidy component and lower interest. SHGs had 100% recovery, PACS had 75% but DRDA and Kalyan



Nigam had only 34%. Of these, 95% were willful defaulters. It was underlined that heavy subsidy component, proved to be a deterrent factor. Lack of consultative services, selection of proper animal breeding problem, diversion of funds for non-productive purposes and social activities were responsible for non-repayment. It was suggested to strengthen SHGs, as the recovery is high to address poverty and unemployment.

**P.K Awasthi, Deepak Rathi and Vimla Sahu** [2001] in their study in Madhya Pradesh on the impact of SHGs on economic status of women observed that the SHG women were engaged in Mahua, mushroom cultivation, amachur papad making, pisciculture, nursery etc. With the group loan at 2% to 4% interest per month, they realized an increase in income and employment. SHGs have made a positive impact on creating leadership, improving literacy, consciousness about health and hygiene and skill formation among the group member. However they suffered from lack of motivation, infrastructure, forward and backward linkages, insufficient loan, inadequate provision of marketing and inputs, lack of systematic monitoring and follow up etc.

**Y.C. Sale, B.V. Pagire and Shinde** [2001] in a case study of SHG in Maharashtra found that the SHG group loan was lent to income earning activities such as sheep and goat rearing, poultry, meeting medical and educational expenses. The revolving fund assistance improved their scale of operations and the repayment of 100%. SHGs have inculcated a habit of thrift and fulfilled the needs on priority basis. Expansion of such of such operations would improve a lot of rural poor households.

**R.K Rahane, M.J Wattamwar and V.S. Kamble** [2001] in their study of role of sugar co-operatives in rural development through SHGs, underlined that the sugar cooperatives operated by SHGs were able to get various programmes from the sugar factory including cane

development, transport, supply of credit for agricultural inputs, cattle camps, staff welfare, lift irrigation schemes, artificial insemination, live stock, poultry, construction of roads, tribal development, solid and water construction, methane gas plant, distillery, electricity project, paper plant, crop yield competitions, bio-fertiliser from spent wash, preventing environmental pollution. In all these SHGs have proved successful which other factories may follow.

A study by **Binodini Sethi and H.N. Atibundhi** [2001] in their study in Orissa found that the average group size was 14 and 82% of the SHGs were formed by women. There has been an uneven growth of SHGs in all the regions. The per capita loan was very low at Rs.177 per years. Only 28% of the women were able to receive credit support from banks and the quantum of credit support was in the ratio of Rs. 650 for Rs.177 saving. It is suggested that more number of groups should be linked with the banks so that their credit support would be strengthened. Besides, intensive training and skill development may be offered to make the members independent and self-reliant.

**G. Srinivasan, S. Varadharaj and M. Chandrakumar** [2001] in their study on financial performance of rural and urban SHGs in Coimbatore district of Tamil Nadu with 50 SHGs in terms of recovery index, [ratio of total recovery to total lending] thrift credit ratio [ratio of total saving to total lending] and outstanding credit ratio [ratio of outstanding to total lending] revealed that the average membership was 17, the average savings were Rs. 16,333 and the average total lending was Rs. 17537 and the average of defaults [Rs. 956] were found to be higher in rural SHGs than in urban SHGs. Due to higher defaults, the rural SHGs showed lower recovery index [80%] and higher average outstanding credit ratio [0.14%] than the urban SHGs [87% and 0.09 respectively]. The average thrift credit ratio of urban SHGs [0.91] was lower than the rural

SHGs [0.93], implying that the overall financial performance of the urban SHGs was better than that of the rural SHGs.

**P.P. Pawar, K.L Jadhav and S.M. Shete** [2001] on the review of RRBs as SHPIs evaluated the performance of RRBs and found that the recovery rate was only around 40%. In order to widen the outreach to the poor, an experiment to test the feasibility of an RRB working as SHPI was launched in 1994 in which the officers were entrusted with the additional responsibilities of promoting, nurturing and financing SHGs. The results were encouraging the recovery performance improved more than 60% and hence RRBs linking with SHGs has been suggested as a right strategy to expand to other branches to improve the performance of RRBs.

An interesting study made by **M.C. Athavale, K.G Sharma and A.M. Mishra** [2001] in Madhya Pradesh under the leadership of Anganwardi worker, on the working of a particular SHG called Yoshoda Mahila Samithi has helped the members to do saving and get loan. The repayment was 100%. The loan was used for productive purposes of either buying fishnets of boats or for agriculture. Reading the success of this group, eight more groups were formed of them two were by male. All the nine SHGs joined hands in bringing lift irrigation, for this purpose 2 km long pipeline was already laid. The scheme is expected to help in improving the methods of agriculture and to grow vegetables and fruits thereby stopping their migration to other places in search of wage labour.

**S.N. Mishra, and M.M Hossain** [2001] in their study to assess the impact of mahila mandals a rural SHGs in Orissa in terms of empowerment of rural women through participation and employment generation in the pre and post SHG periods, arrived at the fact that there is a considerable increase in the revolving fund, loan extended, grant availed, savings done etc. The loans were given both for consumption

and social obligations. There is a considerable improvement in the socio-economic status in terms of literacy, housing conditions, food security to manage the lean season, nutritious level of food etc in the post SHGs situation compared to pre-SHG period.

**U.B. Singh, Himmat Singh and Guunam Singh** [2001] analysed the role of SHGs in Haryana, which were started under the Water Shed Development Project to increase the income and to create self-employment for the people of Haryana comparing three categories of SHGs. The first category of SHGs had mixed caste structure, majority belong to BPL families. The loan amount of Rs. 3 lakhs sanctioned by DRDA has not been disbursed as some members ask for buffaloes and other to invest in other activities. The second category consisted of 19 male members from APL group, where the records are well maintained and the internal lending was for the purpose of repair of house, for purchase of raw material for shop and for meeting other domestic requirements.

**V.K. Singh, R.K. Khatkar and S.K. Sharma** [2001] in their study on the impact of SHGs in Hisar district of Haryana collecting data from seven SHGs underlined that the micro financing through SHGs is a better system for inculcating the habit of self-help among the rural poor. Loan is given for all purposes simply by producing a three rupee stamped affidavit with the surety of other members. The recovery was 100%.

Another study in Haryana by **K.K. Kundu, K.S. Suhag U.K. Pandey and Kusum Jain** [2001] found that the SHGs both in formal and informal SHG -bank linkage have uneven block-wise performance. However the SHGs were able to provide the access to credit to the rural poor to financial services in a cost effective and sustainable manner, though the commercial banks made moderate efforts.

A study by **Y. Indira Kumari and B. Sambasiva Rao** [2001] on the emergence of women SHGs and its impact on Andhra Pradesh found that the SHG women of this study found to be engaged in petty trades and business including tuff-making, candle making, purse making, leaf plates and basket making, internal lending, etc which belong to DWCRA groups.

**M.L Sharma, K.R. Sharma and N.K. Sharma** [2001] in their study on determining the success of NGOs in micro financing to SHGs in rural Himachal Pradesh found that the working and impact of SHGs on rural poor depended the NGOs regional coverage, ideology, programme, implementation, effectiveness, popularity and the leadership it has.

A study by **Prem Singh Dahiya, N.K.Pandey and Anushman Karol** [2001] in their analysis of 54 SHGs in Himachal Pradesh found that of the six groups four were women and two were mixed groups. They were from small business and service/profession like tailoring, marginal farming and so on.

Performance of PACS for all over India was analysed by **Brahm Prakash** [2001]. He underlined that of the total PACS, only 63% to 65% were found to be viable and about 26% to 30% potentially viable. There is a fall in the membership, about 10% to 50% members borrowed from PACS and a great majority of them were defaulters who are mostly cultivators, small and marginal farmers. The delinquency rate and unit transaction costs were the highest in PACS among two-tier co-operative institutions.

In similar line **Anurag Saxena, Rekha Dayal and R.B Singh** [2001] analysed the performance of PACS in Uttar Pradesh and found that they did not achieve success in supplying credit to their members, and failed to create sufficient deposits, share capital and working capital but they

offer good scope in the field of agricultural credit, and cooperative marketing and processing in the rural areas.

There are few more studies done on the similar context in Madhya Pradesh by **M. Jaulkar, J.S. Raghuwanshi, Dispuria and V.N. Singh** [2001] which underlined that 81% of the borrowers were regular crop loan takers and re - payers, and categorising them as fully, partially and not utilized their loan for productive purposes, it was found that 54% of the respondents were defaulters who had not fully utilized the crop loan for the same purpose.

**Malaisamy and R.Srinivasan** [2001] compared the micro finance performance of SHGs and PACBs in Madurai district of Tamil Nadu and found that majority of the PACBs were willful defaulters which was not observed with SHGs. A comparison of over dues of SHGs beneficiaries with those of co-operatives showed that the latter had a high level of over dues compared to the former. The debt-asset ratio, educational level of the beneficiaries and membership of SHGs have explained the variation in over dues. The transaction cost found to be higher with SHGs due to higher interest rate as compared to co-operatives.

**P. Satish** [2001] in his study on the issues of SHGs emphasized that adequate care has to be taken in ensuring homogeneity of socio-economic status of the members while forming SHGs. He added that no conscious attempt was made to cover the poorest of the village. Also with the proximity and flexibility of operations it is easy for NGOs to form SHGs than others. He suggested for making the SHG movement a success by spreading to other places.

**C.L. Dadhich** [2001] in his study on micro finance a panacea for poverty alleviation analysed the performance of SHGs formed by Oriental Bank of Micro Lending and underlined that the project has established beyond an iota of doubt

that properly designed and effectively implemented micro finance can be a means not only to alleviate poverty and empower women but also be a viable economic and financial proposition.

The review of studies pertaining to micro finance and women empowerment simply demonstrates that there has been significant contribution of self help group based micro finance in the social change and empowerment of the poor. Moreover, micro finance activities promoted by either non-governmental organizations or government agencies have no doubt created opportunities for promotion of income generating activities and enhance income to the poor. However, most of the studies focus on specific issues and geographical regions. There is paucity of literature and empirical data, which provide basis for analysis of the impact of micro finance activities on women empowerment in the national perspective. Thus, the present study attempts to assess the impact of self help group based micro finance activities on women's empowerment in the national perspective.

## **Chapter-2**

### **Rationale, Objectives & Methodology**

Women form a crucial part of human resource. Unless this section of population is given opportunities to prove their capabilities, the development would be imperfect. Women form a vital part of the Indian economy, who constitute 1/3<sup>rd</sup> of the labour force, and primary members contributing in the survival of the family. Women are the backbone of the agriculture sector, comprising the majority of agricultural labourers in India. In order to alleviate rural poverty, easy access to micro credit for

development and promotion of micro enterprises and income generation activities is imperative. Keeping in view, SHG based micro financing programmes and projects have implemented in India. Government of India has also implemented rural women's development projects known as Swashakti and Swayamsiddha, which envisage SHG based micro financing for empowerment of rural poor women.

In India, micro credit has received attention both from the government and the formal banking sector. In fact, over 80 per cent of micro credit outreach has been through banks. Behind this, growth is a policy framework that views micro credit as an entry point for women's socio-economic empowerment. The focus on women is based broadly on the recognition that women experience effects on poverty more intensively compared to their male counterparts. In order to address issues of development, a large number of women focused schemes have been promoted. Swaran Jayanti Gram Swarozgar Yojana, Swashakti, Swayamsiddha Programme and micro financing schemes of Rashtriya Mahila Kosh were launched by the Government of India to address issues of women's economic empowerment.

Sustainable socio-economic development of rural poor has been one of the top priorities of government both at Centre and at State. The prevailing social and economic situations of rural areas so far prevented rural women to participate in the process of socio-economic development. Illiteracy, denial of access to resources, social evils has been main barriers for rural women empowerment and their active participation in decision making and in the process of development. The fruits of development could not reach to the half of the rural population mainly due to very high level of illiteracy and resourcelessness among rural women. Various poverty alleviation schemes could not give the expected results mainly because these programmes and schemes could not accord



required attention towards rural women. Keeping in view, Government of India has accorded special attention towards rural women empowerment and opening up the path for their easy accessibility to various resources particularly institution credit through promotion of self help groups and by linking them with banks and markets.

Swashatki and Swayamsiddha Projects are the two major projects which emphasis on formation of Women SHGs and their strengthening, bank linkages and convergence of ongoing development programmes. Though, these projects are being implemented by Central and various state governments, involving a large number of stakeholders, the performance and functioning of these projects is being affected by several socio-cultural and administrative factors. In this situation, these programmes need special focus for their review and examining the emerging problems, constraints and challenges for evolving out effective strategies to resolve them and also ensure effective and efficient functioning of micro credit programmes in India which aim empowering rural women. Against this backdrop, the present study purports to review the implementation of Swayamsiddha and Swashakti projects in the selected states and examining the functioning of these programmes as well as assessing their impact on socio-economic status of rural women.

### **Objectives Of Study:**

The main objectives of the present study are as follows:

- to review the policies, programmes and projects of state governments and central government for development and empowerment of rural women;
- to study comparatively the modus operandi of implementation of *Swa-Shakti* & *Swyamsiddha* projects in the selected states;

- to assess the impact of projects interventions on socio-economic status of rural women and also to analyze the emerging differences in the impact of both the schemes on socio-economic empowerment of the rural women;
- to study the accessibility of rural women to institutional and non-institutional credit;
- to assess the impact of projects on women's access to various development programmes launched by government and non-government organizations;
- to examine the problems being faced by rural women in accessibility of credit and administration of SHG's and also to examine the problems being faced by various stakeholders in proper implementation of the projects and achieving the targets;
- to suggest policy measures for socio-economic empowerment of rural women as well as effective and efficient functioning of SHG's.

### **Hypothesis:**

The following hypothesis have been empirically tested:

- SHG's are playing crucial role in channelization of institutional credit to rural poor women;
- SHG's have direct bearing on socio-economic empowerment of poor women;
- A number of NGO's, voluntary organizations and government agencies are involved in promotion of SHG's to ensure institutional credit to poor rural women;
- The functioning of SHG's is not upto the satisfaction level due to various socio-cultural factors;

- Capacity building for strengthening SHGs is beyond satisfaction;
- There is large scope for promotion of SHG's to ensure participatory development and people's centred and decentralized governance;
- The performance of *Swa-Shakti* & *Swyam Siddha* Projects has direct bearing on empowerment of rural women, active and efficient role of stakeholders and participation of community-based organizations.

### **Research Methodology:**

Present study is mainly empirical in nature and based on primary data. Besides, collection and analysis of primary data, secondary data and pertinent literature has been compiled, analyzed and reviewed accordingly. The main sources of secondary data and pertinent literature include published and documented sources. The academic institutes such as universities, colleges, research institutions and various departments of government and non-government have been consulted for collection of secondary data and literature. Women Development Corporations, Department of Women & Child Development and other concerned departments were approached for collection of relevant information pertaining to women empowerment programmes in various states.

### **Major Variables:**

For the study, both dependent and independent variables have been identified and data analysis is based on them. Again, age, education, caste, religion, geographical background, income levels, occupation of family, etc. have been selected for analysis of data. The important indicators such as resource ownership, awareness regarding rights, entitlements, and development programmes, literacy, education,

participation levels, view perceptions regarding social issues, credit utilization, income levels etc. have been considered for impact analysis of the projects.

### **Structural Design:**

A multi-stage stratified random sampling method has been applied for the selection of sample of the study. The states have been divided into three strata: (I) where both the schemes of *Swa-Shakti* & *Swayamsiddha* are in operation; (II) where *Swa-Shakti* project is in operation; and (III) where *Swayamsiddha* project is in operation. Thus, four states from each strata have been randomly selected for the purpose of the study. These states are shown in Table 2.1.

**Table-2.1**

### **Coverage Of The Study**

<b>Sl. No.</b>	<b>Strata</b>	<b>State</b>	<b>District</b>	<b>Block</b>
1.	I	Chhatisgarh	Raipur	<i>Dipalpur, Fingeshwar</i>
			Bilaspur	Marwahi. Laruni
2.	I	Jharkhand	Ranchi	Namkum, Ratu, Khigari
			Hazaribagh	Katkamsandi
3.	I	Gujarat	Rajkot	Upleta, Phadani
			Junagarh	Keshad Talasa
4.	I	Karnataka	Gulbarga	Chincholi
			Bellary	Kudligisandur
			Raichur	Devdurg,Raichur
5.	II	U.P.	Hardoi	Kothawan, Sandila, Taniyawan ,Bawan

			Etawah	Bharthana,
			Auraiya	Bhagya Nagar, Achalda , Bidhuna ,Shahar
6.	II	Uttaranchal	Almora	Tarikhet, Dhaula Devi, Hawal Bagh-A, Hawal Bagh-B
			Pithoragarh	Berinag, Didi Haat,
			Dehradoon	Doiwala
7.	II	Madhya Pradesh	Indore	Mhow, Dipalpur
			Ujjain	Ghatiya, Bednagar
8.	II	Haryana	Sonipat	Mudlana Gohana
			Bhiwani	Bhiwani Kheda, Bhiwani
			Panchkula	Barwala, Raipur Rani
9.	III	Andhra Pradesh	Hydrabad	Hyderabad-II
			Karimnagar	Ganga Dhara, Sircilla
10.	III	Bihar	Gaya	Bodh Gaya, Fatehpur, Atari, Imamganj, Mohanpur, Sherghati, Amas, Barachatti, Wajirganj, Konch
			Nalanda	Ashthawan, Rajgir
11.	III	Punjab	Amritsar	Tarsikka, Pikipind
			Patiala	Kannor, Deshwasi
12.	III	Rajasthan	Dausa	Bandikui
			Bharatpur	Roopwas

The selection of districts is based on the criteria to assess the impact of both the schemes and as well as to examine the modus operandi in order to ensure comparative analysis of perspective, trends

and impacts. For the selection of the districts, one district from below the average and one district from above the average on the basis of geographical coverage and number of SHGs formed, have been selected randomly. In addition to this, one control district from each stratum has been selected so as to make a comparative study of the haves and have nots. In Punjab state, Chandigarh as a control district was proposed for field survey; however, we find that Haryana Community Forestry Development Project supported by European Union is already in implementation in the nearby areas of Panchkula, adjoining to Chandigarh. We selected the district, which falls in Haryana state. The control district means that where both the schemes of Swa-Shakti & Swayamsiddha are not in operation. The sample of control districts is shown as Strata-IV. In the Strata SHGs have been formed under other programmes and schemes, rather than Swashakti & Swayamsiddha Projects. Thus, 28 districts have been selected in the sample. As proposed earlier that in the State of Uttar Pradesh Hardoi & Etawah will be selected for the field survey, however, when our research team visited in those areas, we find that most of the development blocks have been saturated to newly created district. Thus, instead of two districts in the state, three districts were surveyed. From each selected districts two development blocks have been randomly selected preferably one from the below the average and one from above the average on the basis of concentration of SHGs. In all, 63 blocks have been selected. It is to be noted here that where only one or two or even no common block is covered under the scheme, more blocks have been selected in a district in order to ensure representation of adequate size of sample in the study. As per information available, there are several districts where no common development block has been reported. Further, the selection of development blocks for the control districts has been decided on the

basis of discussion with the concerned officials during the pilot survey of the study. It has been observed that on an average, there are two SHGs in a village. Thus, the number of villages was likely to increase in the sample. We selected 250 villages on the basis of random procedures and overall 660 SHG's were selected randomly. Five beneficiaries/non-beneficiaries were selected on random basis from each selected SHG. Overall, 3300 women beneficiaries were selected for the field survey. Besides, selection of common development blocks, additional number of development blocks has been identified with the consultation of district authorities and other concerned officials. Besides survey of SHG leaders and beneficiaries, 12 state nodal officers, about 60 bank officials and 67 project implementing agencies (PIAs) were also surveyed. In order to have a threadbare discussion with the project implementing agencies and state nodal officers, a meeting was held in each selected state and the questionnaires were circulated among them. Thus, the number of PIAs has exceeded to the actual number of development blocks. It is to be noted that in certain states, a non-government organisation, or project implementing agency has implemented project in more than 1 block and even district. (Table 2.2).

**Table-2.2**

**State-wise Sample Size**

<b>State</b>	<b>SHG Leaders</b>	<b>Women Beneficiaries</b>	<b>PIA/ Development Functionaries</b>
Uttar Pradesh	110	550	11
Uttarakhand	80	400	8
Bihar	120	600	12
Madhya Pradesh	40	200	4
Chhatisgarh	40	200	4

Punjab	40	200	4
Haryana	60	300	7
Andhra Pradesh	40	200	4
Karnataka	40	200	4
Jharkhand	30	150	3
Gujarat	40	200	4
Rajasthan	20	100	2
<b>Total</b>	<b>660</b>	<b>3300</b>	<b>67</b>



## **Collection Of Data:**

In order to collect primary data through field survey, a set of questionnaires/ interview schedules was developed. The following interview schedules were developed and pre-tested:

- 1- State Nodal Agencies (SNAs)
- 2- Project Implementing Agencies (PIAs)
- 3- Development Functionaries
- 4- Bank Officials
- 5- Group Leaders
- 6- Beneficiaries

The following indicators were used while developing the research tools for field survey:

### **State Nodal Officer:**

- Implementation of project
- Criteria for selection of block
- Conducting workshop, seminar and training programmes for functionaries
- Conducting training programmes for SHG leaders and members
- Convergence of programmes and schemes
- Conducting training for group formation, strengthening, bank linkages and market linkages
- System of monitoring
- Conducting training for master trainers
- Problems faced in implementation of projects
- Number of SHGs formed
- Cumulative savings by SHGs

- CCL facilities availed by SHGs
- Initiation of income generating activities
- Training for income generating activities
- Acheivments

**Project Implement Agencies (PIAs):**

- Orientation of functionaries for project formulation and implementation
- Conduct of base line survey
- Provision of registers, cash box, etc. for SHGs
- Number of SHGs formed
- Conduct of basic trainings
- Role of PIA in facilitating SHGs
- CCL facilities availed by SHGs
- Formation of SHG clusters
- Formation of SHG federations
- Convergence of schemes and development programmes
- Initiation of income generating activities
- Problems faced by SHG members
- Training programmes for income generating activities and market exposure
- Achievements

**Development Functionaries:**

- Socio-economic profile of respondents
- Detail of SHG formation
- Experience in micro financing
- Conduct of base line survey
- Conduct of end line survey

- Average/cumulative borrowing per group
- Number of self-reliant groups
- Documentation process
- Training and capacity building programmes
- Problems, constraints and challenges
- Suggestions for improving functioning of SHGs

**Bank Officials:**

- Deposits in banks
- Advances of banks
- Classification of borrowers and credit access
- Bank linkages of SHGs
- CCL facilities to SHGs
- Recovery of credit
- Inter-loaning of SHGs
- Problems faced in commercial activities

**SHG Leaders:**

- Group size
- Composition of group
- Stability of group
- Group meetings
- Thrift and saving management
- Credit rotation
- Credit utilization and repayment
- CCL facility
- Auditing of group
- Knowledge and awareness of SHG members

- Saving of SHG members
- Purpose of savings
- Income generating activities
- Formation of SHG federation/associations
- Impact of SHGs on women
- Community attitude towards women SHGs

**Beneficiaries:**

- Socio-economic variables
- Attitude towards social values
- Group size
- Position in group
- Participation in group meetings
- Knowledge and awareness of SHG activities
- Saving pattern
- Training and exposure
- Purpose of saving
- Credit utilization
- Purpose of credit
- Impact of SHGs
- Networking and convergence of programmes and schemes
- Attitude of community towards SHG members

The research tools were developed and pre-tested in Lucknow, Gonda and Bahraich districts in the state of Uttar Pradesh. In order to conduct field survey, we selected State Coordinators for identifying experienced and qualified manpower at the local level with the view that local people may get more cooperation from the state level agencies, state government and are well acquainted with geographical conditions for

conducting the field survey. The state coordinators were well trained. They were also supervised and directed by the Regional Research Consultants presently working in universities, management institutes and government departments. With the help of structured interview schedules, the investigators and other research staff ensured field survey. In order to ensure quality of the data, the research staff was asked to have documentary proof such as signature and seal of concerned officials in each and every questionnaire/interview schedule along with photographs. The project staff was in regular touch by the Regional Consultants and Project Director. Prior to this, a letter was obtained from Planning Commission, Government of India for seeking cooperation and assistance during field survey by the concerned state level agencies. The letter was sent to Women Development Corporation, Department of Women & Child Development and other concerned government departments in each selected state with a request to extend cooperation to the research team. Thus, almost all the concerned officials in the respective states extended their full support and cooperation in smooth conduct of the field survey. The secondary data along with the survey of State Nodal Officer and Project Implementing Agencies was compiled by the project staff in the selected states.

### **Analysis Of Data:**

The filled in interview schedules were thoroughly checked, edited and processed in computer for the analysis. Inferences, results and conclusion have been drawn out from the analysis of data. The data in tabular form has been analyzed, interpreted and discussed in the respective chapters. The policy recommendations are based on critical appreciation of pertinent literature and analysis of research findings. A few case studies of micro finance have also been given in order to understand the achievements of the projects in the respective states.

## **Scope Of Study:**

Present study is based on a national level survey. It covers 12 states of the country where the projects have been implemented. The study is confined to SHG based micro financing schemes, particularly Swashakti and Swayamsiddha Projects, however, it has its implications on women empowerment.

## **Implications Of The Study:**

The study is of paramount importance for the policy implications. The study highlights the functioning and performance of Swashakti & Swayamsiddha Projects in India. Though, Swashakti Project has been completed, however, it has led a wider socio-economic impact on rural women. The projects have created a space for micro finance based programmes in the government policy and Government of India is already thinking in terms of launching the second phase of Swayamsiddha Project in 2007. The problems and constraints faced in implementation of Swayamsiddha Project may provide a lesson for the effective and efficient implementation of second phase of project.

## **Chapter-3**

### **Micro-Credit In India**

In the last decade, micro finance has moved from a virtually unknown development tool to one of the key issues in economic development discourse. The success of a number of institutions, particularly the well-publicized the achievements of the Grameen Bank of Bangladesh, Bank Rakyat Indonesia and BancoSol in Bolivia, have shown that there are different, more commercially minded ways to help the poor. These approaches are reaching more people and are proving more sustainable than earlier efforts based on subsidizing financial credits. The micro finance has become a key factor in transforming fundamental attitudes towards development and alleviating poverty. The focus shifts to how we can best serve the vast 'bottom of the pyramid' markets with win-win models – models, which become more sustainable the better they perform.

A large proportion of population still lacks effective continuous access to banking services. The research studies show that access to financial services helps reduce vulnerability and enables people to seize economic opportunities. The banking institutions have well realized that small customers are no different from other customers, however, they need to design and deliver products to poor customers in realizing their credit needs. The increasing demand of micro credit in India also poses a serious challenge to the financial institutions since about 400 million poor people need micro finance for their development and empowerment. The policy environment in India has also changed drastically and most of the development programmes supported by international donor agencies, government and non-government organizations have components of micro finance based empowerment models for the poor. The changing paradigms of micro finance demand for increased budgetary allocation on capacity building of the poor for sustaining income generating activities and livelihood development. The micro finance institutions also need to realize the emerging potential of micro finance and serving the people through extending credit to them and development of the nation.

Globalization and economic liberalization have opened up tremendous opportunities for development and growth resulting in the modifications of livelihood strategies. However, these changes are making the marginalized and poor sections of society more vulnerable in the absence of adequate safety net. Keeping in view the widespread rural poverty, there is need not only to ameliorate the economic conditions of marginalized and disadvantaged social groups, but also to transform the social structures. In the context of rural women, their economic condition becomes more vulnerable due to unequal distribution of resources. Poverty and deprivation increase gender inequality, which favours a policy for empowerment of women by increasing their access to credit through SHG's so as to enable them to acquire the capability and assets that can help facilitate to realize strategic gender need (Sudan, 2004). The SHG's can be built on social capital of the local community especially women to carry out thrift and credit activities to initiate micro-income generating activities to eke out a sustainable livelihood (Moser, 1989 and Hydan, 2000).

During the recent past, the new types of institutions have been promoted to meet the credit needs of those groups who have been excluded from formal credit markets (Prakash, 2002). SHG's are mostly informal groups whose members have a common perception and impulse towards collective action. These groups promote savings among the members and use, the pooled resources to meet their emergent needs including the consumption needs. Sometimes, the generated internal savings are supplemented by external resources/loans by NGO's and banking institutions promoting them. SHG's are thus able to provide banking services to their members, which though may not be sophisticated yet are cost effective, simple, flexible, accessible to the members and above all, without any default in the repayments. The linking of SHG's to banks helps to overcoming the problem of high transaction costs to banks in providing credit to the poor, by transferring some banking responsibilities, such as loan appraisal, follow up, recovering etc. to the poor themselves (Satish, 2001). In the rural context, SHG's have facilitated the poor, especially the women



to overcome the existing constraints grappling the formal credit institutions. These groups provide considerable social protection and income opportunities to their members. They have sought to explore new ways and alternatives based on value-system, introduce new relationships and take into account the social and economic aspects of collective living and livelihood improvement. Besides, they also help facilitate poor women to overcome the difficulty of providing collateral guarantee to raise the finance to initiate micro-income generating activities. Due to better performance, the SHG's have acquired a prominent status to maximize social and financial returns (Sudan, 2004).

Since late 1970's, there have been increasing realizations, that one of the obstacles preventing the poor from improving their lives was the lack of access to financial resources. Attempts have been made to develop more sustainable and reachable financial systems, in place of previously discredited schemes of direct credit to meet women's expressed needs for improved access to credit particularly to small loans, multi production strategies and thereby to improve the livelihood of their families, thrift credit or SHG's have been promoted, both by the governments, as well as NGO's and other donor agencies. Micro-credit has been advocated as the new Panacea for reduction of poverty. Its potential for economic empowerment of women has also been variously looked at. Importantly formation is crucial to the empowerment process as women draw strength from number. The group provides: (1) confidence and mutual support for women striving to social change; (2) a forum in which women can critically analyze their situations and devise collective strategies to overcome their difficulties; (3) a framework for awareness training, confidence building, dissemination of information and delivery of services and for developing community self reliance and collective action; and (4) a vehicle for the promotion of economic activities (Mennai, 2003).

Poverty in India is predominantly rural in character and is more pronounced among vulnerable groups like SC's, ST's and Women. These social

groups belong to landless and small farming classes, experience unemployment and are dependent on wage employment. Mostly they are engaged in low production activities of agriculture and allied sector. Therefore poverty alleviation needs increase in agricultural productivity and transfer of substantial proportion of labour-force from farm-sector to non-farm sector including other more productive employment areas. The most commonly adopted poverty alleviation approaches have been state-driven, donor-funded and top down. The development agencies and governments which have striven for poverty alleviation, designed their programmes and projects on certain assumptions in the external expert stance. However, many cultural, economic and political barriers effectively prevent the poor from having any real stake in development activities. Therefore, reaching the poor requires working with them to learn about their needs, understanding how development decisions are made in their communities and identifying institutions and mechanisms that can get opportunities and recourses into their own hands. This can happen through investments in human capital such as local level institutions and participatory process and support for community based development efforts planned and implemented from bottom up (Srinivasan). In this context, an alternative design of poverty elimination involves people's participation and resources. In this context, micro-enterprises have been recognized for their significant role in poverty reduction by creating self-employment opportunities, supplementing agricultural income, linking agricultural households to local markets through the sale and exchange of products and providing a source of employment for household members where wage employment is scarce.

Interestingly, the Self Help Groups Linkage Programme has been showing faster progress as well as high rate of success. The initiative in this regard has been taken by the NABARD, by sponsoring an Action Research Project in 1986-87. It attempts to bring together four trends and derives strength from the positive environment created by these independently of each other. These are:

- Maturing and expanding SHG movement initiated by the NGO sector;
- Focus on micro-credit to the poor as a strategy for poverty alleviation;
- Ongoing national policy commitment to improve access to finance for the poor;
- Policy environment through financial sector reforms to increase banking out reach.

Self Help Groups form the social capital which facilitate financial linkage of poor borrowers with formal financial institutions (FFI's) in India. The basic principles on which the SHG's function are:

- The SHG is a network of members who fulfill locational criteria. They are resident in the area and are homogeneous.
- They have rules/norms regarding their functioning.
- Savings first, credit thereafter is the motto. Personalized services suiting the requirements of the members are ensured.
- SHG's hold regular meetings to ensure participation of members in the activities of the group.
- SHG's maintain accounts.
- Group leaders are elected by members and rotated periodically.
- Transparency in operations of the group and participatory decision-making ensure that the benefits to members are evenly distributed.
- Market rates of interest on savings and credit are charged.
- Group liability and peer pressure act as substitutes for traditional collateral and loans (Srinivasan).

### **Conceptualization Of SHG's Bank:**

The Self Help Groups are voluntary associations of people formed to achieve both social and economic goals. The concept of micro-financing rural poor for self-employment was started by Prof. Muhammad Yunus of Bangladesh and is now being followed in more than 52 countries around the globe. Many international NGO's such as, Foundation for International Community Assistance (FINCA), Americans for Community Cooperation in other Nations (ACCION), Women's World Banking, Freedom from Hunger etc. are executing various projects, through their partners mostly in developing countries.

The concept of SHG mainly revolves around the reasons that may lead to the genesis of self-help as a way to mitigate the problems faced by a set of people. According to Morton the development of contemporary forms of SHG's is generally ascribed to Alcoholic Anonymous, which was initiated in 1935 in USA (Merton and Shoden, 1994). As per Kingree, the concept of SHG's can be traced to collection of people to informal groups with an aim to overcome the problems related to a particular negative status. Jacob and Powell reported that SHG's have proliferated in recent years, serving more people and addressing many types of status related problems. Social scientists have forwarded various definitions for SHG. Gregory and Marry (1994) have defined SHG's as being cost free, member governed, peer led group made up of people, who share the same problems or situations. Kurtz (1997) has defined SHG as a supportive, educational, usually change oriented mutual aid group that addresses a single life problem or condition shared by all members. Gupta (1996) has described SHG's as the voluntary response in the form of informal groups, of poor, to their marginalization social, economic and political. Similarly Singh (1995) has defined SHG's as voluntary associations of people formed to collectively perform certain activities of their common interest. Nanda (1995) has defined SHG's as informal groups of people who have a common perception of need and impulse towards collective action. According to him rural credit delivery system in India is affected with many problems most noticeable being siphoning off subsidies and concessions meant for poorest of the poor by not so poor, poor credit discipline

among the borrowers resulting in low recovery of dues, high transactions cost involved in serving large number of small borrowers who frequently require low quantum of credit and costly proposition of providing saving facilities to scattered rural populace. Price Water House Report (1995) has also stated that rural credit delivery system is burdened with low quality loans, high levels of over dues, substantially high proportion of non-performing assets resulting into non-viability and unsustainability of the rural banking industry. A study conducted by the World Bank (1991) ha also conclusively revealed that lack of people's participation in developmental activities does not foster entrepreneurial abilities, which results in low take off of developmental projects.

The growing realization among the rural poor to collectively pool their small savings so as to create a corpus of funds to cater to their emerging credit needs underlined the emergence of SHG's and other group related saving and credit activities in many developing countries such as Bangladesh, Indonesia, Bolivia and India.

According to Parsons (1951), groups most accomplish the following four functional tasks to remain in equilibrium:

- Integration--ensuring that members of groups fit together;
- Adoption--ensuring that groups change to cope with demands of the environment;
- Pattern maintenance--bensuring that groups define and sustain their basic purposes, identifies, procedures; and
- Goal attainment--ensuring that groups pursue and accomplish their task.

As pointed out by Cartwright (1968) four interacting sets of variables determine a member's attraction to a group:

- The need for affiliation, recognition and security;

- Incentives and resources available through the group such as prestige of the members, the group grades, its programme activities, and style of operation;
- The subjective expectation of members about the beneficial or detrimental consequences of the group; and
- A comparison of the group to other group experience.

Mckean, Margaret (1987) has highlighted salient features of a successful group:

- Community of owners have to be well defined, self conscious, and self governing with political independence to act collectively, as it deems appropriate;
- The distribution of rights in and benefits to collective good has to be a careful balance of the inequalitarian and egalitarian traits that are economically efficient;
- Rules must be easily enforced, highly specific and conservative with regard to the sustainability of collective action, and
- Enforcement of rules must be done by members themselves rather than by an overlord of authority of government to ensure that it is both thorough and impartial.

### **SHG Linkages—The Indian Experience:**

The SHG movement in India is basically aimed at utilizing the SHG's as an 'intermediatory' between the banks and the rural poor to help drastically reduce transaction costs for both the banks and the rural clients. NABARD with its head quarters at Mumbai, is an Apex Development Bank in India for financing and promoting agriculture, small scale industries, cottage and village industries, handicrafts and other rural crafts so as to promote integrated rural development. In wake of banking sector reforms invoked in early 1990's the role of commercial

banks in providing credit to rural poor came under intensive debate vis-à-vis the sustainability of entire banking operation for providing banking services—both in terms of savings and credit to the rural poor. Sheokand (1998) has indicted that as the rural poor's share in availing formal sector credit got further marginalized, NABARD, in 1992 launched the SHG – Bank linkage programme with the policy backup of the Reserve Bank of India. According to Shanmugam (1998) the SHG – Bank linkage programme initiated by NABARD, in active collaboration with Non-Governmental Organisations (NGOs), aimed at enhancing the coverage of rural poor under institutional credit thereby focusing on poverty alleviation and empowerment. Prior to this, NABARD's initiative in promoting active partnership between banks and SHG's was encouraged by the findings of a study conducted in 1988-89 by NABARD in collaboration with member institutions of Asia Pacific Rural and Agricultural Credit Association (APRACA), Manila. The study covered 43 NGOs involved in promoting savings and credit SHGs in 11 states of the country.

As per a NABARD report (1995) the scheme on SHG's was made applicable to RRB's and co-operative banks of the country in 1993 and in April 1996, RBI advised the banks that lending to SHG's should be considered as an additional segment under priority sector advances and it be integrated with mainstream normal credit operation. Rao & Dasgupta (1999) have commented that the SHG-Bank Linkage Programme has gained considerable movement in southern region of the country, though the northern states too are also now catching up fast and an overwhelming (78 per cent) of the listed SHGs are Women Self Help Groups (WSHG's), that is the SHGs which constitute of only women member. Since the inceptions of NABARD promoted SHG linkage programme there has been an appreciable increase both in formation of SHG and their linkage with the banks.

The concept and importance of SHGs has been accepted and adopted by policy makers and it now forms the backbone of rural poverty alleviation strategies, implemented by the Government of India.

### **Genesis Of SHGs:**

Self Help in essence is forging 'collaborative' ties between individuals who need each other's co-operation in solving their day-to-day crisis. Lawson & Anderson (1996) have defined collaboration "as a process of pooling resources, linking and allying with one another to develop innovative, new responses for tackling social problems including poverty. Bailey & Koney (1996), Weil (1996) and Parsloe (1990) have pointed out that collaboration is necessary to address social issues that require multi-agency approach to alleviate them. SHGs are one such medium to achieve social collaboration. Graham & Barter (1999) have described collaboration as a relational system in which two or more stake holders pool together resources in order to meet objectives that neither could meet individually. 'Collaboration' differs from 'co-operation' in the sense that co-operation facilitates support and assistance for meeting the goals that are specific to an individual stake-holder, whereas collaboration insists on goals that are mutually agreed upon based on an established value base to which all stakeholders have a commitment. According to Hord (1986) collaboration proposes joints sharing and decision making in the interest of change, as well as changes in relationships to facilitate these ends. He has also indicated that motivation to engage or refrain collaboration are necessarily influenced by differences among stakeholders in expertise, status, empowerment and access to external and internal resources.

### **Formation & Development Of SHGs:**

According to Rao et. al. (1999) a systematic approach in the formation of SHGs is of paramount importance to the long term sustainability of these informal community based organizations. It has been observed by Fernandes (1992) that SHGs formed and promoted for limited purposes of availing subsidy laced bank



loans, grants and other materialistic benefit generally disintegrate, while according to Srinivasan & Rao (1996) the SHGs developed for genuine purpose of self help in the wake of needs had much better chances of long term sustainability.

SHGs like any other type of groups have distinct phases through which they pass over a period of time. According to Johnson & Johnson (1994) there have been well over 100 theories to describe the development stages of groups. Hill & Gruner (1973) have opined that most of these theories are based on Sequential Stage Theory while others are best described as in the Recurring Phase Theory.

Theories based on sequential stage of group development are based on the identification of definite phases in the life cycle of group. The most famous of these theories has been proposed by Tuckman (1965) and Tuckman & Jensen (1977). Tuckman studied a number of groups of varying nature and objectives such as therapy, training, and focus groups and identified four distinct development stages, viz. Forming, Storming, Norming and Performing. These distinct stages are characterized by the specific focus attributed by the groups during each stage and the related consequences on the behaviour of the members.

Forming Stage is marked with initial attraction towards each other in a group. The stage is characterized by initial euphoria of coming together, chaos and uncertainty. Kruger & King (1998) have indicated that during forming stage each member tries to figure out his/her own role in the group and gets indulged in evaluating his likely individual gains vis-à-vis group objectives. Lingering suspicion and anxiety prevail among the group members during this stage.

Storming Stage is earmarked by the expression of varying thoughts by the individual members, which reflects the prevailing conflict and confusion in the group. Kruger & King have indicated that this stage is completed with the evolution of leadership and decision-making capabilities within the group.

Norming Stage is reached when the group under the chosen leader/s starts evolving group norms and the groups solidarity comes into force. The group becomes more cohesive and development oriented as gradually the individualistic tendencies are replaced by the collectivism.

Performing Stage is the state of readiness the readiness to act. Leadership is established, role clarity is developed and the group behaves in a unified manner so as to achieve it's mission with the help of collective action. Gerber (1994) as quoted by Harper (1995) has also identified the above four stages in the development of SHG's. Other researchers such as Moreland & Levine (1982) & (1988) have identified stages of development based on the status of membership and proposed a sequential theory. They termed the various stages of group development as prospective membership stage, new member stage, full member stage, marginal member stage and ex-member stage. Similarly Worchel et. al., (1992) have also identified six sequential stages of group development, which have been identified on the basis of prevailing 'feelings' in the members. These are discontent stage, participative stage, identifying with the group stage, involvement in the group activities stage, proactive involvement stage and disintegration stage.

Based on Tuckman's theory, Johnson & Johnson (1997) have identified seven stages in the development of co-operative learning groups. These are (i) defining and structuring procedures and becoming oriented, (ii) conforming to procedures and getting acquainted, (iii) recognizing mutuality and building trust, (iv) rebelling and differentiating, (v) committing to and take ownership of the goals, procedures, and other members, (vi) functioning maturely and productively and (vii) terminating.

In contrast to sequential stage theories, the recurring phase theories underline the issues that prop up in a group from time to time and thus affect the group behaviour. In essence, the recurring phase theories place more emphasis

on the issues instead of individual feelings as is the case with the sequential stage theories.

The other noticeable difference between the sequential stage and recurring phase theory is that the former is of irreversible nature, i.e. the stages are fixed in a chronological order and are never repeated, while, the latter is based on re-occurrence of phases depending on the issues being confronted by the groups. A few of the recurring phase theories, as proposed by various social scientists, are as under:

Bales (1965) indicated about a state of equilibrium, within a group, between a task oriented work and emotional expressions (Behaviour) of the members. This state ~ equilibrium decides a long enduring mutual rewarding relationships among the group members and it keeps recurring.

Another theory of Schultz (1958) proposed that group development is reflective of the concern of members towards affection, inclusion and control and is repetitive in nature.

Dion (1961) stated that group development depends on the three basic themes of the dependency on the leader, desire for emotional support among the members and confrontation among the members with threats to abandon the groups. Such tendencies recur during the group development (Chart 3.1).

**Chart: 3.1**  
**Stages Of SHG Development & Role Of NGO's/SHPI**

<b>Stage of Development</b>	<b>Time Period</b>	<b>Role of NGO/SHPI</b>	<b>Focus of Activities</b>
Pre-formation	1-2 months	Initiator/ Promoter	Identifying the poor through participatory rural appraisal methods in small/hamlets/villages/towns
Formation	3-6 months	Facilitator	Motivation to form groups, select group leaders, develop rules and norms, conduct meetings, pooling

			savings, issues and collection of small loans, group cohesion, adjustment systems and maintenance of accounts.
Stabilization (Phase I)	7-12 months	Advisory/ Managerial	Leadership stabilization, training of leaders and members, regularized and increase savings, handling of groups level transactions, informal interactions with other groups/clusters, addressing community interests. Begin the process of issuing loans, handling/helping defaulters to repay. Sourcing loans for groups through normal credit system etc.
Growth and expansion	19 months	Advisory/ managerial/ consultative/ institution building	Strengthen linkages with banks, creation of assets for groups and members, spreading concept building and promotion of new groups, attempts at cluster development and federation of SHG's.

**SHPI = Self Help Promoting Institutions.**

**Source: NABARD (1994).**

## **Self Help Groups & Linkage Programme:**

The Indian Experience of SHG Linkage Programme is unique in some respects. RBI and NABARD have tried to promote 'relationship banking' i.e. improving the existing relationship between the poor and bankers with the social intermediation by NGOs. The Indian model is predominantly "linkage model", which draws upon the strengths of various partners – NGOs (who are the best in mobilizing and capacity building of poor) and bankers (whose strength is financing). Thus, as compared to other countries, where "parallel" model of lending to poor (i.e. NGOs acting as financial intermediaries) is predominant, the Indian linkage banking tries to use the existing formal financial network to increase the outreach to the poor while ensuring necessary flexibility of operations for both the bankers and the poor. Thus in a nutshell, the SHG Linkage programme offers a win-win situation for the credit delivery system comprising banks of all types.

## **Emerging SHG Linkage Models:**

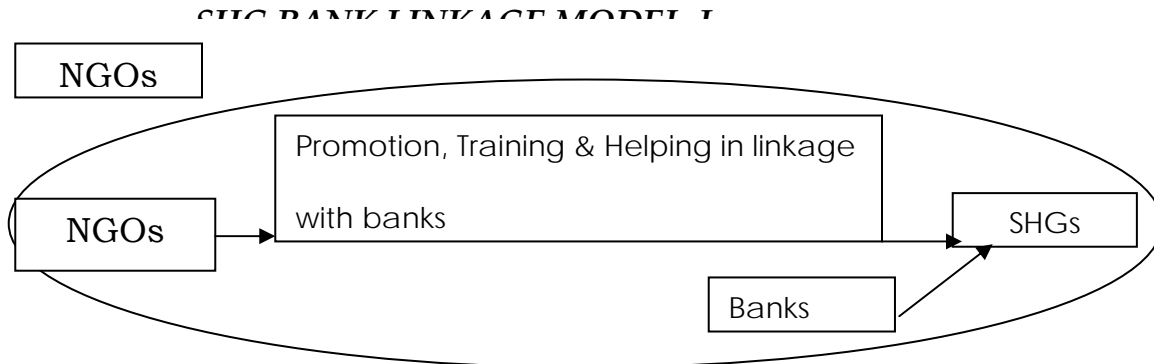
Broadly, three different models have emerged under the linkage programme in the country. Each of the three models can be qualitatively assessed to arrive at the strategic significance and scope for widespread adoption. Criteria for evaluation may include factors like;

- Transaction cost of lending for the banks
- Transaction cost of borrowing for SHGs and poor
- Risk of funds and guarantee of repayment
- Load (costs) of co-ordination and management
- Ease of adoption by all stakeholders
- Smoothness and ease of providing credit to the poor and its repayment
- Quickly replicability
- Social and economic impact on SHG movement

- Extent of social investment required.

Model-wise advantages and limitations of SHG's are shown in the Chart 3.2 & 3.3.

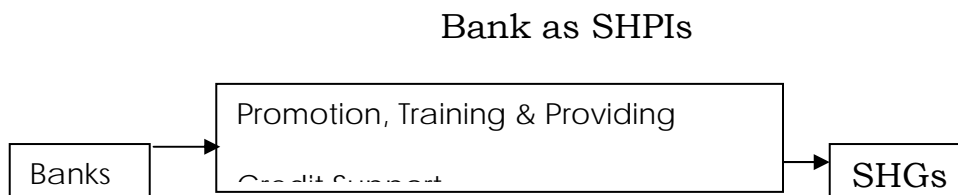
**Chart 3.2**



**SHG BNK LINKAGE MODEL-II**



**SHG BANK LINKAGE MODEL-III**



**Source: Nanda, Y.C. (1995).**

### Chart-3.3

#### Advantages Of Models

	<b>Advantages</b>	<b>Limitations</b>
<b>Model A:</b>	<ul style="list-style-type: none"> <li>● Each partner institutions play a role best suited for it. Banks led, NGOs organize poor into SHGs and SHGs manage small group finance in their own interest.</li> <li>● The whole system is localized.</li> <li>● SHGs and local NGO learn to deal with an accessible bank branch and vice-verse.</li> </ul>	<ul style="list-style-type: none"> <li>● In spite of wider acceptability of the model, majority of field level bankers are yet to be sensitized and do not view it as banking mandate.</li> <li>● In many places, it is still difficult to open a savings account.</li> <li>● Absence of NGOs in many parts of India.</li> </ul>
<b>Model B:</b>	<ul style="list-style-type: none"> <li>● It further reduces the transaction cost and risk cost of the bank as the banks lend a larger sum to an NGO which guarantees repayment</li> <li>● Easier for the poor to deal with an institution which they know and trust.</li> <li>● Easy to be adopted by stakeholders.</li> </ul>	<ul style="list-style-type: none"> <li>● NGOs are not traditionally equipped to work as financial intermediaries.</li> <li>● Calls for substantial investment in capacity building of NGO.</li> <li>● Adds one more intermediary structure.</li> <li>● Wide scale adoption not possible.</li> </ul>
<b>Model C:</b>	<ul style="list-style-type: none"> <li>● Exposes bankers to social realities first hand.</li> <li>● Possible solution where NGOs are not present.</li> </ul>	<ul style="list-style-type: none"> <li>● Wide scale application may not be feasible because of other priorities of banks.</li> </ul>

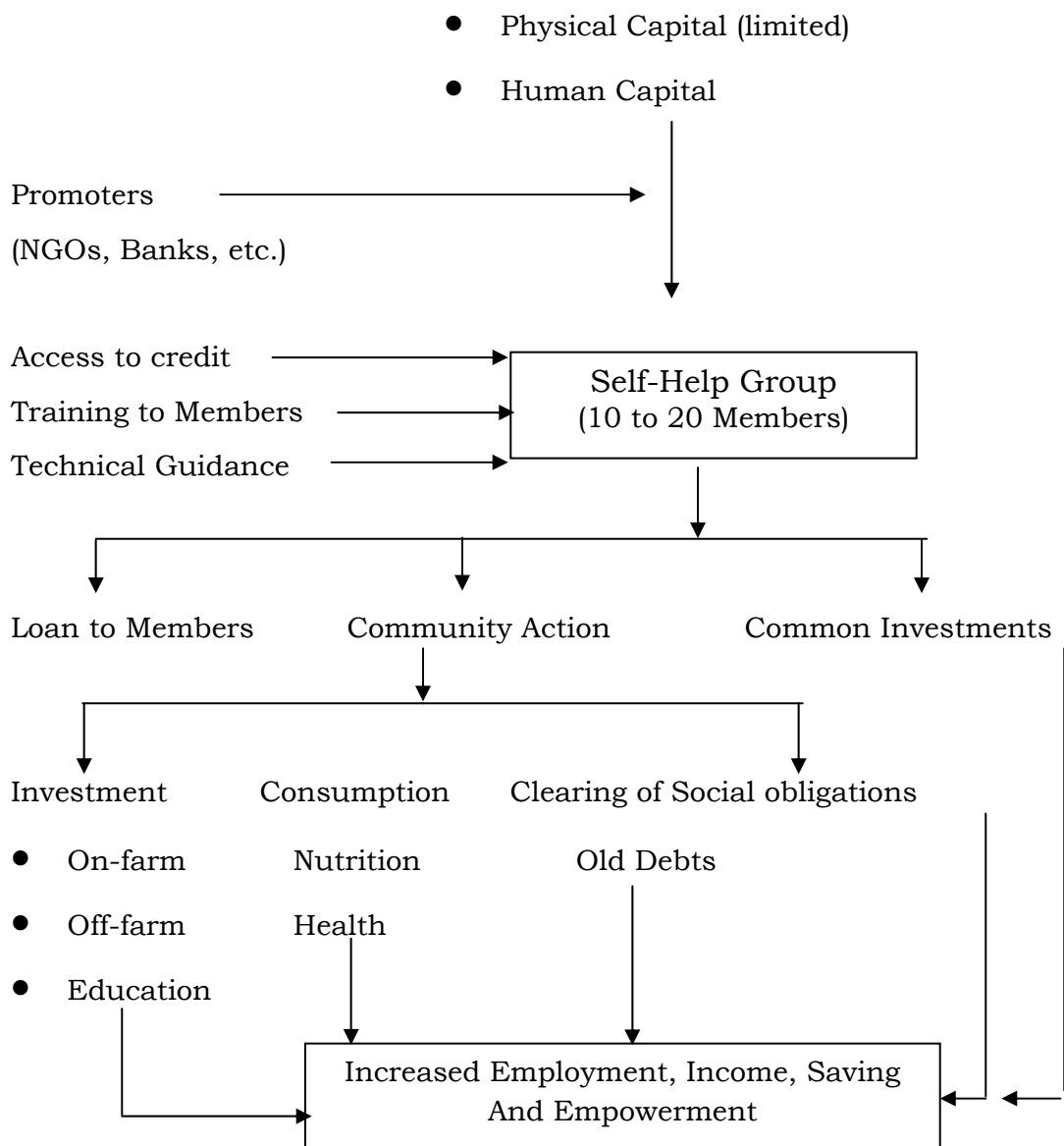
**Source: Rajigain, T.S. (1999).**

The linkage between the Self Help Groups and the Formal Financial Agencies (FFAs) has to be on a symbiotic relationship. In most of the developing

countries, the savings and credit schemes of FFAs are separate, each with its own set of clientele. For the purpose of linking the SHGs to FFAs two basic models with number of modifications are at present working in India. In each model there exists a two way flow of funds as shown in Chart 3.4 (SIDBI, 2000).

**Chart-3.4**

**A TYPICAL SHG MODEL HOUSEHOLD RESOURCES**



Source: Namboodiri, N.V. and R.L. Shyani, Indian Journal of Agricultural Economics, Vol. 56 (3), July-Sept. 2001.

**I. Direct Linkage Model:**



In case of the direct linkage model the bank identifies the group (for facilitates evolution of the group) and deals with the SHG directly for both mobilizing the savings and for making available credit facilities to the group as a whole or to individual members. Group members act as collateral security. In this model the credit is generally made available to the group and members to be financed are identified by the group itself, which takes the responsibility of loan repayment (Chart 3.5).

**Chart-3.5**

**SOME BASIC FEATURES OF SHGs PROMOTED BY NGOs/BANKS**

1.	Organization	Homogeneity in terms of economic/socio-economic status, common identify of activities etc.
2.	Nature of target groups	Generally poor and weaker sections of the people in rural areas and particularly women.
3.	Management	Selected/elected teacher and duty generally rotated. Holds meeting regularly.
4.	Financial Instruments	
	(a) Common fund	Created of savings, interest earned on loan, donations etc.
	(b) Saving mobilization	While in certain cases no fixed rate of savings, in some cases regular and fixed rate of savings, and in some cases as per capacity of the members.
	(c) Loaning	Decided by the purpose, quantum and the resource available with the SHGs. Purpose of loans for individuals include consumption, clearing outside debt, social, medical, education, business, agriculture etc. and loans for common production activities.
	(d) Repayment period	Generally lower than prescribed by banks.
	(e) Rate of interest	Varies from 12 to 20 per cent. In a few cases the interest rates are determined by

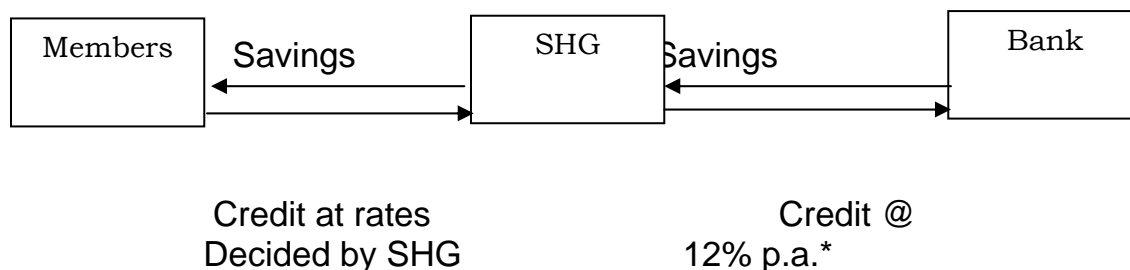
		the NGOs.
5.	Linkage with banks	Banks treats SHGs as borrowers.

**Source: Desai and Namboodiri (2001).**

## II. Modified Direct Linkage Model-I:

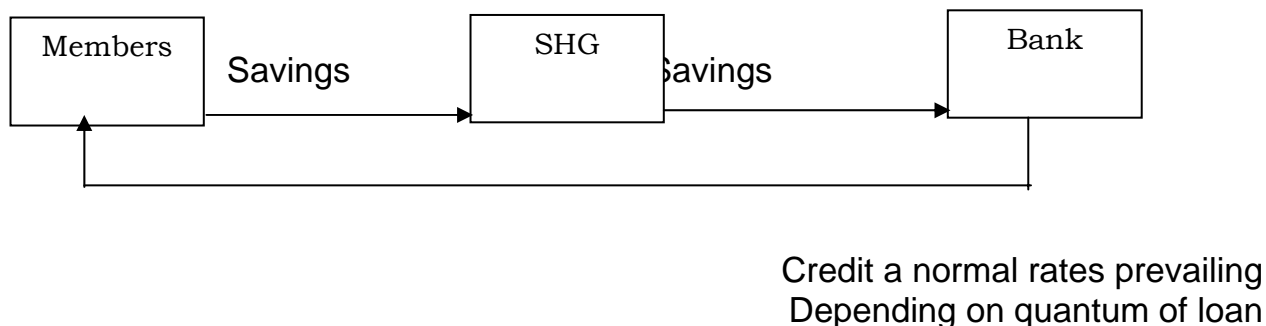
Here the activity and member to whom loan is given is identified by group. The group is morally responsible for repayment but credit is given as in any individual loan. Credit a normal rates prevailing depending on quantum of loan (Chart 3.6 & Chart 3.7).

**Chart-3.6**



(\*exclusive of interest tax wherever applicable)

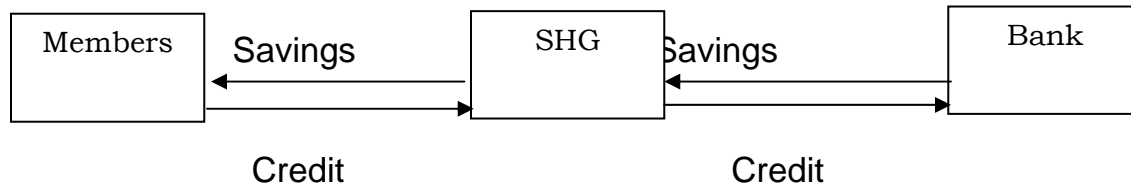
**Chart-3.7**



## III. Modified Direct Linkage Model-II:

In this model NGO is not the financial intermediary. The NGO's role is only in group evolution and stabilization, where as the financial linkage is directly with the group (Chart-3.8).

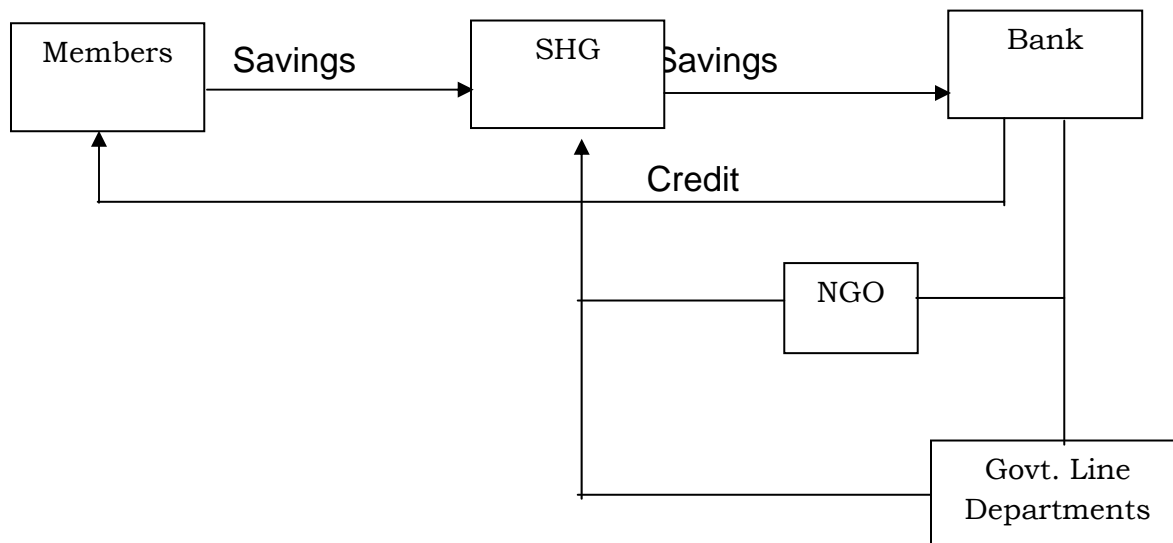
**Chart-3.8**



**IV. IFAD Model:**

In this model, the NGO is involved as in (Hi) above but the line departments of Government like Women Development Corporations, Sericulture, Rural Development are also involved in identification of activity, beneficiary etc. The model is in existence in areas where IFAD projects are being implemented like Tamil Nadu, Maharashtra and Uttar Pradesh (Chart-3.9).

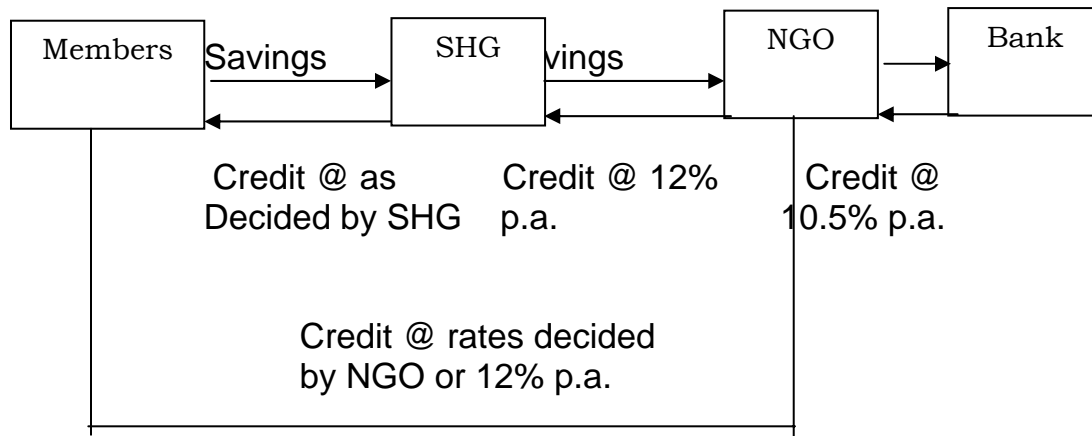
**Chart-3.9**



**V. Indirect Linkage Models:**

In this model basically the funds flow through the NGO i.e. the NGO is the financial intermediary. In case of this linkage model various types exist which have been given in Chart-3.10:

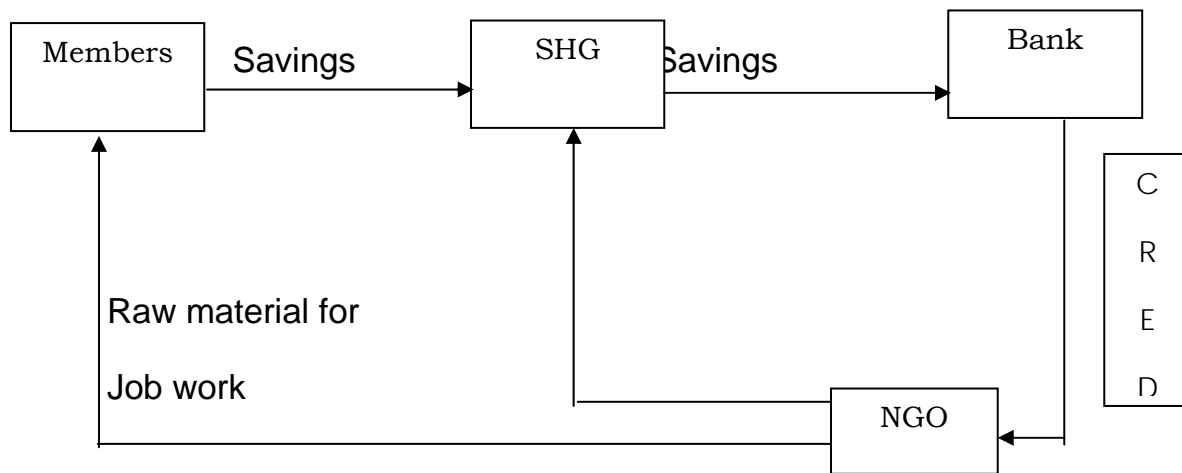
**Chart-3.10**



**VI. Modified Indirect Model:**

This model exists in case where the groups are artisan/ handicraft and NGO support for marketing is also available like SEWA, Lucknow (Chart-3.11).

**Chart-3.11**



In the above models, apart from two-way flow of funds, there is also flow of services, extension, consultancy, training etc., from the banks and the voluntary agencies.

The Self Help Group approach to the development of rural poor appears to be an effective and viable proposition as a supplementary micro credit delivery system. The models of linkage between SHGs and FFAs could be specific to the needs of the group. A strong linkage and continued development dialogue between the SHGs and FFAs appear to be the panacea for many of the ills in the present system.

### **Micro Credit In India:**

The Indian Micro Credit sector is characterized by a variety of Micro Credit service providers. These include various apex financial institutions like SIDBI and NABARD, Government owned Societies like Rashtriya Mahila Kosh, formal sector financial institutions, Commercial Banks, Regional Rural Banks, in addition to member-based institutions like Cooperative, Mutually Aided Cooperative Societies, SHG Federations, private sector companies like specialized NBFCs, Societies, Trusts, etc. Besides the existence of such a large number of players in the organized/semi-organized sector, the rural credit market in India is still largely dominated by the all pervading network of indigenous money lenders.

Differences between micro credit and micro finance are shown in Table 3.1. Micro finance refers to the provision of small loans without collateral security, to the poor and low-income households, whose access to the commercial banks is limited. On the other hand, micro credit may refer to the provision of small loan with collateral security.

**Table-3.1**

### **Differences Between Micro Credit And Micro Finance**

<b>Characteristics of Loan</b>	<b>Micro Credit</b>	<b>Micro Finance</b>
1. Size of Loan	Small	Small
2. Repayment Period	Short	Short
3. Sources of Mobilization	External	Both external and internal

4. Repayment	Definite obligation to repay	Obligation if source external
5. Collateral	May or may not be needed	Not needed
6. Purpose of use	Mostly fixed; limited scope for deviation	Flexible; consumption, income generation, any other
7. Scope of operation	Usually individual loans though group loans might be given	Mostly group loans trickling down to individuals.

Source : Society for Development Studies, series of policy Research Studies.

The details of Micro finance wholesalers in India are shown in Table 3.2. The largest coverage of poor has been reported to be by NABARD with the largest amount cumulative number of SHGs. However, interest rate has been reported significantly higher in case of NABARD as compared to other wholesalers.

**Table-3.2**  
**Apex Micro Finance Wholesalers in India**

Institution	Year	Operations	Coverage of Poor	Cumulative No. of Groups	Interest	Repayment Schedule	Purpose of Lona
1. NABARD	1982	1.Direct inancing 2. Refinancing 3.Support grant to NGOs	390 lakh on 31 March2002	461,478 SHGs, on 31 March, 2002	11% p.a.	Within 4 years; on quarterly basis	production/ consumption/ Any other
2.SIDBI	1990	1.Direct MFI Financing 2. Capacity building grand 3. Grant to NGOs	10.41 lakh on 31 March 2004	192 MFIs on 31 March 2004	9 % p.a.	Within 4 years, on quarterly basis	Production/ Consumption/Any other
3. RMK	1993	1.Refinancing 2. Support for NGOs Schemes 3. Creation of SHGs	4.8 lakh on 31 March 2004	24,030 SHGs on 31 Jan 2004	8% p.a.	Within 3 years, on quarterly basis	Production/ Housing
4. RGVN	1990	1.Support for NGO Schemes 2. Creation and financing SHGs	26,693 on 31 March 2004	N.A.	10 % p.a.	N.A.	Production/ Consumptiion/ Housing
5.FWWB	1982	1. Direct financing to	N.A.	N.A.	N.A.	N.A.	Production only

		NGOs, MFIs 2. Direct financing to SHGs/Federation 3. Support grants for conducting trainings					
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**Source: SDS Policy Research**

**Notes : NA - Not available**

There are a multitude of Non-Governmental Organizations, which can be virtually found in all villages and blocks of India. Most of these NGOs have similar origin in that they started off as social service and welfare organization with a focus on helping the poor and needy in times of disaster, famine or epidemic. The emphasis, therefore, was mainly on social and welfare activities like housing, health, education, safe drinking water, sanitation, etc. However, with the growing popularity of Micro Credit in India, these NGOs have also taken up Micro Credit activity as a part of their overall service strategy. While some have adopted Micro Credit as their core activity, a large number of such institutions, have adopted multiple operations with a limited investment in Micro Credit.

The Micro Credit institutions (MFIs) in India today offer a variety of products, follow different pricing strategies, adopt varied credit delivery models and have different legal forms and organizational structures. The present section attempts to analyze the Micro Credit industry in India using Porters competitive strategy framework model and gives an overview of the products offered by the MFIs, the credit—delivery methodology being used and different pricing strategies employed.

### **Type Of Institutions:**

The Micro Credit programmes by the informal sector in India have evolved over the years. There is no single appropriate form of legislation for institutions undertaking Micro Credit Institutions have been getting registered under different legislations, categorized under three heads (Dasgupta, 2001).

- Non-profit MFIs.

- Societies registered under the Societies Registration Act, 1860 or similar State Acts.
- Public Trusts registered under the Indian Trust Act, 1882.
- Non-profit companies registered under Section 25 of the Companies Act, 1956.
- **Mutual Benefit Companies**
  - State Credit Cooperatives
  - National Credit Cooperatives
  - Mutually Aided Cooperative Societies
- **For Profit MFIs**
  - NBFCs registered under the Companies Act, 1956.

Distribution Approaches-Retailer Level:

Just as MFIs offer a varied combination of products and adopt different pricing techniques, they also differ in the credit delivery mechanism. It is dependent on factors such as nature and demographic profile of the clientele; products mix, pricing technique, legal and procedural requirements and above all, the long-term Micro Credit objectives (social vs. commercial). The following generic approaches to Micro Credit are commonly prevalent in India:

- The Basic Self-Help Group model and its minor variations PRADAN, NBJK, LEAD and others).
- GRAMEEN Replicator Approach (SHARE, ASA, CASHPOR India).
- Cooperative-Grameen Hybrid Model (Mahila Vikas).
- NBFC Approach (BASIX & SANGHAMITRA).



- Federated SHG approach (DHAN Foundation).
- Rural Industries Promotion (SHG) Framework (MYRADA).
- Urban Cooperative Banking Model (Sewa Bank).
- Multi-State Cooperative Solidarity Group Model (ICNW).
- Enabling Cooperative Networking Framework (CDF AND MACS).

## **Financing SHGs In India: An Overview:**

There is not yet any formal official publication on different statistics of SHGs. NABARD however has brought out a publication on some basic data on SHGs (NABARD, 1999-2000). According to this, the number of SHGs availing credit has increased from 3,841 in 1997 to 81,780 in 2000. The total number of SHGs linked to the banks stand at 1,14,755 in March 2000. Eighty-five per cent of them are women groups. The number of FIs extending credit to the SHGs has increased from 120 in 1997 to 266 in 2000. Out of the 266 FIs, 27, 13, 165 and 61 are public, private, regional rural and co-operative banks respectively. These SHGs are operating in 362 districts of 24 states and union territories. The number of NGOs dealing with the SHGs has increased from 220 in 1997 to 718 2000. Bank loans to these groups have increased from Rs. 118 million in 1997 to Rs. 1,930 million in 2000. The number of families assisted increased from 0.15 million in 1997 to 1.90 million in 2000 (Dasgupta, 2001).

Three broad models of bank-SHG linkage, which have emerged are: Model 1 in which the bank itself acts as SHPI and forms and nurtures the SHG. Model 2 in which the NGOs act as SHPIs and banks lend to the SHGs directly and Model 3 in which the NGOs act as both SHPI and Micro credit intermediaries (MFIs). In Model 3 banks lend to the NGOs for on-lending to the SHGs. Disbursement under Model 1 remains more or less the same: 13 per cent in 1997 and 14 per cent in 2000. The major change that has taken place is with regard to Model 2 and 3. Where the share of Model 2 has gradually increased from 45 per

cent in 1997 to 70 per cent in 2000, that of Model 3 has been continuously declining from 42 per cent in 1997 to 16 per cent in 2000. Lending institutions are thus becoming more comfortable in dealing with grass root SHGs which is positive development sign (Table 3.3).

Average credit per SHG extended under Model 1, 2 and 3 are Rs. 25,056, Rs. 20,415 and Rs. 16,190 respectively. Bank's preference of the SHGs in descending order is thus quite clear: (i) SHGs formed by themselves, (ii) SHGs to which they lend directly, and lastly (iii) to invisible SHGs to which they finance through the NGOs Model 2 and 3 together account for 85.7 per cent of the SHGs and 82.4 per cent of disbursement indicating a substantial involvement of the NGOs in the credit business of the SHGs.

**Table-3.3**  
**SHG Bank Linkage Programme Highlight**  
**(March 1997-2000)**

Sr. No.	SHG Bank Linkages Programme	March 1997-2001 (Million (Rs.))				
		March 1997	March 1998	March 1999	March 2000	March 2001
1.	No. of SHG's linked during the year	3841	5719	18678	81780	149050
2.	No. of SHG's linked (cumulative)	8598	14317	32995	114775	263825
3.	Percentage of women groups	76	78	84	85	85
4.	No. of participatory groups	120	150	202	266	318
	(i) Commercial Bank	29	31	38	40	41
	(ii) RRB's	79	102	129	165	166
	(iii) Coop. Banks	12	17	35	61	111
5.	No. of States/UT's	20	21	24	24	27
6.	No. of Districts covered	--	221	280	362	382
7.	No. of NGO's	220	291	550	718	750
8.	Bank Loan (Cumulative) (Rs. Million)	118.36	237.6	570.7	1929.82	4808.7

9.	Refinance (Cumulative) (Rs. Million)	106.5	213.8	520.6	1501.26	4007.2
10.	No. of Families Assisted	146000	243000	560000	1900000	4485000
11.	Average Loan/SHG (Rs.)	13766	16596	17297	16814	18280
12.	Average Loan/Family (Rs.)	810	978	1019	1016	1072
13.	Model-wise linkage (Cumulative)					
	(i) Directly to SHG's without intervention/ facilitation of any NGO	13	18	17	14	14
	(ii) Directly to SHG's with facilitation by NGO's and other formal agencies	42	36	27	16	16
	(iii) Through NGO as facilitator and financing agency					

**Source: Micro-Credit Innovations Deptt. (MCID), NABARD, Mumbai.**

Three sets of FIs, viz. Commercial Banks, Regional Rural Banks (RRBs) and Cooperatives accounts for 55,41 and 4 per cent of the SHGs and 66,30 and 4 per cent of credit respectively. The average amounts of credit per SHG by these institutions are Rs. 24,765, Rs. 14,734 and Rs. 19,091 respectively. The cooperative sector's involvement in SHG is quite negligible except in the eastern region (especially in West Bengal) where it accounts for 21 per cent of credit. Unless the State Governments change the laws, it is difficult for them to lend to the SHGs outside the framework of Primary Agricultural Co-operative Societies (PACS). The RRBs are more active in North Eastern, Central and Eastern regions accounting for 82,53 and 48 per cent of credit respectively; commercial banks which are the major players, on the other hand, are more active in western, Southern and Northern regions accounting for 76, 70 and 59 per cent of SHG credit respectively. Commercial banks and RRBs disburse about 1 and 2 per cent of their rural credit (agriculture and allied) to the SHGs, respectively. With regard to rural business, the RRBs are thus more involved with SHG credit.

What is however of concern is the skewed growth of the SHGs across the regions. The Southern region accounts for 67 per cent of the SHGs and 78 per cent of the SHG credit. This is mainly because of presence of large number of NGOs there. Sixty-one per cent of the NGOs operate in the Southern region where 74 per cent of NGO-linked SHGs function. The poorer regions like North-Eastern, Eastern and Central, which are credit starved, account for only 0.2, 4.1 and 6.9 per cent of SHG credit respectively. Only, 1, 12 and 9 per cent of SHPI-NGOs are in these three regions. In the Eastern region 64 out of 82 NGOs (78 per cent) are in Orissa alone, indicating a further skewness within a region. In the Southern region Andhra Pradesh accounts for 60 per cent of the SHGs and 57.3 per cent of the SHG credit. In the Central region Uttar Pradesh accounts for 82 per cent of the SHGs (Dasgupta, 2001).

Besides the availability of NGOs, the ability, integrity, experience and finally their acceptability by the FIs are the other factors, which help the SHGs in getting credit. Whereas in the Western and Southern regions the average number of SHGs per NGO having availed bank credit is 92 and 66 respectively, in other regions these figures are below 30. Among the states, Andhra Pradesh, Gujarat, Maharashtra, Karnataka, Bihar, Tamil Nadu and Uttar Pradesh fare better with 145, 109, 76, 62, 59, 55, and 53 credit-linked SHGs per NGO respectively. Among these, Bihar, Maharashtra, Uttar Pradesh and Gujarat have 8, 18, 23 and 25 NGOs, which have been accepted by the FIs.

Scheme-wise sanctions and disbursements of loans by Rashtriya Mahila Kosh are shown in Table 3.4. During 2003-04, 121 NGOs were supported for extending micro credit to the poor women. The sanctioned amount for the year 2003-04 was reported to be Rs. 2505.60 lakhs while during 2004-05, the amount has significantly declined. Most of the sanctioned amount was reported to be related with main loan scheme and gold credit card scheme.

**Table-3.4**

## Scheme-wise Sanctions And Disbursements Of Loans By Rastriya Mahila Kosh

(Rs. In Lakh)

Scheme	Amount Sanctioned				Amount Disbursed			
	2003-2004		2004-2005		2003-2004		2004-2005	
	No. of NGOs	Amt.	No. of NGOs	Amt.	No. of NGOs	Amt	No. of NGOs	Amt.
Main Loan Scheme	69	987.80	49.0	899.24	69	924.32	77	875.22
Revolving fund Scheme	8	432.00	5	180.00	8	440.00	7	206.00
Loan Promotion Scheme	35	116.80	11	41.50	35	81.75	23	52.15
Housing Loan Scheme	1	40.00	1	64.00	-	-	2	72.00
Gold Credit Care Scheme	6	470.00	5	335.00	-	-	7	452.00
Franchisee Scheme	2	459.00	1	30.00	-	-	2	229.50
<b>Total</b>	<b>121</b>	<b>2505.60</b>	<b>72</b>	<b>1549.74</b>	<b>112 1</b>	<b>1446.7</b>	<b>118</b>	<b>1886.87</b>

Source: Rastriya Mahila Kosh, Annual Report, 2004-05, Delhi.

Regional outreach of Rashtriya Mahila Kosh indicates that most of the NGOs which were supported by Rashitrya Mahila Kosh for extending credit to poor women has reported to be significantly high in the state of Andhra Pradesh, Tamil Nadu, West Bengal and Orissa while number of borrowers were reported high in the state of Andhra Pradesh, Tamil Nadu, West Bengal, Maharashtra, Himachal Pradesh and Orissa. Similarly, the large amount of credit was disbursed in the state of Andhra Pradesh, Tamil Nadu, Madhya Pradesh and

Rajasthan  
(Table 3.5).

**Table-3.5**

Regional Outreach Of Rastriya Mahila Kosh

State	No. of NGOs		No. of Borrowers		Amount Sanctioned (Rs. Lakh)		Amount Disbursed (Rs. lakh)	
	2003-2004	2004-2005	2003-2004	2004-2005	2003-2004	2004-2005	2003-2004	2004-2005
Andhra Pradesh	36	26	12070	8318	777.00	541.50	436.69	655.25
Assam	2	-	650	-	35.0	-	-	27.50
Bihar	6	3	3175	196	83.40	115.50	14.08	71.95
Delhi	3	1	844	294	139.00	40.00	45.00	89.50
Haryana	1	2	143	760	15.00	55.00	20.00	37.50
Himachal Pradesh	-	3	-	1530	-	150.00	150.00	-
Jharkhand	-	1	-	350	-	5.00	15.00	-
Karnataka	1	-	594	-	40.00	-	2.50	20.0
Kerala	2	1	110	57	5.00	5.00	5.50	22.50
Madhaya Pradesh	1	2	213	1002	400.00	80.00	135.00	217.50
Maharashtra	6	1	3596	-	169.90	10.00	27.50	76.45
Manipur	5	-	386	-	16.00	-	4.50	6.50
Mizoram	1	-	70	-	4.00	-	-	2.00
Nagaland	-	3	-	120	-	22.00	-	6.00
Orissa	10	10	2457	3276	145.50	189.00	51.75	156.75
Rajasthan	2	1	185	970	8.0	80.00	73.50	96.50
Tamil Nadu	23	8	9364	2345	547.60	163.00	358.70	286.00
Uttar Pradesh	7	4	517	414	42.00	37.00	55.50	33.00

Uttaranchal	1	1	420	382	30.0	32.74	19.00	16.37
West Bengal	14	5	1577	2307	48.20	124.00	31.85	65.10
<b>Total</b>	<b>121</b>	<b>72</b>	<b>36371</b>	<b>22321</b>	<b>2505.60</b>	<b>1549.74</b>	<b>1446.07</b>	<b>1886.87</b>

**Source: Annual Report, 2004-05, Rastriya Mahila Kosh, Delhi.**

SHG bank linkages programme is shown in Table 3.6. There has been significant increase in the number of SHG linked, bank loan and refinance assistance. By the year 2005-2006, 2.24 million SHGs were bank linked. These SHGs availed Rs. 11397.55 crores while refinance assistance was reported to be Rs. 4153.63 crores.

**Table-3.6**  
**SHG Bank Linkage Programme**  
**Cumulative Progress**

(Amount in Rupees crore)

<b>Year (end-March)</b>	<b>No. of SHGs linked</b>	<b>Bank loan</b>	<b>Refinance assistance</b>
1992-93	255	0.29	0.27
1993-94	620	0.65	0.46
1994-95	2122	2.44	2.13
1995-96	4757	6.06	5.66
1996-97	8598	11.84	10.65
1997-98	14317	23.76	21.39
1998-99	32995	57.07	52.06
1999-00	114775	192.98	150.13
2000-01	263825	480.87	394.98
2001-02	461478	1026.34	790.24
2002-03	717360	2048.67	1412.71
2003-04	1079091	3904.20	2118.15

2004-05	1618456	6898.46	3085.91
2005-06P	2238565	1197.55	4153.63

**P = Provisional.**

**Source: NABARD.**

Southern states are leading over the northern states as far as spread of SHGs is concerned. The bank linkages of SHGs also shows that a large number of SHGs linked with banks wherein southern region followed by eastern and central regions. Cumulative bank loan has also been reported significantly high in southern region. The per capita credit per SHG has been reported significantly high in southern region (Rs. 3.47 million) as against Rs. 0.26 million in north-east region (Table 3.7).

**Table-3.7**  
**Region-wise Micro Credit In India**  
**(As On 31<sup>st</sup> March 2005)**

(Rs. In million)

Sl. No.	Region	Cumulative No. of SHG,s bank loan upto 31 <sup>st</sup> March 2005	Cumulative No. Bank loan upto 31 <sup>st</sup> March 2005	Per capita credit per SHG
	<b>Northern Region-A</b>	<b>5.37</b>	<b>3.50</b>	<b>16.76</b>
1.	Himachal Pradesh	17798	565.03	31746.8
2.	Rajasthan	60006	1414.04	23564.9
3.	Haryana	3351	200.63	59871.6
4.	Punjab	3091	145.76	47156.2
5.	Jammu & Kashmir	1647	56.58	34353.38
6.	New Delhi	125	13.14	10512
	Total	86018	2395.18	207204.8
	<b>North-eastern Region-B</b>	<b>1.03</b>	<b>0.66</b>	<b>0.21</b>
7.	Maghalaya	249	7.78	31244.9
8.	Tripura	1515	19.07	12587.4
9.	Sikkim	42	1.35	32142.8
10.	Manipur	796	30.10	4275



11.	Arunachal Pradesh	280	11.97	4275
12.	Nagaland	94	4.69	49893.6
13.	Mizoram	28	2.84	101428.5
	<b>Total</b>	<b>16440</b>	<b>453.58</b>	<b>2627.92</b>
	<b>Eastern Region-C</b>	<b>16.59</b>	<b>7.57</b>	<b>7.77</b>
14	Orissa	123256	2517.94	20428.5
15.	Bihar	28015	681.86	24339.1
16.	Jharkhand	21531	714.73	33195.3
17.	West Bengal	92698	1262.77	13622.4
18.	UT of AN Islands	128	5.76	4500
	<b>Total</b>	<b>265628</b>	<b>5183.16</b>	<b>96085.03</b>
	<b>Central Region-D</b>	<b>12.33</b>	<b>7.33</b>	<b>14.93</b>
19.	Madhya Pradesh	45105	111077	24626.3
20	Chattishgarh	18569	171.95	92605.7
21.	Uttar Pradesh	119648	3155.79	26375.6
22.	Uttranchal	14043	576.05	41020.4
	<b>Total</b>	<b>197365</b>	<b>5014.56</b>	<b>184628</b>
	<b>Western Region-E</b>	<b>6.01</b>	<b>4.31</b>	<b>10.78</b>
23.	Gujarat	24712	686.44	2777.5
24.	Maharashtra	71146	2234.11	31401.7
25.	Goa	408	30.22	74068.6
	<b>Total</b>	<b>96266</b>	<b>2950.77</b>	<b>133247.8</b>
	<b>Southern Region-F</b>	<b>58.66</b>	<b>76.62</b>	<b>28.20</b>
26.	Andhra Pradesh	492927	27460.93	55709.9
27.	Karnataka	163198	5501.53	33710.7
28.	Kerala	60809	2495.53	41038.8
29.	Tamilnadu	220698	16779.00	76026.9
30.	Pondicherry (U.T.)	1309	184.43	140893.8
	<b>Total</b>	<b>938941</b>	<b>52421.42</b>	<b>347380.1</b>
	<b>Grand Total</b>	<b>1600658</b>	<b>68421.57</b>	<b>1236338.7</b>

Source: [www.nabard.org](http://www.nabard.org).

Estimated credit demand in India is shown in Table 3.8. Credit needs start with consumption purposes which are only being met through informal sources at high cost. In terms of micro credit, India has nearly 400 million people living

below or just above an austere defined poverty line. Approximately 75 million households therefore need micro finance. Of these, nearly 60 million households are in rural India and the remaining 15 million are urban slum dwellers. The current annual credit usage by these households was estimated in 1998 to be Rs. 465,000 million or US \$ 10 billion. This represents usage and not unmet demand. 1 million of SHGs, NABARD's target for 2008, will absorb at least Rs. 50,000 million worth of funds (Fisher & Sriram, 2002).

**Table-3.8**

### **Estimated Credit Demand In India**

<b>Sl. No.</b>	<b>Name of MFIs</b>	<b>Period of Allocation (Years)</b>	<b>Average Loan size (Rs.)</b>	<b>Lending Rate (%)</b>	<b>Comulative Borrowers</b>	<b>Estimated Credit Demand (Rs. Million)</b>
1.	SEWA Bank	25	10,000	8	200,000	-
2.	BASIX	3	7,000	24	20,000	100
3.	SHARE	7	3,000	15	14,000	100
4.	Mahila Kosh	10	5,000	14	100,000	30
5.	PREM	17	2,000	10-34	29,000	5
6.	ASA	10	4,500	15	6,000	60
7.	Lopin	11	4,000	12	2,000	5
8.	FWWB	17	4,00,000	13.5	146	30
9.	UCP	13	5,000	Flexibile	6,300	4
10.	Adithi	11	5,000	12	5000	15
11.	ASSIST	14	3,000	12	4000	20
12.	UPBSN	3	9,000	12	40,000	NA
13.	Jamuna Grameen Bank	2	6,000	12	852	-

**Source: IFAD Study, 1999.**

The rural women's development project, known as *Swa-Shakti* project, is jointly supported by World Bank and IFAD. It started on 16th October, 1988 for a duration of 5 years with an outlay of Rs. 186.21 crore. An additional amount of Rs. 5 crore was provided under the

project for setting up a revolving fund for giving interest bearing loans to beneficiary groups, primarily during the formative stages. The project aims at enhancing women's access to resources for better quality of life through use of drudgery and time-reducing devices, health, literacy and imparting skills for confidence enhancement and increasing the women's control over income through involvement in skill development and income generating activities. The project is being implemented as a centrally sponsored scheme in the states of Bihar, Chhatisgarh, Gujarat, Haryana, Jharkhand, Karnataka, Madhya Pradesh, Uttaranchal and Uttar Pradesh. Over all 57 districts, 335 development blocks, 7531 villages are covered under the project while 17647 SHG's were formed with the membership of 243962 women. The project is being implemented by 218 NGOs in various states. There are seven precepts of *Swa-Shakti* project viz. Pro-poor, No discrimination, sustainable livelihood, participatory, transparent, involving men, environment friendly. The components of the project include (i) institutional capacity building for women's development, (ii) support mechanisms for women managed income generating activities, (iii) mechanisms to access social programmes and leverage funds for community asset creation and (iv) provide effective project management systems. The key interventions under the project include both for on-farm interventions and off-farm interventions while major focus is on capacity building of women's groups. The responsibilities and roles of stakeholders focus on smooth functioning of the project and proper coordination of various activities among the stakeholders. Thus, the project has been well-planned and implemented while impact assessment of the project is lacking to understand the dynamics of social change and empowerment of the rural women for evolving out suitable strategies to enhance the process of socio-economic empowerment of poor women (Table 3.9 & 3.10).

**Table: 3.9**  
**Physical Performance Of Swa-Shakti Project**  
**In India**

State	No. of districts	No. of blocks	No. of villages	No. of SHGs formed	Total Membership	No. of NGOs
Bihar	1	6	113	441	5121	5
Chhatisgarh	3	19	387	560	8091	14
Gujarat	8	63	1278	2706	44848	55
Haryana	3	23	643	1550	22009	14
Jharkhand	5	18	916	1678	22242	19
Karnataka	7	36	978	2149	38522	36
Madhya Pradesh	9	40	1139	2462	31533	45
Uttar Pradesh	18	116	1679	5530	63907	16
Uttaranchal	3	14	398	571	7689	14
<b>Total</b>	<b>57</b>	<b>335</b>	<b>7531</b>	<b>17647</b>	<b>243962</b>	<b>218</b>

**Source: Ministry of Women & Child Development, 2004.**

**Table-3.10**  
**Physical Progress Achieved Under Swashakti Project In**  
**India**

<i>Particular</i>	<b>Numbers</b>
No. of SHGs Formed	17647
Total Membership in SHG's	243962
Clusters formed	1221
Group saving (Rs. Lakh)	2215
Amount Inter-loaned (Rs. Lakh)	5487
Groups Linked with Banks	10277
Amount loaned by Banks (Rs. Lakh)	2508
Convergence with Govt. Programmes (Groups)	9374
SHG members engaged in Income Generation Activities	130896
SHG members Recieved Advance level training	133123

**Source: Annual Report 2004-05, Deptt. of Women & Child Development, Ministry of Human Resources Development, Govt. of India, Delhi.**

*Swayamsiddha* is an integrated project for the development and empowerment of women. It is based on formation of women into self-help groups with emphasis on conversing services, developing access to micro-credit and promoting micro-enterprises. The long-term objective of the scheme is to achieve an all round empowerment of women, specially socially and economically by ensuring their direct access to, and control over, resources through a sustained process of mobilization and convergence of all ongoing sectoral programmes. The total estimated cost of the project is Rs. 116.3 crores of which Rs. 92.30 crores are expected to spend at block level. Rs. 16 crores at state level and Rs. 8 crore at national level. There are 650 development blocks covered under the project while 52016 SHGs have been formed during the project period. Thus, all the states and union territories covered under the project (Table 3.11 & 3.12).

**Table: 3.11**  
**Physical Performance Of Swayamsiddha Project**  
**In India**

<b>State</b>	<b>No. of blocks</b>	<b>No. of SHGs Formed</b>	<b>Grant Released (2000-2006) (Rs. lakh)</b>	<b>Percentage of Expenditure</b>
Andhra Pradesh	38	3734	278.76	40.11
Arunachal Pradesh	6	284	17.16	35.61
Assam	24	1400	136.68	63.42
Bihar	61	815	175.82	76.45
Chhatisgarh	17	1708	125.92	59.46
Gujarat	27	2946	66.04	81.26
Haryana	13	968	185.79	60.54
Himachal Pradesh	8	968	73.82	86.89
Jammu &	13	669	75.92	42.57

Kashmir				
Jharkhand	24	2188	177.02	69.01
Karnataka	20	2992	245.95	83.46
Kerala	18	2150	153.05	53.43
Madhya Pradesh	36	3564	272.8	76.21
Maharashtra	36	2304	293.68	57.19
Manipur	3	230	45.11	58.1
Meghalaya	5	230	31.86	76.28
Mizoram	3	288	42.15	100.0
Nagaland	6	391	61.49	72.87
Orissa	36	3600	333.27	42.87
Punjab	15	1798	80.28	68.86
Rajasthan	30	1847	300.77	33.39
Sikkim	5	467	64.06	44.22
Tamil Nadu	44	3395	399.77	100.0
Tripura	3	267	35.41	79.41
Uttar Pradesh	94	7500	317.15	57.53
Uttaranchal	11	1000	67.44	81.46
West Bengal	39	3507	209.42	75.28
Delhi	4	54	8.34	30.46
<b>Total</b>	<b>650</b>	<b>52016</b>	<b>4392.77</b>	<b>65.26</b>

**Source: Indian Institute of Public Opinion, Delhi, 2005.**

**Table: 3.12**  
**Statewise Physical Achievement Under Of**  
**Swayamsiddha Scheme In India**

<b>State</b>	<b>No. of Blocks Allocated</b>	<b>SHG's Formed</b>	<b>Release of Funds (Rs. in Lakhs)</b>
India	650	59940	595.36
Andhra Pradesh	38	3867	143.57
Arunachal Pradesh	6	263	--
Assam	24	2400	--
Bihar	61	1228	--
Chhatisgarh	17	1708	--
Gujarat	27	2946	--
Haryana	13	1300	33.60
Himachal Pradesh	8	800	19.17
Jammu & Kashmir	13	1250	28.00
Jharkhand	24	2357	--
Karnataka	20	2992	25.22
Kerala	18	2468	20.00
Madhya Pradesh	36	3667	25.00
Maharashtra	36	3012	86.00
Manipur	3	300	--
Meghalaya	5	421	5.00
Mizoram	3	301	8.74
Nagaland	6	600	9.57
Orissa	36	3600	92.14
Punjab	15	1613	--
Rajasthan	30	2490	--
Sikkim	5	550	7.00
Tamil Nadu	44	5421	50.00
Tripura	3	225	6.50
Uttar Pradesh	94	8343	--

Uttaranchal	11	1017	25.00
West Bengal	39	3909	--

**Source: Annual Report, WCD, 2004-05.**

There are four programmes that have significant micro credit component viz., Swashakti, Swayamsiddha, SGSY and RMK. The distinguishing features of these programmes are shown in Table 3.13. All these programmes emphasis on women empowerment through micro credit and capacity building for starting income generating activities.

**Table-3.13**

Features Of Micro Credit Programmes

SOCIAL		ECONOMIC		POLITICAL		CULTURAL		LEGAL													
0 Education	0 Health	0 Nutrition	0 Drinking Water	0 Sanitation	0 Housing and Shelter	0 Enviornment	0 Women and Economy	0 Poverty Eradication	0 Globalization	0 Women and Agriculture	0 Women and Industry	0 Micro-credit	0 Support Services	0 Gender justice, elimination of all forms of gender discrimination	0 Respect of rights of indigenous and traditional people	0 Participation in local resource management	0 Inclusion of indigenous knowledge	0 Awareness of rights	0 Decentralization	0 Mainstreaming gender perspectives	0 Decision-making
<b>SWAYAMSIDHA</b>							<b>SWASHAKTI</b>														
0 Empowerment objective	0 Implemented through existing structures	0 Limited by government funds	0 Empowerment training emphasised but lack of	<b>SGSY</b>		<b>RMK</b>		<b>SWASHAKTI</b>		0 Empowerment objective	0 Implemented through parallel structure in government through World Bank funding	0 Separated allocation	0 SHGs with bank linkages for credit	0 No empowerment training emphasised	0 Government credit delivered through NGOs to SHGs	0 No empowerment training emphasised					



funds			0 Sufficient funds for empowerment training	
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**Source: CARE, 2007**

As mentioned earlier that SHGs based micro financing programme to poor rural women have been launched by Government of India. These programmes are Swashakti, Swayamsiddha, Swaran Jayanti Gramin Rozgar Yojana and Credit Schemes of Rashtriya Mahila Kosh. The analysis of these programmes with micro credit components is shown in Table 3.14. The Swashakti scheme run in between April 1999 to December 2005 while scheme of Swayamsiddha is going to end in March 2007 while other programmes are continuously running. As mentioned earlier that the second phase of Swayamsiddha Project is likely to be launched by Government of India. All these programmes emphasis on formation, strengthening, bank linkages and access to credit on the one hand and convergence of development programmes and schemes as well as initiation of income generating activities on the other hand.

**Table-3.14**  
**Micro-Credit Components Of Women Empowerment Programmes**

Aspect	Swashakti (Women's Empowerment)	Swayamsidha (Women's Empowerment)	SGSY (Poverty Reduction)	RMK (Credit Prog.)
Programme partner	World Bank (Donor) and Govt. of India	Government of India	Government of India	Government of India
Programme Duration	April 1999 and ended December 2005	February 2001 and going to end in March 2007	September 2001 merging 3GSY and EAS and continuing	1993 and continuing
Programme objective	Empowerment of women through improving their socio-economic conditions.		Bringing poor families above poverty line by providing them with income generating opportunities through a mix of bank credit and government subsidy.	To provide credit as an instrument for socio economic change and women's development.

<p>Programme Activities</p>	<ul style="list-style-type: none"> <li>● Baseline Survey</li> <li>● Training of trainers for implementing partners</li> <li>● Formation of women SHGs</li> <li>● Inculcation of savings and credit habits</li> <li>● upgradation of skills for IGAs</li> <li>● Linkages for credit and marketing</li> <li>● Convergence for health, education, sanitation services</li> <li>● Setting up of MTS, Monitoring and Evaluation exercises</li> <li>● Impact evaluation</li> </ul>	<ul style="list-style-type: none"> <li>● Formation of women SHGs</li> <li>● Community-oriented intervention</li> <li>● Convergence of related schemes from state or central government</li> </ul>	<ul style="list-style-type: none"> <li>● Organisation of poor into SHGs (SGSY reimburses NGO costs)</li> <li>● Skill training</li> <li>● Bank credit with SGSY subsidy</li> <li>● Support for technology and marketing</li> <li>● Development of infrastructure at community level</li> </ul>	<ul style="list-style-type: none"> <li>● Selection of NGOs and sanction of loans for SHGs</li> <li>● Training of trainers for NGOs</li> </ul>
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**Source: CARE, 2007.**

The geographical coverage of micro credit programmes is shown in Table 3.15. Except the case of Swashakti project, other programmes have wider geographical coverage while more than 3 million SHGs were formed under Swaran Jayanti Gramin Rozgar Yojana against the number of SHGs formed under Swashakti project (0.18 lakh only). Even the access of micro credit through Rashtriya Mahila Kosh is availed by more than 5 lakh women. Swaran Jayanti Gramin Rojgar Yojana and Rashtriya Mahila Kosh are primarily micro credit providing schemes. SGSY provides credit for individuals and groups with a subsidy component while RMK provides loan through NGOs and only to SHGs and not individuals. SGSY loan is only for income generating activities where as RMK has loan products for income generating activities, consumption and

housing too. Inputs for capacity building are high in case of Swashakti. About 70 per cent of total budget of Swashakti has been spent on training of the SHGs. The capacity building inputs in case of Swashakti and Swayamsiddha are individual women oriented.

**Table-3.15**  
**Geographical Coverage Of Micro Credit Programmes**

<i>Programme</i>	<b>Geographical Coverage</b>	<b>Scale</b>
SGSY	All-India coverage, with 33 States and Union Territories (UTs).	3.1 million SHGs (actual)
Swayamsidha	31 states, 650 blocks	65,000 SHGs (planned)
RMK	24 states/UTs	5,35,000 women (actual)
Swashakti	9 states	17,642 SHGs

Source: Ministry Of Women & Child Development, Govt. Of India.

A study carried out by CARE (2007) has used the following indicators to assess the impact of micro credit schemes, which are oriented towards empowering rural poor women. The most of the indicators are related with saving and credit usage, access to health and education services, participation in decision-making process, initiation of income generating activities, ownership of assets, convergence of schemes and programmes, capacity building and mobility of women (Table 3.16).

Table-3.16

### **Indicators Used in the Impact Studies**

<b>Swashakti</b>	<b>Swayamsidha</b>	<b>SGSY</b>	<b>RMK</b>
<ul style="list-style-type: none"> <li>● Income and expenditure patterns</li> <li>● Group savings and other group management</li> </ul>	<ul style="list-style-type: none"> <li>● Awareness on legal aspects and marriage age of girl child</li> <li>● Savings and group</li> </ul>	<ul style="list-style-type: none"> <li>● Percentage of women covered</li> <li>● Creation of self employment</li> <li>● Community</li> </ul>	<ul style="list-style-type: none"> <li>● Families giving respect to women</li> <li>● Family accepting women's</li> </ul>

indicators	management indicators	based assets	suggestions
<ul style="list-style-type: none"> <li>● Decision making index</li> <li>● Infant Mortality Rate (IMR) details</li> <li>● Ownership of assets</li> <li>● Control over income</li> <li>● Women members able to visit bank</li> <li>● Access to credit</li> <li>● Access to better health, education</li> <li>● Number of training sessions provided</li> <li>● IGAs started</li> <li>● Households crossing poverty line</li> </ul>	<ul style="list-style-type: none"> <li>● Training &amp; exposure visits provided</li> <li>● Income Generating Activities (IGA) started</li> <li>● Community asset creation</li> <li>● Extent of convergence</li> </ul>	<ul style="list-style-type: none"> <li>● Problems in getting loan</li> <li>● Other sources of credit</li> </ul>	<ul style="list-style-type: none"> <li>● Beginning of new economic activity and expansion of existing IGA</li> <li>● Acquisition of economic and other assets</li> <li>● Reduced indebtedness from unreliable and exploitative sources of loan</li> <li>● Status and respect</li> <li>● Self-worth</li> <li>● Mobility</li> <li>● Control over income.</li> </ul>

Source: CARE, 2007.

The analysis of micro credit programmes on women empowerment simply demonstrate that government's policies for empowering women articulate focus on forward and backward linkages to make them economically independent and self-reliant. The micro credit strategy for economic empowerment laid out in the Tenth Five Year Plan while Government of India started SHG based micro credit programmes viz. Swashakti, Swayamsiddha, RMK and SGSY for economic empowerment of rural poor women. These programmes have no doubt created

opportunities for starting of income generating activities, convergence of schemes and programmes and social empowerment for women.

## Chapter-4

# Role Of Project Implementing Agencies

Micro credit has become a major tool of development, and is fast developing as an industry, with its own trade associations, dedicated finance, training and other support organizations. By delivering financial services, micro credit can reach poor people. By providing poor people with credit for micro enterprise it can help them work their own way out of poverty. The need to promote self help groups and other social mechanisms for effective delivery of micro financial services has long been recognized. The role of civil societies, micro finance organizations and other micro finance project implementing agencies has been praiseworthy in delivering of micro-credit services to the poor. In this part of the report, an attempt has been made to assess the role of project implementing agencies in implementation of Swashakti & Swayamsiddha Projects in India.

In the selected states, 67 project implementing agencies were surveyed to assess their role in implementation of Swashakti & Swayamsiddha Projects. In most of the cases, Swashakti & Swayamsiddha Projects were implemented by non-government organizations while in a few states government agencies such as Women Development Corporation and Department of Women & Child Development through functionaries of Integrated Child Development Scheme have implemented the projects. Importantly, in certain states, the NGOs were allotted more than one development block for implementing the projects.

The project implementing agencies were inquired about the orientation to the functionaries for project formulation and implementation of projects. Most of the agencies reported that orientation training was provided to functionaries for project formulation and implementation. However, in case of Swayamsiddha Project, it was found slightly low (Table 4.1).

**Table-4.1**

Orientation of Functionaries For Project Formulation And Implementation

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	13	23	18	5	59
	86.67	88.46	85.71	100.00	88.06
No	2	3	3		8
	13.33	11.54	14.29	0.00	11.94
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The agencies were inquired about the adequacy of training to the functionaries for carrying out the functions and delivering their services. Around 3/4<sup>th</sup> respondents accepted that training was adequate to the functionaries, however, in case of Swashakti & Swayamsiddha projects, it was found least (66.67 per cent). Importantly, in those areas where Swashakti & Swayamsiddha Projects are not in operation, adequate training was provided to the functionaries for carrying out their functions (Table 4.2).

**Table-4.2**

Adequacy Of Training For Carrying Out The Functions

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	10	20	15	4	49
	66.67	76.92	71.43	80.00	73.13
No	5	6	6	1	18
	33.33	23.08	28.57	20.00	26.87

<i>Total</i>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
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**Source: Field Survey, 2006.**

Base Line Survey is mandatory for assessing the impact of project intervention. The agencies were asked regarding base line survey before the project formulation. Slightly less than 3/4<sup>th</sup> respondents in case of Swashakti Project reported that a base line survey was conducted, however, in case of Swayamsiddha project, the proportion of such respondents is reported to be just 57.14 per cent. Thus, in absence of base line survey, the insights for project formulation and development of indicators for assessing the project impact could not be ensured (Table 4.3).

**Table-4.3**

**Whether Base Line Survey Was Conducted**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	10	19	12	3	44
	66.67	73.08	57.14	60.00	65.67
No	5	7	9	2	23
	33.33	26.92	42.86	40.00	34.33
<i>Total</i>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<b>If yes whether baseline findings were used in the project formulation</b>					
Yes	10	19	12	3	44
	100.00	100.00	100.00	100.00	100.00
No					0
<i>Total</i>	<b>10</b>	<b>19</b>	<b>12</b>	<b>3</b>	<b>44</b>

**Source: Field Survey, 2006.**



The respondents were asked regarding time gap between approval of proposal and group formulation. Only in case of Swashakti Project, around 8 per cent respondents said that there was a gap between approval of block proposal and group formulation (Table 4.4).

**Table-4.4**

Time Gap Between Approval Of Block Proposal And Completion Of Group Formulation

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	15	24	20	5	64
	100.00	92.31	95.24	100.00	95.52
No		2	1		3
	0.00	7.69	4.76	0.00	4.48
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked whether cash box was provided to SHGs. More than 1/3<sup>rd</sup> respondents said that cash box was provided within six month of time. This was found more pronouncing in case of Swashakti & Swayamsiddha Projects (53.33 per cent) and least in case of those areas where Swashakti and Swayamsiddha Projects are not in operation. Around 30 per cent respondents also revealed that cash box was provided to SHGs after six month of formulation of groups (Table4.5).

**Table-4.5**

**Time Of Cash Box Provided To SHGs**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Immediately after formulation		2	3	2	7
	0.00	7.69	14.29	40.00	10.45

Within three month	3	6	5	2	16
	20.00	23.08	23.81	40.00	23.88
Within six month	8	8	7	1	24
	53.33	30.77	33.33	20.00	35.82
More then six month	4	10	6		20
	26.67	38.46	28.57	0.00	29.85
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were further asked about the prevalence of Swaran Jayanti Gramin Swarojgar Yojana. About 1/3<sup>rd</sup> respondents said that the programme was already in operation. While about 1/4<sup>th</sup> respondents reported that the programme was implemented by NGOs (Table 4.6)

**Table-4.6**

Whether SJGSY Was Prevalent

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Whether there was SGSY	3	6	5	1	15
	20.00	23.08	23.81	20.00	22.39
SGSY by bank	1	4	6	1	12
	6.67	15.38	28.57	20.00	17.91
State SGSY programme by NGO	5	8	4	1	18
	33.33	30.77	19.05	20.00	26.87
SGSY programme by central department	6	8	6	2	22
	40.00	30.77	28.57	40.00	32.84

<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
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**Source: Field Survey, 2006.**

The respondents were further asked that whether adequate training was provided to them to perform their responsibilities. In case of Animators, 67.16 per cent respondents accepted that training was adequate. This was reported high in case of Strata-III where Swayamsiddha Project is in operation. In case of SHG members, 3/4<sup>th</sup> respondents revealed that training was adequate. However, around 1/3<sup>rd</sup> respondents in case of Strata-I where Swashakti & Swayamsiddha Projects were in operation, revealed that the training was not adequate (Table 4.7).

**Table-4.7**

Adequacy Of Training To Perform Responsibilities

		<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Animator	Yes	9	18	15	3	45
		60.00	69.23	71.43	60.00	67.16
	No	6	8	6	2	22
		40.00	30.77	28.57	40.00	32.84
	<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
SHG Members	Yes	10	19	17	4	50
		66.67	73.08	80.95	80.00	74.63
	No	5	7	4	1	17
		33.33	26.92	19.05	20.00	25.37
	<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding their role as a facilitator in micro credit services. Overall, the role of project implementing agencies has been reported significant in case of mobilizing deposits of savings in

bank (94.03 per cent), mobilizing credit to SHGs from banks (94.03 per cent), initiating income generating activities (97.01 per cent), inter-lending services (92.54 per cent) and opening of bank account (88.06 per cent). There are marked variations in the role of various micro credit services as far as various stratas are concerned (Table-4.8)

**Table-4.8**

The Role As A Facilitator In Micro Credit Services

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
<i>Opening of bank document</i>					
Yes	12	23	19	5	59
	80.00	88.46	90.48	100.00	88.06
No	3	3	2		8
	20.00	11.54	9.52	0.00	11.94
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Inter loaning services</i>					
Yes	15	22	20	5	62
	100.00	84.62	95.24	100.00	92.54
No		4	1		5
	0.00	15.38	4.76	0.00	7.46
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Depositing saving in the bank</i>					
Yes	13	25	20	5	63
	86.67	96.15	95.24	100.00	94.03
No	2	1	1		4
	13.33	3.85	4.76	0.00	5.97
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Taking loan from bank / credit society</i>					
Yes	15	24	20	4	63
	100.00	92.31	95.24	80.00	94.03
No		2	1	1	4
	0.00	7.69	4.76	20.00	5.97

<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Initiating income generating programme</i>					
Yes	14	26	20	5	65
	93.33	100.00	95.24	100.00	97.01
No	1		1		2
	6.67	0.00	4.76	0.00	2.99
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Organizing exposure visit</i>					
Yes	13	19	17	4	53
	86.67	73.08	80.95	80.00	79.10
No	2	7	4	1	14
	13.33	26.92	19.05	20.00	20.90
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Most of the respondents were found aware about the RBI guidelines regarding micro credit services and provisions of micro credit. However, in case of Strata-II and Strata-III, such awareness among the project implementing agencies has been reported slightly low as compared to other strata (Table 4.9).

**Table-4.9**

Awareness Of RBI Guidelines Regarding SHG Bank Limits

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	13	22	18	5	58
	86.67	84.62	85.71	100.00	86.57
No	2	4	3		9
	13.33	15.38	14.29	0.00	13.43

<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
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**Source: Field Survey, 2006.**

The respondents revealed that in most of the cases, they were cooperated by the bank officials for delivering their micro credit services to the poor. However, in case of Strata-I and Strata-II, a significant proportion of respondents reported that they were not extended desired cooperation from the bank officials. This is because of the fact that the bank officials were not sensitized for delivering micro credit services to the poor under the various projects and programmes. More than half of the respondents in case of Strata-III reported that the bank officials were not sensitized. More than 1/3<sup>rd</sup> respondents also revealed that bank officials were not associated with grading of the SHGs. This was found more pronouncing in case of Strata-IV and Strata-III (Table 4.10).

**Table-4.10**

**Grading Of SHGs By Bank Officials**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
<b><i>Bank cooperation</i></b>					
Yes	10	18	16	4	48
	66.67	69.23	76.19	80.00	71.64
No	5	8	5	1	19
	33.33	30.77	23.81	20.00	28.36
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<b><i>Whether Bank officers were sensitized</i></b>					
Yes	11	17	10	3	41
	73.33	65.38	47.62	60.00	61.19

No	4	9	11	2	26
	26.67	34.62	52.38	40.00	38.81
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Whether SHG graded before applying for loan</i>					
Yes	15	26	21	5	67
	100.00	100.00	100.00	100.00	100.00
No					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Whether bank officers associated with grading</i>					
Yes	10	17	13	3	43
	66.67	65.38	61.90	60.00	64.18
No	5	9	8	2	24
	33.33	34.62	38.10	40.00	35.82
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked that whether loan was given by bank to the poor. Most of the respondents said that bank officials extended loan to SHGs, however, about 40 per cent respondents in case of Strata-IV, bank officials did not provide loan to SHGs. The bank officials also reported that they use their discretion in deciding upon the credit delivery to the SHGs depending on viable micro enterprises and recovery of credit from the SHGs (Table 4.11).

**Table-4.11**

Delivery Of Credit By Banks

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	12	21	16	3	52
	80.00	80.77	76.19	60.00	77.61
No	3	5	5	2	15



	20.00	19.23	23.81	40.00	22.39
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

More than half of the respondents said that SHGs face problems in opening of bank account. This was found more pronouncing in case of Strata-II and Strata-III (Table 4.12).

**Table-4.12**

SHG's Problems In Opening Of Bank Account

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	8	15	12	2	37
	53.33	57.69	57.14	40.00	55.22
No	7	11	9	3	30
	46.67	42.31	42.86	60.00	44.78
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

On an average, 62 per cent SHGs were given bank loan for initiating income generating activities. This was found more pronouncing in case of Strata-III and Strata-IV. Thus, on an average about 1/3<sup>rd</sup> SHGs were denied access to bank credit for initiating income generating activities. This may be because of the fact that the quality of formed SHGs is not upto the mark to deliver the credit to them. Even in some cases, bank officials also reported that functionaries of NGOs did not approach them for delivery of credit to SHGs (Table 4.13).

**Table-4.13**

**Bank Credit To SHGs**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>

Average percentage of SHG who got loan for project implementation	55.35	53.75	73.23	66	62.08
Average percentage of SHG have refused bank loan	48.5	30	25.5	31	33.75

**Source: Field Survey, 2006.**

The respondents were asked regarding consultation of SHG members for community assets creation. Around 3/4<sup>th</sup> respondents said that they consulted SHG members for creation of community assets. This was found more pronouncing in case of Strata-III and Strata-IV (Table 4.14).

**Table-4.14**

Consultation With SHG Members For Creation Of Community Assets

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	10	20	17	4	51
	66.67	76.92	80.95	80.00	76.12
No	5	6	4	1	16
	33.33	23.08	19.05	20.00	23.88
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were further asked that whether SHG members are availing the benefits from the created community assets. In most of the cases, respondents revealed that all SHG members are availing the benefits of created community assets. However, in case of drinking water around 6 per cent respondents said that they are not availing the benefits (Table 4.15).

**Table-4.15**

Availing Benefits By SHG Members From Community Assets

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata - IV</b>	<b>Total</b>
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<i>School</i>					
Yes	15	26	21	5	67
	100.00	100.00	100.00	100.00	100.00
No					
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Drinking water</i>					
Yes	14	25	19	5	63
	93.33	96.15	90.48	100.00	94.03
No	1	1	2		4
	6.67	3.85	9.52	0.00	5.97
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<i>Road</i>					
Yes	15	26	21	5	67
	100.00	100.00	100.00	100.00	100.00
No					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked that whether there was delay in initiation of community assets creation by the stabled SHGs. Most of the respondents accepted that there was delay in such initiation (64.18 per cent). Thus, around 1/3<sup>rd</sup> respondents accepted that there was no delay in such initiation. This was found more pronouncing in case of Strata-I and Strata-III (Table 4.16).

**Table-4.16**

Whether Delay In Initiation Of Community Assets Creation By SHGs

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	9	17	13	4	43
	60.00	65.38	61.90	80.00	64.18
No	6	9	8	1	24
	40.00	34.62	38.10	20.00	35.82
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The convergence of schemes and development programmes is shown in Table 4.17. About 2/5<sup>th</sup> respondents accepted that the convergence of schemes and development programmes was timely. Those who reported that convergence of schemes and development programmes was not timely reported that it is because of the fact that they were not aware about the schemes and development programmes and there was also delay on the part of concerned departments.

**Table-4.17**

Convergence Of Schemes And Development Programme

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	7	12	9	2	30
	46.67	46.15	42.86	40.00	44.78
No	8	14	12	3	37
	53.33	53.85	57.14	60.00	55.22
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
<b><i>If no, reasons</i></b>					
Not aware of schemes and developmental Programme	5	8	6	1	20
	62.50	57.14	50.00	33.33	54.05
Delay from the department	3	6	6	2	17
	37.50	42.86	50.00	66.67	45.95
Others					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>8</b>	<b>14</b>	<b>12</b>	<b>3</b>	<b>37</b>

**Source: Field Survey, 2006.**

Average number of SHG members benefited from convergence of development programmes and schemes has been reported to be 795. It was found more pronouncing in case of Strata-III and Strata-IV. However, average number of SHG members initiated income generating activities reported just 595. Against average number of SHG members, 740 members received income-generating activities training. About half of the SHG members who were provided training for initiating income-generating activities faced difficulties in obtaining loan for starting income generating activities. Majority of the SHG members faced

problems in marketing of their products (Table 4.18).

**Table-4.18**

Initiating Of Income Generating Activities By SHG Members

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	
Average no. of SHG members benefited from convergence till now	787	661.4	913.8	820	795.55
Average no. of SHG members initiated IGA	336	612	687	745	595
Average no. of SHG members received IGA training	566	834	724	835	739.75
Average number of SHG members started IGA	614	670	512	600	599
Average number of SHG members faced difficulties in obtaining loan for IGA	432	312	210	321	318.75
Average number of SHG members faced problems in marketing of the project	405	423	578	586	498

**Source: Field Survey, 2006.**

Clusters – both at village level and block level were supposed to be developed for facilitating SHGs in functioning of micro credit activities. In most of the cases SHG members could not join clusters due to immature and unstable group and lack of willingness among the members (Table 4.19).

**Table-4.19**

Reasons For Non-Formation Of SHG Clusters

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>

Immature group	10	22	21	5	58
	66.67	84.62	100.00	100.00	86.57
Unstable group	12	26	15	4	57
	80.00	100.00	71.43	80.00	85.07
Member not interested	11	20	17	5	53
	73.33	76.92	80.95	100.00	79.10
Distance					0
	0.00	0.00	0.00	0.00	0.00
	15	26	21	5	67

**Source: Field Survey, 2006.**

The respondents were further asked regarding unity among the cluster members. Most of the respondents reported that there is unity among the cluster members. However, around 8 per cent respondents in case of Strata-II reported that there is no such unity among the cluster members (Table 4.20).

**Table-4.20**

#### Unity Among Cluster Members

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	15	24	20	5	64
	100.00	92.31	95.24	100.00	95.52
No		2	1		3
	0.00	7.69	4.76	0.00	4.48
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked about the frequency of meetings at block clusters. Most of the respondents said that monthly meeting is

being organized for interaction of members (79 per cent). About 1/4<sup>th</sup> respondents in case of Strata-I and Strata-II reported that such meetings are organized fortnightly (Table 4.21).

**Table-4.21**

**Frequency Of Block Cluster Meeting**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Weekly	1				1
	6.67	0.00	0.00	0.00	1.49
Fortnightly	4	6	3		13
	26.67	23.08	14.29	0.00	19.40
Monthly	10	20	18	5	53
	66.67	76.92	85.71	100.00	79.10
More then month					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The exposure by SHG members is shown in Table 4.22. Average number of SHG members who were provided opportunity for their exposure has been reported to be low. Most of the members who were provided opportunity for their exposure visit has been reported to within the block and within the state.

**Table-4.22**

**Average Number Of SHG Members Participated In Exposure Visit**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Within the block	176	135	157.25	164	158.06



Within the state	51	40	102	132	81.25
Outside the state	30	18	15	35	24.5
<b>Total</b>					

**Source: Field Survey, 2006.**

Timely disbursement of funds for performing the various functions of micro credit by project implementing agencies is imperative. However, in certain stage, timely release of funds under the projects was not ensured on the part of government. This resulted in setback to the development efforts and quality of project activities. The respondents were asked that whether they experienced fund flow as a major constraint for project implementation. More than half of the respondents reported that they experienced such problems. This was found more pronouncing in case of Strata-III where Swayamsiddha project is in operation. Similarly, 60 per cent respondents in Strata-IV also accepted it (Table 4.23).

**Table-4.23**

Experience Of Fund Flow Constraints

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	8	14	12	3	37
	53.33	53.85	57.14	60.00	55.22
No	7	12	9	2	30
	46.67	46.15	42.86	40.00	44.78
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The frequency of financial constraints is shown in Table 4.24. Around 1/3<sup>rd</sup> respondents said that they experienced such problem very often. It was found more pronouncing in case of Strata-IV. Similarly, around 39 per cent respondents said that they faced such problem often.

**Table-4.24**

Frequency Of Financial Constraints In Project Implementation

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
At time	5	8	5	1	19
	33.33	30.77	23.81	20.00	28.36
Often	6	10	8	2	26
	40.00	38.46	38.10	40.00	38.81
Very often	4	8	8	2	22
	26.67	30.77	38.10	40.00	32.84
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding collection of data from SHGs to maintain the database. All the respondents said that they collect vital information from SHGs on monthly basis. It is to be noted here that in Swashakti Project, there is a prescribed format for collection of data from SHGs. Similar form has also been developed by the project implementing agencies for collection of data from SHGs (Table 4.25).

**Table-4.25**

Collection Of Data From SHGs

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Weekly					
Fortnightly					
Monthly	15	26	21	5	67
More than month					

<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>
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**Source: Field Survey, 2006.**

The marketing problems being faced by SHGs are shown in Table 4.26. Branding of products, similar type of products, poor quality of products and far away market situation are some of the major problems that are being faced by SHGs as per view of project implementing agencies.

**Table-4.26**

Marketing Problems Faced By SHGs

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Too many women producing the same commodity	9	12	12	3	36
	60.00	46.15	57.14	60.00	53.73
Poor quality of product	5	8	10	2	25
	33.33	30.77	47.62	40.00	37.31
Market far away	4	10	4	1	19
	26.67	38.46	19.05	20.00	28.36
Unbranded products	15	26	21	5	67
	100.00	100.00	100.00	100.00	100.00
Any other specify	6	12	15	2	35
	40.00	46.15	71.43	40.00	52.24
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding training for cluster formation. More than half of the respondents said that adequate training

was provided for formation of cluster of SHGs. However, inadequacy of training was found more pronouncing in case of Strata-I (Table 4.27).

*Table-4.27*

**Adequacy Of Training For Cluster Formation**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Adequate	6	16	12	3	37
	40.00	61.54	57.14	60.00	55.22
Inadequate	9	10	9	2	30
	60.00	38.46	42.86	40.00	44.78
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

In most of the cases, cluster meetings are organized on monthly basis (68.66 per cent). However, around 30 per cent respondents said that such meetings are also organized on fortnightly basis. This was found more pronouncing in case of Strata-III (Table 4.28).

*Table-4.28*

**Periodicity Of Cluster Meeting**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Weekly		1			1
	0.00	3.85	0.00	0.00	1.49
Fortnightly	5	4	10	1	20
	33.33	15.38	47.62	20.00	29.85
Monthly	10	21	11	4	46
	66.67	80.77	52.38	80.00	68.66
More than month					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Implementation of development programmes under the projects are shown in Table 4.29. All the respondents said that income generating activities has been started while majority of the respondents said that the programmes for social awareness, literacy development, construction of road and educational development were started. However, social welfare programmes like implementation of women empowerment programmes were started only in few areas.

**Table-4.29**

**Programmes Covered In Project Areas**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<i>Total</i>
Construction of road	5	8	7	2	22
	22.73	36.36	31.82	9.09	100.00
Drinking water	2	1			3
	66.67	33.33	0.00	0.00	100.00
Income generating activity	15	26	21	5	67
	22.39	38.81	31.34	7.46	100.00
Social awareness	10	23	18	3	54
	18.52	42.59	33.33	5.56	100.00
Adult literacy	12	20	17	2	51
	23.53	39.22	33.33	3.92	100.00
Elementary education	7	5	6	2	20
	35.00	25.00	30.00	10.00	100.00
NORAD	2	8	7	1	18
	11.11	44.44	38.89	5.56	100.00
STEP	2	5	3	1	11
	18.18	45.45	27.27	9.09	100.00
CSWB	2	4	7	3	16
	12.50	25.00	43.75	18.75	100.00
<b>Total</b>	<b>57</b>	<b>100</b>	<b>86</b>	<b>19</b>	<b>262</b>
	<b>21.76</b>	<b>38.17</b>	<b>32.82</b>	<b>7.25</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

The respondents were asked that whether group members still go to moneylenders for their credit needs. Majority of the respondents said that group members still go to moneylenders for their credit needs. This is because of the fact that their credit requirements are not met by the formal banking institutions (Table 4.30).

**Table-4.30**

**Whether Group Members Still Go To Money Lenders**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	13	25	19	5	62
	86.67	96.15	90.48	100.00	92.54
No	2	1	2		5
	13.33	3.85	9.52	0.00	7.46
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Problems faced by project implementing agencies at block level are shown in Table 4.31. Adequate manpower, support from state level and required funds are some of the major problems in implementation of projects.

**Table-4.31**

**Problems In Implementation Of Project**

	<b>Adequate</b>	<b>Inadequate</b>	<b>Total</b>
Manpower	42	25	67
	62.69	37.31	
Time	23	44	67
	34.33	65.67	
Funds	25	42	67
	37.31	62.69	
Support from state level	30	37	67



	44.78	55.22	
Any other	50	17	67
	74.63	25.37	
<b>Total</b>	<b>170</b>	<b>165</b>	<b>335</b>
	<b>50.75</b>	<b>49.25</b>	

**Source: Field Survey, 2006.**

The respondents were asked regarding availability of funds in time. Most of the respondents said that funds are timely available to them. However, around 21 per cent respondents said that funds are not timely available to them. This was reported significantly high in case of Strata-II (Table 4.32).

**Table-4.32**

**Whether Funds Are Available In Time**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	12	20	17	4	53
	80.00	76.92	80.95	80.00	79.10
No	3	6	4	1	14
	20.00	23.08	19.05	20.00	20.90
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Those respondents who reported that funds are not available in time to them were asked that whether availability of funds is always a problem to them. About half of the respondents said that this is always a problem for them. It was reported significantly high in case of Strata-I (66.67 per cent) and Strata-IV (100 per cent) (Table 4.33).

*Table-4.33*

**Whether Availability Of funds Is Always  
A Problem**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	2	3	1	1	7
	66.67	50.00	25.00	100.00	50.00
No	1	3	3		7
	33.33	50.00	75.00	0.00	50.00
<b>Total</b>	<b>3</b>	<b>6</b>	<b>4</b>	<b>1</b>	<b>14</b>

**Source: Field Survey, 2006.**

As mentioned earlier that in certain states government departments are engaged in project implementation. Thus, the functionaries were asked that whether they are overburdened with other responsibilities. Around half of the respondents said that they are overburdened with other responsibilities. This was found more pronouncing in case of Strata-IV and Strata-II (Table 4.34).

**Table-4.34**

**Whether Overburdened With Other Responsibilities**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	6	12	11	3	32
	40.00	46.15	52.38	60.00	47.76
No	9	14	10	2	35
	60.00	53.85	47.62	40.00	52.24
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Out of 67 project implementing agencies, 8 project implementing agencies were found implementing Swayamsiddha project. This was found more pronouncing in case of Strata-III (Table 4.35).

**Table-4.35**

**Implementation Of Swayamsiddha Project**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes	3	--	5	--	8
No	12	26	16	5	58
	80.00	100.00		100.00	86.57
<b>Total</b>	<b>15</b>	<b>26</b>	<b>21</b>	<b>5</b>	<b>67</b>

**Source: Field Survey, 2006.**

Within the micro finance industry social intermediation is often seen as a necessary tool to ensure efficient delivery of micro financial services. Micro financial services are an effective tool for organizing and empowering poor people, especially women. However, building democratic people's organizations is not easy and requires significant resources and support from stake holding agencies. For sustainable development of micro credit and their delivery, it is imperative to strengthen federations of SHGs along with SHG promoters.

## Chapter-5

# Socio-Economic Status Of Beneficiaries

Women empowerment is the major goals of development in India. Empowering poor rural women through micro credit has been well recognized and micro finance schemes for empowering poor women were launched by government and non-government organizations. Micro credit, making credit accessible to excluded communities, is seen as a central pivot in the development space with its focus on poor women. The socio-economic empowerment of women is also reflected in the development programmes of the country. In this part of the report, an attempt has been made to analyze the socio-economic profile of the beneficiaries of Swashakti and Swayamsiddha Projects.

Age group of beneficiaries is shown in Table 5.1. Most of the beneficiaries belong to the age group of 20-35 years. This is found more pronouncing in case of Strata-III. About 1/3<sup>rd</sup> beneficiaries were reported belonging to the age group of 36-45 years.

**Table-5.1**

### *Age Group Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
<25	123	109	99	27	358
	18.92	8.72	9.00	9.00	10.85
26-35	235	523	612	125	1495
	36.15	41.84	55.64	41.67	45.30
36-45	197	486	258	123	1064
	30.31	38.88	23.45	41.00	32.24
46<	95	132	131	25	383
	14.62	10.56	11.91	8.33	11.61
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Educational status of beneficiaries is shown in Table 5.2. Most of the women beneficiaries were found to be either illiterate or low educated. Around 1/3<sup>rd</sup> women beneficiaries were reported to be illiterate in Strata-I and Strata-IV. Similarly, around 1/4<sup>th</sup> women beneficiaries were found literate in Strata-II and Strata-III. A negligible proportion of women beneficiaries was found educated above intermediate level.

**Table-5.2**

*Education Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Illiterate	215	346	314	97	972
	33.08	27.68	28.55	32.33	29.45
Literate	112	291	256	61	720
	17.23	23.28	23.27	20.33	21.82
Primary	198	150	132	65	545
	30.46	12.00	12.00	21.67	16.52
Middle Class	46	186	211	45	488
	7.08	14.88	19.18	15.00	14.79
High School	38	136	120	18	312
	5.85	10.88	10.91	6.00	9.45
Intermediate	27	120	35	12	194
	4.15	9.60	3.18	4.00	5.88
Graduation	8	15	18		41
	1.23	1.20	1.64	0.00	1.24
Post Graduation	6		9	2	17
	0.92	0.00	0.82	0.67	0.52
Professional & Technical Course		6	5		11
	0.00	0.48	0.45	0.00	0.33

<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>
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**Source: Field Survey, 2006.**

State-wise education of beneficiaries is shown in Table 5.3. The illiterate women beneficiaries were reported significantly high in Chhatisgarh (46.5 per cent) followed by Bihar (42.17 per cent), Uttar Pradesh (39.64 per cent) and Jharkhand (38.67 per cent). Similarly, a high proportion of literate women beneficiaries were recorded in Uttarakhand (30 per cent), Jharkhand (26 per cent), Karnataka (26.50 per cent) and Punjab (28 per cent). The higher education level of beneficiaries has been reported in Andhra Pradesh, Punjab, Haryana and Madhya Pradesh.

**Table-5.3**

*State-wise Education Of Beneficiaries*

State	Illite- rate	Literate	Prim- ary	Middle class	High School	Inter	BA	MA	Profess- ional	Total
Uttar Pradesh	218	117	17	77	58	58	3		2	550
	39.64	21.27	3.09	14.00	10.55	10.55	0.55	0.00	0.36	100.00
Uttara- khand	90	120	80	50	32	24	4			400
	22.50	30.00	20.00	12.50	8.00	6.00	1.00	0.00	0.00	100.00
Bihar	253	155	38	112	19	13	6	4		600
	42.17	25.83	6.33	18.67	3.17	2.17	1.00	0.67	0.00	100.00
Jhar- khand	58	39	45		4	3	1			150
	38.67	26.00	30.00	0.00	2.67	2.00	0.67	0.00	0.00	100.00
Madhya Pradesh	15	45	40	39	30	30	1			200
	7.50	22.50	20.00	19.50	15.00	15.00	0.50	0.00	0.00	100.00
Chhatis-	93	20	40	26	14	5	2			200

garh										
	46.50	10.00	20.00	13.00	7.00	2.50	1.00	0.00	0.00	100.00
Gujarat	73	30	41	20	13	15	3	5		200
	36.50	15.00	20.50	10.00	6.50	7.50	1.50	2.50	0.00	100.00
Rajasthan	4	15	24	28	26	3				100
	4.00	15.00	24.00	28.00	26.00	3.00	0.00	0.00	0.00	100.00
Karnataka	17	53	92	18	10	7	2	1		200
	8.50	26.50	46.00	9.00	5.00	3.50	1.00	0.50	0.00	100.00
Andhra Pradesh	36	30	40	36	36	12	5	2	3	200
	18.00	15.00	20.00	18.00	18.00	6.00	2.50	1.00	1.50	100.00
Panjab	21	56	30	35	39	7	7	3	2	200
	10.50	28.00	15.00	17.50	19.50	3.50	3.50	1.50	1.00	100.00
Hariyana	94	40	58	47	31	17	7	2	4	300
	31.33	13.33	19.33	15.67	10.33	5.67	2.33	0.67	1.33	100.00
<b>Total</b>	<b>972</b>	<b>720</b>	<b>545</b>	<b>488</b>	<b>312</b>	<b>194</b>	<b>41</b>	<b>17</b>	<b>11</b>	<b>3300</b>
	<b>29.45</b>	<b>21.82</b>	<b>16.52</b>	<b>14.79</b>	<b>9.45</b>	<b>5.88</b>	<b>1.24</b>	<b>0.52</b>	<b>0.33</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Caste of beneficiaries is shown in Table 5.4. Most of the beneficiaries were found to be belonging lower segment of the society. Slightly less than 1/3<sup>rd</sup> women beneficiaries were Scheduled Caste. This was found more pronouncing in case of Strata-IV (42.33 per cent) and Strata-II (36.72 per cent). The proportion of Scheduled Tribes women has been recorded high in case of Strata-I (28.62 per cent) and Strata-II (20.32 per cent). More than 1/4<sup>th</sup> women beneficiaries were OBCs in Strata-I, Strata-III and Strata-IV.

**Table- 5.4**

### *Caste Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
S.C.	123	459	350	121	1053
	18.92	36.72	31.82	40.33	31.91
S.T.	186	254	55	24	519
	28.62	20.32	5.00	8.00	15.73
OBC	165	147	299	91	702
	25.38	11.76	27.18	30.33	21.27
Minorities	75	88	115	25	303
	11.54	7.04	10.45	8.33	9.18
General	75	223	189	27	514
	11.54	17.84	17.18	9.00	15.58
Mix	26	79	92	12	209
	4.00	6.32	8.36	4.00	6.33
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

State-wise caste of beneficiaries is shown in Table 5.5. The proportion of Scheduled Caste women has been reported significantly high in Uttar Pradesh (57.45 per cent), Bihar (38.5 per cent), Gujarat (35.5 per cent), Punjab (35.5 per cent) and Uttarakhand (32.5 per cent). The proportion of Scheduled Tribes women has been reported significantly high in the State of Madhya Pradesh (44 per cent), Chhatisgarh (50 per cent), and Jharkhand (28 per cent). The proportion of minority women has been reported slightly high in Punjab (19.5 per cent), Gujarat (18 per cent) and Andhra Pradesh (15 per cent).

**Table-5.5**



### *State-wise Caste Of Beneficiaries*

<i>State</i>	<b>SC</b>	<b>ST</b>	<b>OBC</b>	<b>Minority</b>	<b>General</b>	<b>Mix</b>	<b>Total</b>
Uttar Pradesh	316	80	46	10	80	18	550
	57.45	14.55	8.36	1.82	14.55	3.27	100.00
Uttarakhand	130	54	79	43	68	26	400
	32.50	13.50	19.75	10.75	17.00	6.50	100.00
Bihar	231	30	200	34	75	30	600
	38.50	5.00	33.33	5.67	12.50	5.00	100.00
Jharkhand	27	42	30	20	31		150
	18.00	28.00	20.00	13.33	20.67	0.00	100.00
Madhya Pradesh	11	88	26	10	45	20	200
	5.50	44.00	13.00	5.00	22.50	10.00	100.00
Chhatis-garh	26	100	21	15	28	10	200
	13.00	50.00	10.50	7.50	14.00	5.00	100.00
Gujarat	71	26	35	36	16	16	200
	35.50	13.00	17.50	18.00	8.00	8.00	100.00
Rajasthan	17		31	12	20	20	100
	17.00	0.00	31.00	12.00	20.00	20.00	100.00
Karnataka	39	33	91	14	15	8	200
	19.50	16.50	45.50	7.00	7.50	4.00	100.00
Andhra Pradesh	41	25	30	30	45	29	200
	20.50	12.50	15.00	15.00	22.50	14.50	100.00
Punjab	61		38	39	49	13	200
	30.50	0.00	19.00	19.50	24.50	6.50	100.00
Haryana	83	41	75	40	42	19	300
	27.67	13.67	25.00	13.33	14.00	6.33	100.00

<b>Total</b>	<b>1053</b>	<b>519</b>	<b>702</b>	<b>303</b>	<b>514</b>	<b>209</b>	<b>3300</b>
	<b>31.91</b>	<b>15.73</b>	<b>21.27</b>	<b>9.18</b>	<b>15.58</b>	<b>6.33</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Religion of beneficiaries is shown in Table 5.6. More than 2/3<sup>rd</sup> women beneficiaries were reported to be belonging Hindu community. This was reported significantly high in case of Strata-III (71.91 per cent). The proportion of Muslim women has been reported significantly high in case of Strata-I (32.46 per cent) while proportion of Sikh women has been reported significantly high in Strata-IV (32 per cent).

**Table- 5.6**

*Religion Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Hindu	405	857	791	156	2209
	62.31	68.56	71.91	52.00	66.94
Muslim	211	275	99	45	630
	32.46	22.00	9.00	15.00	19.09
Christian		6			6
	0.00	0.48	0.00	0.00	0.18
Sikh	15	86	210	96	407
	2.31	6.88	19.09	32.00	12.33
Others	19	26		3	48
	2.92	2.08	0.00	1.00	1.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Marital status of beneficiaries is shown in Table 5.7. More than 3/4<sup>th</sup> women beneficiaries were found married. This proportion has been reported significantly high in case of Strata-III (83 per cent). The proportion of unmarried respondents was recorded slightly high in

Strata-IV (13.67 per cent). About 9 per cent women beneficiaries were widows and 6 per cent women were divorcee as well as deserted.

**Table-5.7**

*Marital Status Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Married	470	953	913	186	2522
	72.31	76.24	83.00	62.00	76.42
Unmarried	55	96	89	41	281
	8.46	7.68	8.09	13.67	8.52
Widow	86	125	56	35	302
	13.23	10.00	5.09	11.67	9.15
Divorce	24	35	42	38	139
	3.69	2.80	3.82	12.67	4.21
Separated	15	41			56
	2.31	3.28	0.00	0.00	1.70
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Average number of children per woman beneficiary has been reported to be four. In most of the cases, the average of number of boys is reported high as compared with average number of girls. Average number of boys and girls has been reported slightly high in case of Strata-III (Table 5.8).

**Table - 5.8**

*Number Of Children Of Married Respondents*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Average number of boys	2.19	2.29	2.98	2.09	2.39
Average number of girls	1.49	1.95	2.14	1.92	1.88

**Source: Field Survey, 2006.**

Type of family is shown in Table 5.9. Most of the respondents reported that they belong to nuclear family (62.79 per cent). This was found more pronouncing in case of Strata-II. The proportion of joint family has been reported significantly high in Strata-I and Strata-III.

**Table-5.9**

*Type Of Family*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Nuclear	313	865	713	181	2072
	48.15	69.20	64.82	60.33	62.79
Joint	215	284	349	88	936
	33.08	22.72	31.73	29.33	28.36
Extended	122	101	38	31	292
	18.77	8.08	3.45	10.33	8.85
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>
Average Number of family	5.91	5.67	6.18	5.48	5.81

**Source: Field Survey, 2006.**

The respondents were asked that whether their in-laws live with them. Majority of the respondents reported that their in-laws are not living with them (77.03 per cent). This has been found more pronouncing in case of Strata-IV and Strata-II. Thus, less than 1/4<sup>th</sup> respondents accepted that their in-laws living with them (Table 5.10).

**Table-5.10**

*Whether In-Laws Live With Respondents*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	161	255	286	56	758

	24.77	20.40	26.00	18.67	22.97
No	489	995	814	244	2542
	75.23	79.60	74.00	81.33	77.03
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The head of family is shown in Table 5.11. Majority of the respondents reported that their husbands are head of the family (54.91 per cent). This has been found more pronouncing in case of Strata-IV (64 per cent) and Strata-III (56.18 per cent). Around 1/4<sup>th</sup> respondents said that fathers are the head of the family. Thus, around 9 per cent respondents revealed that they are the head of the family. This has been found significantly high in case of Strata-I (19.08 per cent).

**Table-5.11**

*Head Of Family*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Husband	345	657	618	192	1812
	53.08	52.56	56.18	64.00	54.91
Self	124	64	75	27	290
	19.08	5.12	6.82	9.00	8.79
Housewife	23	21	35		79
	3.54	1.68	3.18	0.00	2.39
Father	115	332	286	75	808
	17.69	26.56	26.00	25.00	24.48
Mother	28	111	74		213
	4.31	8.88	6.73	0.00	6.45

In-laws	15	65	12	6	98
	2.31	5.20	1.09	2.00	2.97
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Activity status of children is shown in Table 5.12. Around 3/4<sup>th</sup> respondents reported that the children are small. However, around 2/3<sup>rd</sup> respondents revealed that they are attending schools. This has been reported significantly high in Strata-I (84 per cent) and Strata-IV (70.67 per cent). This may be because of the fact that women are sensitized regarding the importance of education to their children. This sensitization is the result of joining Self Help Groups. Around 37 per cent children were also found working. This has been reported significantly high in Strata-III and Strata-I.

**Table-5.12**

*Activity Status Of Children*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Small children	356	986	798	265	2405
	54.77	78.88	72.55	88.33	72.88
School going	546	756	654	212	2168
	84.00	60.48	59.45	70.67	65.70
Working Children	265	397	456	102	1220
	40.77	31.76	41.45	34.00	36.97
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Education levels of husbands are shown in Table 5.13. The educational levels of husbands of the respondents have been found poor. Around 50 per cent respondents reported that the educational levels of their husbands is upto middle class.

**Table-5.13***Education Of Husband*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Illiterate	97	196	135	46	474
	14.92	15.68	12.27	15.33	14.36
Literate	91	186	264	63	604
	14.00	14.88	24.00	21.00	18.30
Primary	231	289	156	87	763
	35.54	23.12	14.18	29.00	23.12
Middle Class	186	345	269	39	839
	28.62	27.60	24.45	13.00	25.42
High School	30	123	186	40	379
	4.62	9.84	16.91	13.33	11.48
Intermediate		67	53	12	132
	0.00	5.36	4.82	4.00	4.00
Graduation	15	32	22	5	74
	2.31	2.56	2.00	1.67	2.24
Post Graduation		12	12	8	32
	0.00	0.96	1.09	2.67	0.97
Professional & Technical Course			3		3
	0.00	0.00	0.27	0.00	0.09
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Employment status of husband is shown in Table 5.14. More than half of the women beneficiaries reported that their husbands are self-employed. This has been found significantly high in case of Strata-I. Slightly less than 1/4<sup>th</sup> respondents reported that their husbands are unemployed. Only 16 per cent respondents revealed that their husbands

are employed. This has been found significantly high in Strata-IV (23 per cent).

**Table-5.14**

*Employment Of Husband*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Employment	97	248	119	69	533
	14.92	19.84	10.82	23.00	16.15
Unemployment	80	294	319	77	770
	12.31	23.52	29.00	25.67	23.33
Self employment	456	597	539	138	1730
	70.15	47.76	49.00	46.00	52.42
Professional	17	111	123	16	267
	2.62	8.88	11.18	5.33	8.09
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Subsidiary occupation of households is shown in Table 5.15. Around 30 per cent respondents said that their husbands are labour while around 30 per cent respondents accepted that their husbands are engaged in agriculture for their sustenance.

**Table-5.15**

*Subsidiary Occupation Of Husbands*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Agriculture	275	318	296	96	985
	42.31	25.44	26.91	32.00	29.85



Animal Husbandry	124	216	166	68	574
	19.08	17.28	15.09	22.67	17.39
Labour	217	391	347	46	1001
	33.38	31.28	31.55	15.33	30.33
Other	34	325	291	90	740
	5.23	26.00	26.45	30.00	22.42
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Annual household income is shown in Table 5.16. Average family income has been reported to be Rs. 28178. This has been found more pronouncing in Strata-IV (Rs. 35348) and Strata-III (Rs. 33566). Again, around 2/5<sup>th</sup> respondents reported that their family income is less than Rs. 25000 per annum. Thus, most of the respondents are still living below poverty line. More than 1/4<sup>th</sup> respondents said that their family income is in between Rs. 25000-35000.

**Table-5.16***Annual Household Income*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Less than 20000	346	638	378	53	1415
	53.23	51.04	34.36	17.67	42.88
20000-35000	215	294	286	115	910
	33.08	23.52	26.00	38.33	27.58
35000-50000	52	129	256	59	496
	8.00	10.32	23.27	19.67	15.03
50000-75000	37	103	105	46	291
	5.69	8.24	9.55	15.33	8.82
More than 75000		86	75	27	188
	0.00	6.88	6.82	9.00	5.70
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>
Average annual income	19260	24538	33566	35348	28178

**Source: Field Survey, 2006.**

The land holding size of the beneficiaries is shown in Table 5.17. Majority of the respondents said that they have small and marginal land holdings. This has been found more pronouncing in case of Strata-I and Strata-III.

**Table-5.17***Land Holding Size*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
< 1 Acre	123	438	296	94	951
	18.92	35.04	26.91	31.33	28.82
1 – 5 Acre	387	403	495	130	1415

	59.54	32.24	45.00	43.33	42.88
6 – 10 Acre	101	267	168	64	600
	15.54	21.36	15.27	21.33	18.18
10> Acre	27	113	134	12	286
	4.15	9.04	12.18	4.00	8.67
Landless	12	29	7		48
	1.85	2.32	0.64	0.00	1.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Employment status of beneficiaries is shown in Table 5.18. Around 2/5<sup>th</sup> respondents said that they are unemployed. This has been found more pronouncing in case of Strata-I (49.85 per cent) and Strata-IV (45.33 per cent). Around 15 per cent women respondents said that they are self-employed. This has been found slightly high in Strata-I and Strata-III. Around 1/3<sup>rd</sup> respondents also reported that they are professionals. Probably, such women beneficiaries are artisans and are engaged in handicraft sector.

**Table-5.18**

*Employment Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Employment	27	186	112	27	352
	4.15	14.88	10.18	9.00	10.67
Unemployment	324	499	406	136	1365
	49.85	39.92	36.91	45.33	41.36
Self employment	113	164	187	45	509
	17.38	13.12	17.00	15.00	15.42

Professional	186	401	395	92	1074
	28.62	32.08	35.91	30.67	32.55
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

State-wise employment status of women beneficiaries is shown in Table 5.19. The proportion of unemployed women has been reported significantly high in Jharkhand (76.67 per cent) followed by Uttar Pradesh (73.45 per cent) and Bihar (66.67 per cent). Similarly, the proportion of employed women reported high in Madhya Pradesh (27.5 per cent), Andhra Pradesh (19 per cent) and Punjab (19 per cent). The proportion of self-employed women has been recorded high in Punjab (35.5 per cent), Haryana (29.33 per cent), Gujarat (29 per cent) and Andhra Pradesh (22.5 per cent). The women professionals were reported high in Rajasthan (60 per cent), Madhya Pradesh (61 per cent), Andhra Pradesh (48 per cent) and Punjab (45.5 per cent).

**Table-5.19**

*State-wise Employment Of Beneficiary*

<i>State</i>	<b>Employment</b>	<b>Unemployment</b>	<b>Self employment</b>	<b>Professional</b>	<b>Total</b>
Uttar Pradesh	25	404	17	104	550
	4.55	73.45	3.09	18.91	100.00
Uttarakhand	37	168	60	135	400
	9.25	42.00	15.00	33.75	100.00
Bihar	40	400	40	120	600
	6.67	66.67	6.67	20.00	100.00
Jharkhand	0	115	15	20	150
	0.00	76.67	10.00	13.33	100.00
Madhya Pradesh	55	0	23	122	200
	27.50	0.00	11.50	61.00	100.00
Chhatisgarh	29	100	35	36	200
	14.50	50.00	17.50	18.00	100.00

Gujarat	10	51	58	81	200
	5.00	25.50	29.00	40.50	100.00
Rajasthan	3	16	21	60	100
	3.00	16.00	21.00	60.00	100.00
Karnataka	33	52	36	79	200
	16.50	26.00	18.00	39.50	100.00
Andhra Pradesh	38	21	45	96	200
	19.00	10.50	22.50	48.00	100.00
Punjab	38		71	91	200
	19.00	0.00	35.50	45.50	100.00
Haryana	44	38	88	130	300
	14.67	12.67	29.33	43.33	100.00
<b>Total</b>	<b>352</b>	<b>1365</b>	<b>509</b>	<b>1074</b>	<b>3300</b>
	<b>10.67</b>	<b>41.36</b>	<b>15.42</b>	<b>32.55</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Monthly income of women beneficiaries is shown in Table 5.20. The average monthly income has been reported to be meager (Rs. 913). This has been found significantly high in case of Strata-IV and Strata-II. Thus, around 54 per cent respondents said that their monthly income is less than Rs. 1500. This has been found more pronouncing in Strata-I (56.62 per cent). Around 30 per cent respondents said that their monthly income is in between Rs. 1500-2500.

**Table-5.20**

***Monthly Income Of Beneficiaries***

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Less than 1500	368	679	603	135	1785

	56.62	54.32	54.82	45.00	54.09
1500-2500	232	315	347	96	990
	35.69	25.20	31.55	32.00	30.00
2500-3500	35	162	86	37	320
	5.38	12.96	7.82	12.33	9.70
3500-5000	15	69	64	32	180
	2.31	5.52	5.82	10.67	5.45
More than 5000		25			25
	0.00	2.00	0.00	0.00	0.76
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>
Average monthly income	881	938	783	1051	913.25

**Source: Field Survey, 2006.**

State-wise monthly income of beneficiaries is shown in Table 5.21. The low monthly income has been recorded high in Uttar Pradesh (75.09 per cent), Bihar (70.17 per cent), Gujarat (66 per cent), Karnataka (65.5 per cent) and Uttarakhand (60.25 per cent). Monthly income of beneficiaries has been found slightly high in the state of Haryana, Punjab, Madhya Pradesh and Uttarakhand.

**Table-5.21**

*State-wise Monthly Income Of Beneficiaries*

State	Less than 1500	1500-2500	2500-3500	3500-5000	More than 5000	Total	Average Income
Uttar Pradesh	413	100	25	12		550	703
	75.09	18.18	4.55	2.18	0.00	100.00	
Uttarakhand	241	90	40	29		400	1267
	60.25	22.50	10.00	7.25	0.00	100.00	
Bihar	421	127	31	21		600	487
	70.17	21.17	5.17	3.50	0.00	100.00	
Jharkhand	47	101		2		150	698

	31.33	67.33	0.00	1.33	0.00	100.00	
Madhya Pradesh	39	91	45	15	10	200	965
	19.50	45.50	22.50	7.50	5.00	100.00	
Chhatisgarh	102	95		3		200	990
	51.00	47.50	0.00	1.50	0.00	100.00	
Gujarat	132	30	28	10		200	1910
	66.00	15.00	14.00	5.00	0.00	100.00	
Rajasthan	35	49	11	5		100	775
	35.00	49.00	11.00	5.00	0.00	100.00	
Karnataka	131	44	17	8		200	483
	65.50	22.00	8.50	4.00	0.00	100.00	
Andhra Pradesh	63	106	24	7		200	930
	31.50	53.00	12.00	3.50	0.00	100.00	
Punjab	77	62	30	31		200	950
	38.50	31.00	15.00	15.50	0.00	100.00	
Haryana	84	95	69	37	15	300	1336
	28.00	31.67	23.00	12.33	5.00	100.00	
<b>Total</b>	<b>1785</b>	<b>990</b>	<b>320</b>	<b>180</b>	<b>25</b>	<b>3300</b>	
	<b>54.09</b>	<b>30.00</b>	<b>9.70</b>	<b>5.45</b>	<b>0.76</b>	<b>100.00</b>	

**Source: Field Survey, 2006.**

Satisfaction with family is shown in Table 5.22. The respondents were asked regarding their feelings with their family members. Around 1/3<sup>rd</sup> respondents said that they are fully satisfied with their relationship with their family members. This has been found slightly high in case of Strata-IV and Strata-III. 34 per cent respondents have reported the satisfaction of relations with family members. Only a small proportion of respondents revealed that they are burdened in the family. Moreover, around 20 per cent women beneficiaries were found happy with their family members.

**Table-5.22***Satisfaction With Family*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Fully satisfied	180	384	366	127	1057
	27.69	30.72	33.27	42.33	32.03
Satisfied	354	394	286	88	1122
	54.46	31.52	26.00	29.33	34.00
Indifferent	65	102	97	13	277
	10.00	8.16	8.82	4.33	8.39
Burdened	16	45	86		147
	2.46	3.60	7.82	0.00	4.45
Very happy	33	296	245	72	646
	5.08	23.68	22.27	24.00	19.58
Not happy	2	29	20		51
	0.31	2.32	1.82	0.00	1.55
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding decision-making in the family. More than half of the respondents reported that their husbands are taking the decisions. This has been found more pronouncing in case of Strata-III and Strata-IV. About half of the respondents in Strata-I revealed that they and their husbands are jointly taking decisions in the family (Table 5.23).

**Table-5.23**



## *Decision Making In Family*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yourself	67	196	202	46	511
	10.31	15.68	18.36	15.33	15.48
Husband	264	680	686	183	1813
	40.62	54.40	62.36	61.00	54.94
Both	319	374	212	71	976
	49.08	29.92	19.27	23.67	29.58
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The ownership of house is shown in Table 5.24. Most of the respondents reported that they have their own house (95.18 per cent). Only a small proportion of respondents reported that they are living in rented house. This has been reported slightly high in Strata-IV and Strata-III.

**Table-5.24**

## *Ownership Of House*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Own	628	1203	1044	266	3141
	96.62	96.24	94.91	88.67	95.18
Rented	17	34	46	28	125
	2.62	2.72	4.18	9.33	3.79
Other	5	13	10	6	34
	0.77	1.04	0.91	2.00	1.03
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Availability of the electricity in the house is shown in Table 5.25. Around 57 per cent respondents said that their houses are electrified. This has been reported slightly high in case of Strata-I. Thus, around 43 per cent respondents revealed that they are not

enjoying the facility of electricity in their home. This has been found more pronouncing in Strata-IV.

**Table-5.25**

*Electricity In House*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	429	738	564	135	1866
	66.00	59.04	51.27	45.00	56.55
No	221	512	536	165	1434
	34.00	40.96	48.73	55.00	43.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The toilet facility in the surveyed houses is shown in Table 5.26. Slightly more than 1/10<sup>th</sup> respondents revealed that they have dry latrine in their home. Moreover, around 67 per cent respondents revealed that they are either defecating in open or using service latrine. This has been found more pronouncing in Strata-I and Strata-II.

**Table-5.26**

*Toilet Facility In House*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Dry latrine	56	101	96	113	366
	8.62	8.08	8.73	37.67	11.09
Flush Toilet	112	236	286	83	717
	17.23	18.88	26.00	27.67	21.73
Manual	482	913	718	104	2217
	74.15	73.04	65.27	34.67	67.18
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Types of cooking devices are shown in Table 5.27. Only a small proportion of respondents was found using gas for cooking purposes. Wood is still used by 38 per cent households for cooking purposes while angeethi is one of the prevalent devices of the cooking in the rural areas.

**Table-5.27**

*Cooking Device Used In Family*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Gas	19	94	97	22	232
	2.92	7.52	8.82	7.33	7.03
Kerosene Oil	37	264	94	10	405
	5.69	21.12	8.55	3.33	12.27
Wood	346	451	345	130	1272
	53.23	36.08	31.36	43.33	38.55
Angeethi	248	415	564	125	1352
	38.15	33.20	51.27	41.67	40.97
Others		26		13	39
	0.00	2.08	0.00	4.33	1.18
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Availability of drinking water in the surveyed areas is shown in Table 5.28. Majority of the respondents said that they are fetching water from handpumps. This has been found more pronouncing in case of Strata-I and Strata-II. Pipe water supply is reported by 9 per cent only. This has been found significantly high in case of Strata-IV.

**Table-5.28**

*Drinking Water Facility In House*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Piped water	66	42	129	64	301

	10.15	3.36	11.73	21.33	9.12
Hand pump	498	898	748	45	2189
	76.62	71.84	68.00	15.00	66.33
Combined facility	86	275	150	172	683
	13.23	22.00	13.64	57.33	20.70
Other		35	73	19	127
	0.00	2.80	6.64	6.33	3.85
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The women respondents were asked regarding spending of the family income. Around 58 per cent respondents said that their husbands are spending the family income. This has been found more pronouncing in Strata-II and Strata-I while 19 per cent respondents said that they themselves are spending family income. This has been found significantly high in Strata-III and Strata-IV.

**Table-5.29**

*Spending Of Family Income*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Self	91	204	263	67	625
	14.00	16.32	23.91	22.33	18.94
Husband	391	764	591	162	1908
	60.15	61.12	53.73	54.00	57.82
Children	10	114	124		248
	1.54	9.12	11.27	0.00	7.52

Father, Mother, in-laws	143	168	122	71	504
	22.00	13.44	11.09	23.67	15.27
Any other of family member	15				15
	2.31	0.00	0.00	0.00	0.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Approval of social values by the beneficiaries is shown in Table 5.30. The perception of women regarding social values has drastically changed with the joining of Self Help Groups and their increasing level of knowledge and understanding regarding social issues. Most of the women were found against inter-caste marriage, inter-religion marriage, contractual marriage, love marriage, widow marriage, child marriage and dowry system. A significant number of women were found in favour of family planning, reservation for women and punishing wicked husband.

**Table-5.30**

*Approval Of Social Values By Beneficiaries*

	<b>Yes</b>	<b>No</b>	<b>Can not say</b>	<b>Total</b>
Dowry system	1746	1308	246	3300
	52.91	39.64	7.45	100.00
Inter caste marriage	956	2176	168	3300
	28.97	65.94	5.09	100.00
Inter religion marriage	580	2356	364	3300
	17.58	71.39	11.03	100.00
Contractual marriage	392	2469	439	3300
	11.88	74.82	13.30	100.00

Love marriage	536	2311	453	3300
	16.24	70.03	13.73	100.00
Widow marriage	1160	1786	354	3300
	35.15	54.12	10.73	100.00
Child marriage	976	1868	456	3300
	29.58	56.61	13.82	100.00
Divorce	1125	1521	654	3300
	34.09	46.09	19.82	100.00
Complete family planning	2174	1003	123	3300
	65.88	30.39	3.73	100.00
Job reservation for women	1542	1214	544	3300
	46.73	36.79	16.48	100.00
Punishing wicked husband	1490	1354	456	3300
	45.15	41.03	13.82	100.00
<b>Total</b>	<b>11517</b>	<b>17580</b>	<b>3903</b>	<b>33000</b>

**Source: Field Survey, 2006.**

The overall socio-economic profile of the women beneficiaries shows that women are mainly from lower segment of the society. They belong to middle age group and majority of them are low educated. Their family income is found to be low and they are mainly depend on primary sector for livelihoods. With the easy access of micro credit women beneficiaries have availed the opportunities for self-employment and other income generating activities.

## Chapter-6

# Functioning Of SHG's And Their Impact

Self Help Group based micro financing in India has become a major tool for development and empowerment of poor. Group systems for micro financing services evolved in Bangladesh and Latin America have promoted micro credit to the poor. However, effective functioning of SHGs is to be ensured in order to initiate and sustain income-generating activities for economic earnings. In this part of the report, an attempt has been made to assess the functioning of Self Help Groups, formed under Swashakti, Swayamiddha and other development programmes.

Overall 660 Self Help Groups were surveyed. Around 47 per cent SHGs were formed under Swayamsiddha Project while 44 per cent SHGs were formed under Swashakti Project. Less than 10 per cent SHGs were formed under other development projects such as Swarn Jayanti Gramin Rojgar Yojana, NABARD, Micro Finance Scheme and Community Forestry Development Programme of European Union in Haryana (Table 6.1).

**Table-6.1**  
**Type Of The Project**

	<b>Strata-I</b>	<b>Strata- II</b>	<b>Strata-III</b>	<b>Strata- IV</b>	<b>Total</b>
Swayamsiddha	88		220		308
	67.69	0.00	100.00	0.00	46.67
Swashakti	42	250			292
	32.31	100.00	0.00	0.00	44.24
Other				60	60
	0.00	0.00	0.00	100.00	9.09

<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
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**Source: Field Survey, 2006.**

The group size is shown in Table 6.2. The average size of the group has been reported to comprising of 13 members. The size of group has slightly shrunk from the initial stage of group formation. The average size of group has been reported slightly larger in case of Strata-III and Strata-IV as compared to other Strata.

*Table-6.2*

**Group Size**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Initial Average Group size	12.54	13.13	14.87	14.08	13.66
Present Average Group size	12.54	12.49	13.61	13.52	13.04
<b>Total</b>	<b>12.64</b>	<b>12.81</b>	<b>14.24</b>	<b>13.8</b>	<b>13.35</b>

**Source: Field Survey, 2006.**

State-wise average size of groups is shown in Table 6.3. At present, the average size of group has been reported slightly larger in the state of Jharkhand followed by Punjab, Bihar and Karnataka. In the state of Haryana and Bihar, the average size of group has shrunk to the greater extent while there has been slightly increase in the group size in the state of Jharkhand and Punjab.

*Table-6.3*

**State-wise Average Members Of Groups**

<b>State</b>	<b>Initial</b>	<b>Present</b>
Uttar Pradesh	12.61	12.61



Uttarakhand	13.3	13.3
Bihar	16.7	14.04
Jharkhand	14.88	15.36
Madhya Pradesh	11.13	11
Chhatisgarh	11.79	11.79
Gujarat	12.94	12.94
Rajasthan	11.11	11.22
Karnataka	13.85	13.85
Andhra Pradesh	13.31	13.31
Panjab	13.98	14.3
Hariyana	14.72	12.57

**Source: Field Survey, 2006.**

Composition of Groups is shown in Table 6.4. Around 22 per cent SHGs were comprising of SC/ST members. This was found more pronouncing in Strata-IV and Strata-I. More than 2/5<sup>th</sup> SHGs were reported to be mixed type, comprising of members from different communities.

**Table-6.4**

***Composition Of The Groups***

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
S.C./S.T.	36	55	33	19	143
	27.69	22.00	15.00	31.67	21.67
OBC	28	22	33	6	89
	21.54	8.80	15.00	10.00	13.48
General	26	32	16	6	80
	20.00	12.80	7.27	10.00	12.12
Minority	6	28	13	8	55

	4.62	11.20	5.91	13.33	8.33
Mix	34	113	125	21	293
	26.15	45.20	56.81	35.00	44.39
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

State-wise composition of groups has been shown in Table 6.5. SC/ST groups were reported high in Punjab (30 per cent), Madhya (37.5 per cent) and Uttar Pradesh (27.27 per cent). The OBC groups were found more pronouncing in the state of Rajasthan (25 per cent), Chhatisgarh (22.5 per cent) and Punjab (17.5 per cent).

**Table-6.5**

### State-wise Composition Of The Groups

State	SC/ST	OBC	General	Minority	Mix	Total
Uttar Pradesh	30	15	12	10	43	110
	27.27	13.64	10.91	9.09	39.09	100.00
Uttarakhand	12	14	10	5	39	80
	15.00	17.50	12.50	6.25	48.75	100.00
Bihar	29	16	12		63	120
	24.17	13.33	10.00	0.00	52.50	100.00
Jharkhand	7	5	6		12	30
	23.33	16.67	20.00	0.00	40.00	100.00
Madhya Pradesh	15	2	8		15	40
	37.50	5.00	20.00	0.00	37.50	100.00
Chhatisgarh	10	9	7		14	40
	25.00	22.50	17.50	0.00	35.00	100.00
Gujarat	8	2	9	3	18	40

	20.00	5.00	22.50	7.50	45.00	100.00
Rajasthan	2	5	4	3	6	20
	10.00	25.00	20.00	15.00	30.00	100.00
Karnataka	6	4	8	7	15	40
	15.00	10.00	20.00	17.50	37.50	100.00
Andhra Pradesh	4	6	2	12	16	40
	10.00	15.00	5.00	30.00	40.00	100.00
Punjab	12	7	2		19	40
	30.00	17.50	5.00	0.00	47.50	100.00
Haryana	8	4		15	33	60
	13.33	6.67	0.00	25.00	55.00	100.00
<b>Total</b>	<b>143</b>	<b>89</b>	<b>80</b>	<b>55</b>	<b>293</b>	<b>660</b>
	<b>21.67</b>	<b>13.48</b>	<b>12.12</b>	<b>8.33</b>	<b>44.39</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Around 65 per cent SHGs were reported to be stable. This was found more pronouncing in case of Strata-I (100 per cent) and Strata-II (58 per cent). Around 29 per cent respondents reported that group is decreasing. It was found more pronouncing in Strata-II and Strata-III (Table 6.6).

**Table-6.6**

### **Stability Of The Groups**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Stable	130	145	121	31	427
	100.00	58.00	55.00	51.67	64.70
Increase		10	22	12	44
	0.00	4.00	10.00	20.00	6.67

Decrease		95	77	17	189
	0.00	38.00	35.00	28.33	28.64
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The state-wise stability of groups is shown in Table 6.7. The group stability has been reported significantly high in Jharkhand, Chhatisgarh, Gujarat, Karnataka, Haryana, Andhra Pradesh and Bihar. The proportion of decreasing SHGs has been reported significantly high in Uttarakhand (48.75 per cent), Uttar Pradesh (50.91 per cent) and Madhya Pradesh (47.5 per cent).

**Table-6.7**

**State-wise Stability Of The Group**

<i>State</i>	<b>Stable</b>	<b>Increase</b>	<b>Decrease</b>	<b>Total</b>
Uttar Pradesh	52	2	56	110
	47.27	1.82	50.91	100.00
Uttarakhand	38	3	39	80
	47.50	3.75	48.75	100.00
Bihar	80	4	36	120
	66.67	3.33	30.00	100.00
Jharkhand	30			30
	100.00	0.00	0.00	100.00
Madhya Pradesh	19	2	19	40
	47.50	5.00	47.50	100.00
Chhatisgarh	40			40
	100.00	0.00	0.00	100.00
Gujarat	40			40
	100.00	0.00	0.00	100.00
Rajasthan	12	2	6	20
	60.00	10.00	30.00	100.00
Karnataka	30	5	5	40

	75.00	12.50	12.50	100.00
Andhra Pradesh	26	4	10	40
	65.00	10.00	25.00	100.00
Punjab	19	12	9	40
	47.50	30.00	22.50	100.00
Haryana	41	10	9	60
	68.33	16.67	15.00	100.00
<b>Total</b>	<b>427</b>	<b>44</b>	<b>189</b>	<b>660</b>
	<b>64.70</b>	<b>6.67</b>	<b>28.64</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

The frequency of group meetings is shown in Table 6.8. Slightly less than 60 per cent respondents reported that meetings of groups is being held on monthly basis. This was found more pronouncing in Strata-I, Strata-IV and Strata-II. Around 1/4<sup>th</sup> respondents reported that frequency of group meetings is fortnightly. This was found more pronouncing in case of Strata-III.

**Table-6.8**

**Frequency Of The Meetings**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Weekly	24	45	22	9	100
	18.46	18.00	10.00	15.00	15.15
Fortnightly	18	39	101	11	169
	13.85	15.60	45.91	18.33	25.61
Monthly	88	166	97	40	391
	67.69	66.40	44.09	66.67	59.24
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Agenda of the meetings is shown in Table 6.9. More than 3/4<sup>th</sup> respondents reported that agenda of the meetings is common. Less than 1/4<sup>th</sup> respondents reported that agenda of the meetings is generally specific. This was found high in case of Strata-IV.

**Table-6.9**

**Agenda Of The Group Meetings**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Common	99	185	187	40	511
	76.15	74.00	85.00	66.67	77.42
Specific	31	65	33	20	149
	23.85	26.00	15.00	33.33	22.58
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Group meetings are being called by groups (79.24 per cent). This was found more pronouncing in Strata-III and Strata-IV. However, 18 per cent respondents reported that group meetings are called by members of groups and SHGs promoters (Table 6.10).

**Table-6.10**

**Calling Of Group Meetings**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Group	95	186	196	46	523
	73.08	74.40	89.09	76.67	79.24
NGO		18			18
	0.00	7.20	0.00	0.00	2.73
Project Staff					0

	0.00	0.00	0.00	0.00	0.00
Mixed	35	46	24	14	119
	26.92	18.40	10.91	23.33	18.03
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding the decision related to the agenda of the meetings. The majority of the respondents reported that agenda is being decided by majority of the group members. This was found more pronouncing in case of Strata-III and Strata-IV. The decision regarding agenda of the meetings is being taken by group representatives was reported by less than 1/4<sup>th</sup> respondents only (Table 6.11).

**Table-6.11*****Deciding Agenda Of The Meetings***

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Majority of the Members	82	149	157	39	427
	63.08	59.60	71.36	65.00	64.70
Some Members		12	15		27
	0.00	4.80	6.82	0.00	4.09
Group Representatives	38	66	48		152
	29.23	26.40	21.82	0.00	23.03
Group Members and link Workers	10	23		14	47
	7.69	9.20	0.00	23.33	7.12
Link Workers				7	7
	0.00	0.00	0.00	11.67	1.06
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The method of decision-making in group meetings is shown in Table 6.12. More than half of the respondents said that decision-making is on the basis of consensus. 1/4<sup>th</sup> respondents reported that decision-making is ensured on the basis of voting by members. This was found high in case of Strata-III.

**Table-6.12****Method Of Decision Making**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
By Consensus	64	129	126	18	337
	49.23	51.60	57.27	30.00	51.06



By Voting	25	56	64	15	160
	19.23	22.40	29.09	25.00	24.24
By Group Representative	21	15	16	11	63
	16.15	6.00	7.27	18.33	9.55
By Link Worker/Facilitator in Consultation with Member	20	47	14	16	97
	15.38	18.80	6.36	26.67	14.70
By Link Worker and Representative		3			3
	0.00	1.20	0.00	0.00	0.45
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Around 56 per cent respondents reported that the group members collect their savings in group meetings on the fixed date. This was reported high in case of Strata-IV and Strata-I. Around 44 per cent respondents reported that group members collect individually the savings and deposit in the bank (Table 6.13).

**Table-6.13**

### Collection Of The Savings

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Deposited by the Members in Group Meeting on Fixed Date	74	135	120	40	369
	56.92	54.00	54.55	66.67	55.91
Collected by Representative from Members Individually outside Meeting	56	115	100	20	291
	43.08	46.00	45.45	33.33	44.09

<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
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**Source: Field Survey, 2006.**

Majority of the respondents reported that the savings are being deposited in the bank account (88.48 per cent). This was found more pronouncing in case of Strata-II (92.80 per cent) and Strata-II (88.46 per cent). Around 9 per cent respondents said that group savings is distributed among the members as loan (Table 6.14).

**Table-6.14**

**Keeping Of Group Money**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Deposit in the bank account	115	232	193	44	584
	88.46	92.80	87.73	73.33	88.48
Distribute as a loan among the members	15	13	18	16	62
	11.54	5.20	8.18	26.67	9.39
Retain with group representatives			3		3
	0.00	0.00	1.36	0.00	0.45
Keet in cash box of the group		5	6		11
	0.00	2.00	2.73	0.00	1.67
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The group members were asked regarding keeping in cash in hand for sudden requirements. Majority of the respondents revealed that they keep cash in hand for emergency requirements. Such fund is being kept by secretary as

well secretary and president both (Table 6.15). However, average amount of emergency fund is reported to be less than Rs. 500.

**Table-6.15**

Whether Group Keep Cash In Hand For Sudden Requirements

		<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes		100	199	206	44	549
		76.92	79.60	93.64	73.33	83.18
No		30	51	14	16	111
		23.08	20.40	6.36	26.67	16.82
<b>Total</b>		<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
If Yes who keep cash	President	18	43	36		97
		18.00	21.61	17.48	0.00	17.67
	Secretary	47	100	100	29	276
		47.00	50.25	48.54	65.91	50.27
	Both President & Secretary	35	56	53	15	159
		35.00	28.14	25.73	34.09	28.96
	Group Facilitator			4		4
		0.00	0.00	1.94	0.00	0.73
	Any other members			13		13
		0.00	0.00	6.31	0.00	2.37
	<b>Total</b>	<b>100</b>	<b>199</b>	<b>206</b>	<b>44</b>	<b>549</b>
Average amount keep in hand		533	300	500	450	445.75

**Source: Field Survey, 2006.**

The respondents were asked regarding operating of the bank account. Majority of the respondents reported that the President and Secretary operate

the bank account on behalf of the group. Only a small proportion of the respondents said that President and Treasurer operate SHG account (Table 6.16).

**Table-6.16****Operating Bank Account Of Group**

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
President, Treasurer & Secretary	1	6	18	11	36
	0.77	2.40	8.18	18.33	5.45
President & Treasurer	9	31	5	2	47
	6.92	12.40	2.27	3.33	7.12
President & Secretary	120	213	197	47	577
	92.31	85.20	89.55	78.33	87.42
Any two of the above three					0
	0.00	0.00	0.00	0.00	0.00
Others					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Frequency of bank visit for money transaction is shown in Table 6.17. Majority of the respondents accepted that they visit bank for money transaction on monthly basis. Only a small proportion of the respondents said that they visit bank more than once in a month.

**Table-6.17**

## Frequency Of Visiting Bank For Money Transaction

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Once in a month	130	233	211	55	629
	100.00	93.20	95.91	91.67	95.30

More than once in the month		11	8	3	22
	0.00	4.40	3.64	5.00	3.33
Occasionally		6	1	2	9
	0.00	2.40	0.45	3.33	1.36
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The saving pattern by the members is shown in Table 6.18. The majority of the respondents (70.91 per cent) revealed that members are saving from their income. This was found more pronouncing in case of Strata-II and Strata-IV. Around 21 per cent respondents said that members are curtailing their expenditure for savings. This was found more pronouncing in case of Strata-I and Strata-IV.

**Table-6.18**

Saving Pattern By Members

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Curtailing their expenditure	36	49	39	12	136
	27.69	19.60	17.73	20.00	20.61
Saving from the income	84	188	153	43	468
	64.62	75.20	69.55	71.67	70.91
Provided by their family member	10	13	28	5	56
	7.69	5.20	12.73	8.33	8.48
Other					0
	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Average number of loan by the groups is shown in Table 6.19. Average members who have taken loan has been reported to be 12 while average members who have taken loan more than once has been reported to be 7. However, average number of members taken loan has been reported to be above 14.

**Table-6.19**

Average Number Of Loan

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Average members who have taken loan in each group	13.67	9.11	10.53	13.25	11.64
Average members who have taken loan more than once	10.69	5.34	5.57	6.17	6.94
Average member of non-SHG persons who received loan	4.67	2.63	3.08	2	3.1
Average number of total loan distributed	13.27	11.01	16.78	17.64	14.68
Average number of loan taken by members	14.03	13.93	16.11	13.21	14.32
Average number of loan taken by representatives	2.5	2.93	2.94	5	3.34
<b>Total</b>					

**Source: Field Survey, 2006.**

Average number of members who have taken loan more than once has been reported high in Karnataka, Chhatisgarh, Uttar Pradesh and Madhya Pradesh. While average number of non-SHG members receiving loan has been reported to be significantly high in Jharkhand, Karnataka and Punjab (Table 6.20).

**Table-6.20****State-wise Average Number Of Loan Spread**

<i>State</i>	<b>Average members who have taken loan in each group</b>	<b>Average members who have taken loan more then once</b>	<b>Average members of non SHG persons who received loan</b>	<b>Average number of loan taken by representative</b>	<i>Total</i>
Uttar Pradesh	11	9	6	5	10.33
Uttarakhand	7	4	3	3	4.67
Bihar	10	5	4	2	9.67
Jharkhand	10	6	24	4	14.67
Madhya Pradesh	8	9	2	1	4.33
Chhatisgarh	11	10	5	3	6
Gujarat	12	5	5	5	8
Rajasthan	6	3	3	4	5
Karnataka	17	13	12	9	12
Andhra Pradesh	12	6	8	6	10
Punjab	13	8	9	6	11.33
Haryana	9	5	2	3	7.83

**Source: Field Survey, 2006.**

Average amount of loan is shown in Table 6.21. The average amount of loan has been reported significantly high for income generating activities and agriculture purposes. Again, average amount of loan has been reported significantly high in Strata-III as compared to other Strata.

**Table-6.21**

Average Amount Of Loan (Rs.)

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata- III</b>	<b>Strata- IV</b>
Consumption	2666	28423	10865	23715
Agriculture	10688	13235	6896	15667
Animal husbandry	11945	10983	14910	10958
Income generating activity	15725	10571	24383	13356



Asset building	2166	6875	5000	7500
Emergencies	1786	7747	4322	4750
<b>Total</b>	<b>44976</b>	<b>77834</b>	<b>66376</b>	<b>75946</b>

**Source: Field Survey, 2006.**

State-wise average amount of loan is shown in Table 6.22. Average amount of loan has been reported significantly high in Karnataka followed by Haryana, Punjab, Uttar Pradesh Jharkhand and Rajsthan.

**Table-6.22**

**State-wise Average Amount Of Loan**

State	Consumption	Agriculture	Animal husbandry	Emergencies	Total
Uttar Pradesh	7000	24380	11666.67	5583.33	48630
	14.39	50.13	23.99	11.48	
Uttarakhand	7789.47	7950	7333.33	3747.8	26820.6
	29.04	29.64	27.34	13.97	
Bihar	5221.27	8740.07	5805.71	3812.85	23579.9
	22.14	37.07	24.62	16.17	
Jharkhand	5500	8500	7500	9714	31214
	17.62	27.23	24.03	31.12	
Madhya Pradesh	6818.18	5100	7200	2750	21868.18
	31.18	23.32	32.92	12.58	
Chhatisgarh	4583.33	8200	3500	1785.71	18069.04
	25.37	45.38	19.37	9.88	
Gujarat	3075	5033	4075	7000	19183
	16.03	26.24	21.24	36.49	
Rajasthan	10000	9000	7000	4800	30800
	32.47	29.22	22.73	15.58	
Karnataka	10000	15660	30000	11950	67610
	14.79	23.16	44.37	17.67	
Andhra Pradesh	5000	5833.33	7500	4000	22333.33
	22.39	26.12	33.58	17.91	

Panjab	20868	13250	25000	3560	62678
	33.29	21.14	39.89	5.68	
Haryana	33866	10500	16615	8300	69281
	48.88	15.16	23.98	11.98	
<b>Total</b>	<b>119721.25</b>	<b>122146.4</b>	<b>133195.7</b>	<b>67003.69</b>	<b>442067.1</b>
	<b>27.08</b>	<b>27.63</b>	<b>30.13</b>	<b>15.16</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

About 2/5<sup>th</sup> SHGs were found availing CCL facility. This was found more pronouncing in case of Strata-IV and Strata-III. The average sanctioned amount under CCL facility has been reported to be Rs. 46739. However, distributed amount has been reported to be just Rs. 42684. Out of this, average paid amount has been reported to be Rs. 30891. The average sanctioned amount has been reported to be slightly high in case of Strata- IV and Strata-II. Similarly, distributed amount has been reported high in Strata- IV and Strata-II (Table 6.23).

**Table-6.23**

**Whether CCL Facility Availed**

		<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Yes		50	94	88	31	263
		38.46	37.60	40.00	51.67	39.85
No		80	156	132	29	397
		61.54	62.40	60.00	48.33	60.15
<b>Total</b>		<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
If yes, average amount (Rs)	Sanctioned amount	34810	44327	32571	75250	46739
	Disbursed amount	33500	36708	29030	71500	42684
		96.24	82.81	89.13	95.02	91.32
	Amount repayment	21243	21295	18025	63000	30891
		61.03	48.04	55.34	83.72	66.09

**Source: Field Survey, 2006.**

State-wise average amount under CCL facility is shown in Table 6.24. The average sanctioned amount has been reported significantly high in Haryana, Karnataka, Madhya Pradesh and Uttar Pradesh. Similarly, average distributed amount has been reported significantly high in Haryana, Karnataka, Madhya Pradesh and Andhra Pradesh.

**Table-6.24**

State-wise Average Amount Of CCL

State	Sanctioned amount	Disbursed amount	Amount repayment
Uttar Pradesh	27143	24750	18926
		91.18	69.73
Uttarakhand	13571	12500	5727
		92.11	42.2
Bihar	20300	18500	5214
		91.13	25.68
Jharkhand	15600	15000	5420
		96.15	34.74
Madhya Pradesh	37727	35564	19111
		94.27	50.66
Chhatisgarh	23905	20500	16591
		85.76	69.4
Gujarat	11900	11900	8600
		100	72.27
Rajasthan	15500	12857	5500
		82.95	35.48
Karnataka	57275	54300	42025
		94.81	73.37
Andhra Pradesh	45000	45000	14000
		100	31.11
Punjab	26444	23800	14437

		90	54.59
Haryana	95643	62929	39500
		65.8	41.3

**Source: Field Survey, 2006.**

Collection of interest and fine by groups is shown in Table 6.25. Most of the members reported that interest and fine is added to the group capital. While about 29 per cent respondents said that fine and interest is utilized by groups.

**Table-6.25**

Collection Of Interest And Fine By Groups

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Added to group capital	75	124	78	31	308
	57.69	49.60	35.45	51.67	46.67
Utilized for the group	25	90	50	28	193
	19.23	36.00	22.73	46.67	29.24
Shared among members	30	36	12	1	79
	23.08	14.40	5.45	1.67	11.97
Other			80		80
	0.00	0.00	36.36	0.00	12.12
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Frequency of group auditing is shown in Table 6.26. About 2/5<sup>th</sup> respondents said that groups are being audited on annual basis. However, more than 1/4<sup>th</sup> respondents said that there is no such auditing of the groups. The auditing of groups is on random basis since on an average 6 groups are being audited.

**Table-6.26****Frequency Of Group Auditing**

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Monthly	9	32	24		65
	6.92	12.80	10.91	0.00	9.85
Quarterly	5	15	29	4	53
	3.85	6.00	13.18	6.67	8.03

Six monthly	28	37	12	12	89
	21.54	14.80	5.45	20.00	13.48
Annual	54	89	99	34	276
	41.54	35.60	45.00	56.67	41.82
Not done	34	77	56	10	177
	26.15	30.80	25.45	16.67	26.82
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
Average number of group auditing	7	4	7	5	5.75

**Source: Field Survey, 2006.**

The respondents were asked regarding the agency of group auditing. Around 55 per cent respondents reported that group facilitators audit their groups. This was found more pronouncing in case of Strata-III and Strata-II. The SHG promoters also audit the SHGs (24.64 per cent (Table 6.27).

*Table-6.27*

#### Agency Of Audit

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Group	19	40	12	15	86
	19.79	23.12	7.32	30.00	17.81
Group facilitator	38	80	125	22	265
	39.58	46.24	76.22	44.00	54.87
NGO	39	50	20	10	119
	40.63	28.90	12.20	20.00	24.64
Other		3	7	3	13
	0.00	1.73	4.27	6.00	2.69
<b>Total</b>	<b>96</b>	<b>173</b>	<b>164</b>	<b>50</b>	<b>483</b>

**Source: Field Survey, 2006.**

Knowledge about process and activities of groups are shown in Table 6.28. Majority of the members were found aware about the name of the bank, individual savings, bank transaction, constraints of the groups, achievement of the groups, income of the group through fine and interest, number of members repaid loan regularly, number of members taken loan, total loaning of the group, total capital of the group, outstanding loan and cash in hand. However, a few respondents reported that all the members are not having adequate knowledge regarding objectives of the group, total capital of the group and information of the group records.

**Table-6.28**

**Knowledge About Processes And Activity**

	<b>Majority</b>	<b>Same</b>	<b>None</b>	<i>Total</i>
Meeting calendar	512	118	30	660
	77.58	17.88	4.55	
Rules and regulation	507	138	15	660
	76.82	20.91	2.27	
Information of group records	525	84	51	660
	79.55	12.73	7.73	
Cash in hand	551	109		660
	83.48	16.52	0.00	
Balance in bank	534	119	7	660
	80.91	18.03	1.06	
Outstanding loan	555	100	5	660
	84.09	15.15	0.76	
Total capital of group	518	113	29	660
	78.48	17.12	4.39	
Total loaning of the group	530	115	15	660
	80.30	17.42	2.27	

Number of members taken loan	539	111	10	660
	81.67	16.82	1.52	
Number of members repay loan regularly	593	56	11	660
	89.85	8.48	1.67	
Name of bank	648	12		660
	98.18	1.82	0.00	
Income of the group through fine & Interest	591	59	10	660
	89.55	8.94	1.52	
Objective of the group	317	273	70	660
	48.03	41.36	10.61	
Achievements Of the group	576	84		660
	87.27	12.73	0.00	
Individual saving	620	40		660
	93.94	6.06	0.00	
Bank transaction	610	50		660
	92.42	7.58	0.00	
Constraints of the group	632	13	15	660
	95.76	1.97	2.27	
Other	603	25	32	660
	91.36	3.79	4.85	
<b>Total</b>	<b>9961</b>	<b>1619</b>	<b>300</b>	<b>11880</b>
	83.85	13.63	2.53	

**Source: Field Survey, 2006.**

The availability of basic services to the group members is shown in Table 6.29. Majority of the members have access to maternity services, immunization, education, safe drinking water, pension and HIV/AIDS care. However, a small proportion of respondents reported that all the members of the group are not availing the facility of public distribution system, HIV/AIDS care, sanitation facility, immunization of children and maternity services.



**Table-6.29****Availability Of Basic Services To Group Members**

	<b>Majority</b>	<b>Same</b>	<b>None</b>	<b>Total</b>
Maternity services	517	105	38	660
	78.33	15.91	5.76	
Immunization of child	512	101	47	660
	77.58	15.30	7.12	
Immunization of mother	518	142		660
	78.48	21.52	0.00	
Children going to school	613	29	18	660
	92.88	4.39	2.73	
Access to PDS	397	118	145	660
	60.15	17.88	21.97	
Sanitation facility	470	137	53	660
	71.21	20.76	8.03	
Safe drinking water	466	150	44	660
	70.61	22.73	6.67	
Family planning	423	186	51	660
	64.09	28.18	7.73	
Pension scheme	456	139	65	660
	69.09	21.06	9.85	
HIV/AIDS	452	137	71	660
	68.48	20.76	10.76	
<b>Total</b>	<b>4824</b>	<b>1244</b>	<b>532</b>	<b>6600</b>
	<b>73.09</b>	<b>18.85</b>	<b>8.06</b>	

**Source: Field Survey, 2006.**

Average saving of SHG members is shown in Table 6.30. The average amount of saving at initial stage was reported to be Rs. 33. This amount has slightly increased to Rs. 37. The significant increase in the saving amount has been reported high in Strata-IV and Strata-II.

**Table-6.30**

## Average Saving Of SHG Members

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Average amount of initial saving	30.03	31.3	29.61	40	32.74
Average amount of present saving	31	37.53	35.12	43.05	36.68

**Source: Field Survey, 2006.**

State-wise average saving rate of SHG members is shown in Table 6.31. The average amount of saving at present has been reported significantly high in Haryana followed by Punjab, Andhra Pradesh, Karnataka, Madhya Pradesh and Rajasthan. The significant increase in saving rate has been reported in Bihar, Andhra Pradesh, Punjab and Haryana.

**Table-6.31**

### State-wise Average Saving Rate Of SHG

<b>State</b>	<b>Initial</b>	<b>Present</b>
Uttar Pradesh	23.31	23.31
Uttarakhand	20.6	20.6
Bihar	18.98	23.22
Jharkhand	30.4	30.4
Madhya Pradesh	36.25	35.25
Chhatisgarh	25.06	25.94
Gujarat	24.56	24.56
Rajasthan	33.89	33.89

Karnataka	38.5	38.5
Andhra Pradesh	45	46.79
Panjab	40.88	57.63
Hariyana	48.33	67.78

**Source: Field Survey, 2006.**

Average saving of groups is shown in Table 6.32. Average cumulative saving has been reported to be Rs. 7980 while average saving per member has been reported to be Rs. 2020. The average saving has been found high in case of Strata-I and Strata-IV.

**Table-6.32**

### Average Saving Of Groups

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Average cumulative saving	10271	4201	8200	9250	7980.5
Average gain per member	1625	1700	2100	2654	2019.75

**Source: Field Survey, 2006.**

The purpose of saving is shown in Table 6.33. Majority of the respondents reported that members are saving for social security, emergencies, self respect, food security, education and medical needs, marriage and festival needs and income generating activities.

**Table-6.33**

### Purpose Of Saving

	<b>Majority</b>	<b>Same</b>	<b>None</b>	<i>Total</i>
Social security	528	95	37	660
	80.00	14.39	5.61	
Food security	513	136	11	660

	77.73	20.61	1.67	
Education	522	132	6	660
	79.09	20.00	0.91	
Medical	600	60		660
	90.91	9.09	0.00	
Marriage/Festival	623	30	7	660
	94.39	4.55	1.06	
Emergencies	660			660
	100.00	0.00	0.00	
Agriculture	528	115	17	660
	80.00	17.42	2.58	
Assets building	379	205	76	660
	57.42	31.06	11.52	
Self respect	531	90	39	660
	80.45	13.64	5.91	
Income generating activity	500	134	26	660
	75.76	20.30	3.94	
<b>Total</b>	<b>4871</b>	<b>861</b>	<b>208</b>	<b>5940</b>
	<b>82.00</b>	<b>14.49</b>	<b>3.50</b>	<b>100.0</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding the initiation of income generating activities by the group. More than 3/4<sup>th</sup> respondents said that income generating activities has been initiated by the groups. This was found more pronouncing in case of Strata-III and Strata-I (Table 6.34).

**Table-6.34**

Initiation Of Income Generating Activity

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	101	166	192	40	499

	77.69	66.40	87.27	66.67	75.61
No	29	84	28	20	161
	22.31	33.60	12.73	33.33	24.39
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

Expenditure pattern in income generating activities is shown in Table 6.35. The average expenditure in income generating activities has been reported significantly high on raw materials, wages and salaries, and land development. Thus, the average income per SHG has been reported to be Rs. 8030. The average income has been reported significantly high in Strata-I and Strata-IV.

**Table-6.35**

### Expenditure Pattern

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
<i>Average cost per unit</i>					
Land	9000	20000	18000	16000	15750
Raw material	16000	18250	12500	14600	15337.5
Training	0	0	0	0	0
Credit	500	700	500	600	575
Marketing	2000	2200	2450	1970	2155
Wage	10000	5000	6700	8350	7512.5
Other					
<i>Output</i>					
Average production	18000	17500	15230	17560	17072.5
Consumed	1000	1560	2150	2400	1777.5
Marketable surplus	28000	26500	30200	26530	27807.5
Sold	22000	28000	21500	23200	23675

Average Income	13000	6000	5600	7521	8030.25
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**Source: Field Survey, 2006.**

The respondents were asked regarding their interaction with the other SHG members. Most of the respondents said that they interact with other SHG members. This was found more pronouncing in case of Strata-II and Strata-IV (Table 6.36).

**Table-6.36**

Whether Members Want To Interact  
Other SHG Members

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	94	200	125	45	464
	72.31	80.00	56.82	75.00	70.30
No	36	50	95	15	196
	27.69	20.00	43.18	25.00	29.70
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The respondents were asked that whether SHG Federations were formed. Around 60 per cent respondents said that SHG Federations were formed. This was found more pronouncing in case of Strata-IV (68.33 per cent) and Strata-III (62.73 per cent). Most of the SHG Federations were at the cluster level (58.12 per cent) and block level (37.06 per cent). Only 5 per cent SHG Federations were at the district level. The district level SHG Federations were reported significantly high in Strata-II and Strata-III (Table 6.37).

**Table-6.37**

Whether SHG Federation / Association Formed

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	80	135	138	41	394
	61.54	54.00	62.73	68.33	59.70

No		50	115	82	19	266
		38.46	46.00	37.27	31.67	40.30
<b>Total</b>		<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>
If yes	Cluster level	48	80	73	28	229
		60.00	59.26	52.90	68.29	58.12
	Block level	32	46	56	12	146
		40.00	34.07	40.58	29.27	37.06
	District level		9	9	1	19
		0.00	6.67	6.52	2.44	4.82
	<b>Total</b>	<b>80</b>	<b>135</b>	<b>138</b>	<b>41</b>	<b>394</b>

**Source: Field Survey, 2006.**

The respondents were asked that whether members of SHG are aware about the on going schemes of line departments. About 56 percent respondents reported that members are aware about such schemes and programmes. This was found more pronouncing in case of Strata-I and Strata-IV (Table 6.38).

**Table-6.38**

Whether The Member Aware Of On Going Schemes Of Line Departments

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	82	135	117	35	369
	63.08	54.00	53.18	58.33	55.91
No	48	115	103	25	291
	36.92	46.00	46.82	41.67	44.09
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The respondents were further asked that whether members are availing benefits of these schemes. Only 16 per cent respondents

reported that members are availing benefits of these schemes. This was found more pronouncing in Strata-I (18.46 per cent) and Strata-IV (18.33 per cent) (Table 6.39).

**Table-6.39**

Whether Members Are Availing Benefits Of These Schemes

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	24	32	39	11	106
	18.46	12.80	17.73	18.33	16.06
No	106	218	181	49	554
	81.54	87.20	82.27	81.67	83.94
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The perception of the community towards women members of SHGs is shown in Table 6.40. Majority of the respondents reported that SHG members have well-organized family and members have good relations with their husbands. The organizing into SHGs has also enable women for control over savings, say in decision-making, check on alcoholism and improved their confidence.

**Table-6.40**

Community Perception Towards Women Organized Into SHGs

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Well organized family	115	230	211	54	610
	88.46	92.00	95.91	90.00	92.42
Good relationship with their husband	91	235	209	38	573
	70.00	94.00	95.00	63.33	86.82
Check on alcoholism	105	115	212	47	479



	80.77	46.00	96.36	78.33	72.58
Say in family affairs	92	165	181	58	496
	70.77	66.00	82.27	96.67	75.15
Control over savings	89	230	145	53	517
	68.46	92.00	65.91	88.33	78.33
Self confidence	130	250	218	58	656
	100.00	100.00	99.09	96.67	99.39
Awareness	130	250	214	54	648
	100.00	100.00	97.27	90.00	98.18
<b>Total</b>	<b>130</b>	<b>250</b>	<b>220</b>	<b>60</b>	<b>660</b>

**Source: Field Survey, 2006.**

The impact of SHG's on members is shown in Table 6.41. Most of the respondents reported that role of women members in decision-making regarding marriage of girl, marriage of boy, education of children, loan arrangements, purchasing of assets, and participating in meetings is increased to the greater extent since most of the decisions are taken by male and female jointly. Before joining the group, such decisions were mainly taken by male members. Significantly, the role of women in mobilizing savings, income generating activities and marriage of daughter has been found significant. Thus, SHGs have social impacts too.

**Table-6.41**

### Impact Of SHG's On Members

	Before group formation				After group formation			
	Male	Female	Joint	Total	Male	Female	Joint	Total
Marriage of girl	660			660	138	106	416	660
	100.00	0.00	0.00		20.91	16.06	63.03	
Marriage of boys	660			660	84	35	541	660

	100.00	0.00	0.00		12.73	5.30	81.97	
Education of children	585	12	63	660	143	63	454	660
	88.64	1.82	9.55		21.67	9.55	68.79	
Loan arrangement	553		107	660	144	77	439	660
	83.79	0.00	16.21		21.82	11.67	66.52	
Purchasing of assets	548	20	92	660	147	35	478	660
	83.03	3.03	13.94		22.27	5.30	72.42	
Saving	410	165	85	660	111	454	95	660
	62.12	25.00	12.88		16.82	68.79	14.39	
Expenditure on festival	553		107	660	228	116	316	660
	83.79	0.00	16.21		34.55	17.58	47.88	
Participation on meeting	556	14	90	660	300	60	300	660
	84.24	2.12	13.64		45.45	9.09	45.45	100.0
Interaction with outsiders	660			660	450	53	157	660
	100.00	0.00	0.00		68.18	8.03	23.79	
Assets building	600		60	660	450	90	120	660
	90.91	0.00	9.09		68.18	13.64	18.18	
Income generating	600		60	660	300	255	105	660
	90.91	0.00	9.09		45.45	38.64	15.91	
<b>Total</b>	<b>6385</b>	<b>211</b>	<b>664</b>	<b>7260</b>	<b>2495</b>	<b>1344</b>	<b>3421</b>	<b>7260</b>
	<b>87.95</b>	<b>2.91</b>	<b>9.15</b>	<b>100.0</b>	<b>34.37</b>	<b>18.51</b>	<b>47.12</b>	<b>100.0</b>

**Source: Field Survey, 2006.**

The above analysis simply demonstrates that SHGs have empowered socially and economically to the poor women members in rural areas. The

functioning of SHGs has been reported to be significant in most of the cases. Sharp variations emerge from the analysis as far as functioning of SHGs, formed under various programmes and schemes is concerned. SHGs have promoted income-generating activities for enabling rural poor women to improve their earnings and improving the living standards. Similarly, the saving mobilization by the SHGs has also enabled women to avail the benefits of micro credit from banks. Significantly, women's say in decision-making both money centred and family centred has improved with the joining of SHGs. Thus, overall socio-economic empowerment of rural poor women has been ensured by the micro finance based women empowerment programmes.

## **Chapter-7**

# **Impact Of SHG's On Women Empowerment**

Micro finance interventions are well-recognized world over, as an effective tool for poverty alleviation and improving socio-economic conditions of the poor. In India too, micro finance is making headway in its efforts for reducing poverty and empowering women in particular. The impact of micro finance programme through Self Help Groups has been effective in making positive social change to all members, irrespective of direct borrowers of the micro credit. Importantly, in the rural context, the SHGs have facilitated the poor; especially the women to overcome the existing constraints grappling the formal credit institutions. These groups provide considerable social protection and income opportunities to the members. The SHGs have acquired a prominent status in maximizing social and financial returns. The promotion of income generating activities for the poor rural women is perceived as a powerful medium to resolve several socio-economic problems such as reduction in poverty, provision of goods and services appropriate to local needs, redistribution of income and opportunities in the communities, etc. In this part of the report, an attempt has been made to assess the impact of SHGs on women empowerment.

The group size is shown in Table 7.1. Most of the respondents reported that the group is comprising of 11-15 members (44.73 per cent). About 2/5<sup>th</sup> respondents revealed that the group size is larger than 15 members. The large size of groups was reported significant in Strata-I and Strata-IV.

**Table-7.1***Group Size*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
< 10	187	286	70	31	574
	28.77	22.88	6.36	10.33	17.39
11 to 15	216	524	607	129	1476
	33.23	41.92	55.18	43.00	44.73
16 to 18	86	246	249	97	678
	13.23	19.68	22.64	32.33	20.55
> 18	161	194	174	43	572
	24.77	15.52	15.82	14.33	17.33
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The women beneficiaries were asked regarding the stability of the groups. The majority of the respondents said that groups are stable (68.48 per cent). The group stability was reported significantly high in Strata-III (74.18 per cent) and Strata-II (70.88 per cent). The decrease in the size of group was recorded high in case of Strata-IV and Strata-II (Table 7.2).

**Table-7.2***Group Stability*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Stable	396	886	816	162	2260
	60.92	70.88	74.18	54.00	68.48
Increase	198	170	198	90	656
	30.46	13.60	18.00	30.00	19.88
Decrease	56	194	86	48	384

	8.62	15.52	7.82	16.00	11.64
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The motivation for joining the groups is shown in Table 7.3. More than 1/3<sup>rd</sup> respondents reported that they were motivated by NGO workers. This was found more pronouncing in Strata-III (40.82 per cent) and Strata-I (38.08 per cent). Less than 1/4<sup>th</sup> respondents said that they were self motivated to join the SHGs. This was found significantly high in Strata-IV (30.33 per cent).

**Table-7.3**

*Motivation To Join SHG's*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Self	132	297	266	94	789
	20.31	23.76	24.18	31.33	23.91
Family member	98	294	196	39	627
	15.08	23.52	17.82	13.00	19.00
Friends/Relatives	160	168	113	50	491
	24.62	13.44	10.27	16.67	14.88
NGOs workers	254	368	449	109	1180
	39.08	29.44	40.82	36.33	35.76
Others members of the group	6	123	76	8	213
	0.92	9.84	6.91	2.67	6.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

State-wise motivation for joining the group is shown in Table 7.4. The self motivation was found significantly high in the state of Madhya Pradesh (44.5 per cent), Punjab (43 per cent), Karnataka (34.5 per cent) and Haryana (30.33 per cent). The proportional of NGO workers as motivators was recorded high in the state of Gujarat (72.5 per cent), Bihar (55.17 per cent), Karnataka (39 per cent), Uttar Pradesh (37.45 per cent) and Uttarakhand (30 per cent). Thus, the role of NGOs in promotion of SHGs is found to be crucial.

**Table-7.4**

State-wise Motivation To Join The Group

<i>State</i>	<b>Self</b>	<b>Family Members</b>	<b>Friends</b>	<b>NGO workers</b>	<b>Other members of group</b>	<b>Total</b>
Uttar Pradesh	98	121	88	206	37	550
	17.82	22.00	16.00	37.45	6.73	100.00
Uttarakhand	82	96	68	120	34	400
	20.50	24.00	17.00	30.00	8.50	100.00
Bihar	102	96	47	331	24	600
	17.00	16.00	7.83	55.17	4.00	100.00
Jharkhand	36	36	62	16		150
	24.00	24.00	41.33	10.67	0.00	100.00
Madhya Pradesh	89	29		53	29	200
	44.50	14.50	0.00	26.50	14.50	100.00
Chhatisgarh	32	33	98	31	6	200
	16.00	16.50	49.00	15.50	3.00	100.00
Gujarat	26	29		145		200
	13.00	14.50	0.00	72.50	0.00	100.00
Rajasthan		24		62	14	100
	0.00	24.00	0.00	62.00	14.00	100.00
Karnataka	69	20	25	78	8	200

	34.50	10.00	12.50	39.00	4.00	100.00
Andhra Pradesh	78	31	27	46	18	200
	39.00	15.50	13.50	23.00	9.00	100.00
Punjab	86	45	39	10	20	200
	43.00	22.50	19.50	5.00	10.00	100.00
Haryana	91	67	37	82	23	300
	30.33	22.33	12.33	27.33	7.67	100.00
<b>Total</b>	<b>789</b>	<b>627</b>	<b>491</b>	<b>1180</b>	<b>213</b>	<b>3300</b>
	<b>23.91</b>	<b>19.00</b>	<b>14.88</b>	<b>35.76</b>	<b>6.45</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

More than 2/5<sup>th</sup> respondents said that they are ordinary members of the SHG. While more than 1/4<sup>th</sup> respondents stated that they were active members of the SHG. About 28 per cent respondents were the office bearers of the SHG (Table 7.5).

**Table-7.5**

*Your Position In The Group*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Ordinary member	297	546	467	185	1495
	45.69	43.68	42.45	61.67	45.30
Active member	153	385	281	60	879
	23.54	30.80	25.55	20.00	26.64
Cashier/Secretary	106	220	151	53	530
	16.31	17.60	13.73	17.67	16.06
President	94	99	201	2	396
	14.46	7.92	18.27	0.67	12.00
Other					0
	0.00	0.00	0.00	0.00	0.00



<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>
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**Source: Field Survey, 2006.**

State-wise position of the beneficiaries in the group is shown in Table 7.6. The proportion of ordinary members was recorded high in state of Bihar (60.67 per cent), Uttar Pradesh (59.64 per cent), Uttarakhand (54 per cent), Karnataka (52.5 per cent) and Gujarat (47.5 per cent).

**Table-7.6***State-wise Position Of Beneficiaries In The Group*

<b>State</b>	<b>Ordinary member</b>	<b>Active member</b>	<b>Cashier</b>	<b>President</b>	<b>Total</b>
Uttar Pradesh	328	135	61	26	550
	59.64	24.55	11.09	4.73	100.00
Uttarakhand	216	99	60	25	400
	54.00	24.75	15.00	6.25	100.00
Bihar	364	101	51	84	600
	60.67	16.83	8.50	14.00	100.00
Jharkhand	69	30	27	24	150
	46.00	20.00	18.00	16.00	100.00
Madhya Pradesh	28	96	59	17	200
	14.00	48.00	29.50	8.50	100.00
Chhatisgarh	76	59	37	28	200
	38.00	29.50	18.50	14.00	100.00
Gujarat	95	21	42	42	200
	47.50	10.50	21.00	21.00	100.00
Rajasthan	15	36	23	26	100
	15.00	36.00	23.00	26.00	100.00
Karnataka	105	74	21		200
	52.50	37.00	10.50	0.00	100.00
Andhra Pradesh	48	81	30	41	200
	24.00	40.50	15.00	20.50	100.00
Punjab	50	53	47	50	200
	25.00	26.50	23.50	25.00	100.00
Haryana	101	94	72	33	300
	33.67	31.33	24.00	11.00	100.00
<b>Total</b>	<b>1495</b>	<b>879</b>	<b>530</b>	<b>396</b>	<b>3300</b>
	<b>45.30</b>	<b>26.64</b>	<b>16.06</b>	<b>12.00</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

The beneficiaries were asked regarding the frequency of group meetings. Most of the beneficiaries reported that group meetings are held on monthly basis. This has been reported significantly high in Strata-I (70 per cent) and Strata-II (61.20 per cent). Around 1/3<sup>rd</sup> respondents also reported that group meetings are held fortnightly basis. This was reported significantly high in Strata-IV (55 per cent) (Table 7.7).

**Table-7.7**

*Frequency Of Group Meetings*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Weekly		140	124	42	306
	0.00	11.20	11.27	14.00	9.27
Fortnightly	195	345	375	165	1080
	30.00	27.60	34.09	55.00	32.73
Monthly	455	765	601	93	1914
	70.00	61.20	54.64	31.00	58.00
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Attendance in the group meetings is shown in Table 7.8. More than half of the respondents (53.88 per cent) revealed that all the group members attend the group meetings. This has been found significantly high in Strata-IV (62 per cent) and Strata-II (59.45 per cent).

**Table-7.8**

*Attaining Meetings By Members*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
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All	259	679	654	186	1778
	39.85	54.32	59.45	62.00	53.88
Few	245	386	338	76	1045
	37.69	30.88	30.73	25.33	31.67
Some member	146	185	108	38	477
	22.46	14.80	9.82	12.67	14.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding call of the group meetings. Majority of the respondents revealed that group members call the meetings. This was found significantly high in Strata-II (77.20 per cent) and Strata-III (66.27 per cent). The role of SHG promoters in organizing the meetings is still found to be significant. (Table 7.9).

**Table-7.9**

### *Calling Of The Meetings*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Group members	335	965	729	197	2226
	51.54	77.20	66.27	65.67	67.45
Project staff	64	80	156	70	370
	9.85	6.40	14.18	23.33	11.21
Mixed	156	140	135	13	444
	24.00	11.20	12.27	4.33	13.45
NGO staff	95	65	80	20	260
	14.62	5.20	7.27	6.67	7.88
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The majority of the respondents said that majority of the members decide the agenda of the meetings (91.18 per cent). This has been found significantly high in Strata-I (98.15 per cent) and Strata-IV (95.33 per

cent). The role of link workers in deciding the agenda of the meetings is found to be insignificant (Table 7.10).

**Table-7.10**

*Deciding Agenda Of The Meeting*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Majority of the members	638	1083	1002	286	3009
	98.15	86.64	91.09	95.33	91.18
Some members	12	36	32	2	82
	1.85	2.88	2.91	0.67	2.48
Group members and link workers jointly		116	56	8	180
	0.00	9.28	5.09	2.67	5.45
Link workers		15	10	4	29
	0.00	1.20	0.91	1.33	0.88
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The decisions in the group meetings are being taken by all members of the group (63.94 per cent). However, about 1/4<sup>th</sup> respondents said that office bearers and SHG promoters also participate in the decision-making in the group meetings (Table 7.11).

**Table-7.11**

*Taking Decision In The Meeting*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
All member	385	705	792	228	2110
	59.23	56.40	72.00	76.00	63.94
President		146	47	35	228
	0.00	11.68	4.27	11.67	6.91

Link worker				9	9
	0.00	0.00	0.00	3.00	0.27
NGO facilitator		128	25	16	169
	0.00	10.24	2.27	5.33	5.12
Mixed	265	271	236	12	784
	40.77	21.68	21.45	4.00	23.76
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Decision making process is shown in Table 7.12. About half of the respondents said that decision in the group meetings are being taken by consensus while about 10 per cent beneficiaries reported that decisions in group meetings are being taken by voting. The role of group representatives and link workers in decision making process is also significant.

**Table-7.12**

*Decision Making Process*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
By consensus	236	683	645	145	1709
	36.31	54.64	51.60	48.33	49.54
By voting	102	143	91	28	364
	15.69	11.44	7.28	9.33	10.55
Group Representative	146	82	56	40	324
	22.46	6.56	4.48	13.33	9.39
Link Worker and Facilitator in consultation with Members	80	231	254	48	613
	12.31	18.48	20.32	16.00	17.77
Link Worker, Facilitator	86	111	204	39	440

and Representative					
	13.23	8.88	16.32	13.00	12.75
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1250</b>	<b>300</b>	<b>3450</b>

**Source: Field Survey, 2006.**

Knowledge and awareness of SHG members is shown in Table 7.13. The knowledge and awareness regarding meeting calendar, rules and regulations, group records, cash in hand, outstanding loan, number of members repaid loan, name of bank, income of group, objectives of groups, achievements of groups, etc. have been reported significantly high among the women beneficiaries.

**Table-7.13**

*Knowledge And Awareness Of SHG Members*

	<b>Yes</b>	<b>No</b>	<b>Total</b>
Meeting calendar	2212	1088	3300
	67.03	32.97	100.00
Rules and regulation	1945	1355	3300
	58.94	41.06	100.00
Information in group record	1698	1602	3300
	51.45	48.55	100.00
Cash in hand	1258	2042	3300
	38.12	61.88	100.00
Balance in bank	635	2665	3300
	19.24	80.76	100.00
Outstanding loan	986	2314	3300
	29.88	70.12	100.00
Total capital of the group	356	2944	3300
	10.79	89.21	100.00
Saving of the group	681	2619	3300
	20.64	79.36	100.00

Total loaning of the group	689	2611	3300
	20.88	79.12	100.00
No. of members taken loan	865	2435	3300
	26.21	73.79	100.00
No. of members repaid loan	968	2332	3300
	29.33	70.67	100.00
Name of bank	1246	2054	3300
	37.76	62.24	100.00
Income of group	1098	2202	3300
	33.27	66.73	100.00
Objectives of group	1689	1611	3300
	51.18	48.82	100.00
Achievements of group	1686	1614	3300
	51.09	48.91	100.00
Constraints of group	1326	1974	3300
	40.18	59.82	100.00
Others	1268	2032	3300
	38.42	61.58	100.00
<b>Total</b>	<b>20606</b>	<b>35494</b>	<b>56100</b>
	<b>36.73</b>	<b>63.27</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Average saving rate of beneficiaries is shown in Table 7.14. The initial saving rate was reported Rs. 35 while present saving rate is Rs. 41. Thus, they have been significant increase in the saving rate among the beneficiaries. The marked difference in saving rates in initial and present stage has been reported in Strata-II, Strata-III and Strata-IV.

**Table – 7.14**



### *Average Saving Rate Of Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Initial saving	29.52	31.89	27.98	52.56	35.49
Present saving	29.52	45.27	35.66	54.15	41.15

**Source: Field Survey, 2006.**

State-wise average saving rate by the beneficiaries is shown in Table 7.15. At the present stage, average saving rate has been reported significantly high in Haryana followed by Punjab, Andhra Pradesh, Karnataka and Madhya Pradesh. There has been about 1/4<sup>th</sup> increase in the average saving rate among the beneficiaries in Haryana.

**Table-7.15**

### *State-wise Average Saving Of Beneficiaries*

<b>State</b>	<b>Initial</b>	<b>Present</b>	<b>Increase or Decrease</b>
Uttar Pradesh	25.43	22.00	-3.43
Uttarakhand	25.26	25.39	0.13
Bihar	17.78	19.3	1.52
Jharkhand	25.4	25.4	0.00
Madhya Pradesh	36.92	36.92	0.00
Chhatisgarh	23.57	23.57	0.00
Gujarat	22.86	22.86	0.00
Rajasthan	33.33	33.33	0.00
Karnataka	39.25	39.25	0.00
Andhra Pradesh	46.67	46.67	0.00
Punjab	44.08	56.64	12.56
Haryana	54.48	78.16	23.68

**Source: Field Survey, 2006.**

Main purpose of saving is shown in Table 7.16. Emergencies (98.36 per cent), medical (82.03 per cent), social security (77.12 per cent),

agriculture (63.18 per cent), food security (61.85 per cent) and education (59.05 per cent) are the some of the main purposes of the saving as per perception of beneficiaries. There are sharp variations among the Strata as far as the main purposes of savings are concerned.

**Table-7.16**

*Main Purpose Of Saving*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Social security	562	865	865	253	2545
	86.46	69.20	78.64	84.33	77.12
Food security	468	654	654	265	2041
	72.00	52.32	59.45	88.33	61.85
Education	345	685	754	165	1949
	53.08	54.80	68.55	55.00	59.06
Medical	650	733	1024	300	2707
	100.00	58.64	93.09	100.00	82.03
Marriage	168	654	544	246	1612
	25.85	52.32	49.45	82.00	48.85
Festivals	386	456	356	168	1366
	59.38	36.48	32.36	56.00	41.39
Emergencies	650	1250	1100	246	3246
	100.00	100.00	100.00	82.00	98.36
Agriculture	394	956	544	191	2085
	60.62	76.48	49.45	63.67	63.18
Asset Building	245	645	265	164	1319
	37.69	51.60	24.09	54.67	39.97
Self respect	382	456	865	234	1937
	58.77	36.48	78.64	78.00	58.70
Others	465	856	123	248	1692
	71.54	68.48	11.18	82.67	51.27
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Average cumulative savings of beneficiaries is shown in Table 7.17. Average cumulative savings has been reported to be Rs. 3364. This has been found significantly high in Strata-IV (Rs. 4650) and Strata-I (Rs. 3650). Average present bank balance has been also reported high in Strata-IV and Strata-III.

**Table-7.17**

*Average Cumulative Saving By Beneficiaries*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Average cumulative savings	3654	3185	1965	4650	3364
Average Interest earned on savings	342	562	386	642	482
Average Present bank Balance	5426	5311	7541	8652	6733

**Source: Field Survey, 2006.**

State-wise average cumulative savings by beneficiaries is shown in Table 7.18. The highest cumulative savings has been reported in Haryana followed by Karnataka, Punjab, Chhatisgarh and Uttarakhand. It was reported least in the state of Uttar Pradesh.

**Table-7.18**

State-wise Average Cumulative Saving By Beneficiaries

<b>State</b>	<b>Cumulative Savings</b>	<b>Interest Earned Savings</b>	<b>Average Bank Balance</b>
Uttar Pradesh	768	225	1774
Uttarakhand	1705	1300	3625
Bihar	1272	236	2585
Jharkhand	1200	512	2150
Madhya Pradesh	1639	1131	2069
Chhatisgarh	1880	764	2689

Gujarat	1678	867	2214
Rajasthan	1447	278	3826
Karnataka	2486	447	4486
AndhraPradesh	1498	657	3450
Punjab	2286	1960	7517
Haryana	3628	2100	8674

**Source: Field Survey, 2006.**

The respondents were asked regarding receiving training/ orientation and exposure for having access to micro credit services. More than 3/4<sup>th</sup> respondents said that they received training and orientation. This was found more pronouncing in Strata-IV (91.33 per cent) followed by Strata-III (78.64 per cent) (Table 7.19).

**Table-7.19**

Whether Received Training/  
Orientation/ Exposure

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	483	904	865	274	2526
	74.31	72.32	78.64	91.33	76.55
No	167	346	235	26	774
	25.69	27.68	21.36	8.67	23.45
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

State-wise receiving of training by beneficiaries is shown in Table 7.20. The proportion of women beneficiaries who received training and orientation has been reported significantly high in Punjab (89 per cent), Karnataka (87 per cent), Gujarat (83 per cent), Bihar (83.83 per cent), Haryana (77.67 per cent), Uttar Pradesh (76.91 per cent) and Uttarakhand (73 per cent).

**Table-7.20**

*State-wise Receiving Of Training*

<i>State</i>	<b>Yes</b>	<b>No</b>	<b>Total</b>
Uttar Pradesh	423	127	550
	76.91	23.09	100.00
Uttarakhand	292	108	400
	73.00	27.00	100.00
Bihar	503	97	600
	83.83	16.17	100.00
Jharkhand	73	77	150
	48.67	51.33	100.00
Madhya Pradesh	140	60	200
	70.00	30.00	100.00

Chhatisgarh	160	40	200
	80.00	20.00	100.00
Gujarat	166	34	200
	83.00	17.00	100.00
Rajasthan	62	38	100
	62.00	38.00	100.00
Karnataka	174	26	200
	87.00	13.00	100.00
AndhraPradesh	122	78	200
	61.00	39.00	100.00
Punjab	178	22	200
	89.00	11.00	100.00
Haryana	233	67	300
	77.67	22.33	100.00
<b>Total</b>	<b>2526</b>	<b>774</b>	<b>3300</b>
	<b>76.55</b>	<b>23.45</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Type of training provided to women beneficiaries is shown in Table 7.21. Majority of the respondents revealed that they were provided training for micro enterprises development (94.62 per cent), marketing linkages (94.22 per cent), skill development (93.47 per cent), and confidence building (98.06 per cent). The women beneficiaries were also provided opportunities for their exposure through rallies, exposure tour and offsite training programmes.

**Table-7.21**

*Type Of Training*

	<b>Yes</b>	<b>No</b>	<b>Total</b>
On site training	2401	125	2526
	95.05	4.95	100.00

Off site training	2358	168	2526
	93.35	6.65	100.00
Orientation	2261	265	2526
	89.51	10.49	100.00
Exposure tour	2431	95	2526
	96.24	3.76	100.00
Confidence building	2477	49	2526
	98.06	1.94	100.00
Workshop	2402	124	2526
	95.09	4.91	100.00
Rallies	2391	135	2526
	94.66	5.34	100.00
Skill development	2361	165	2526
	93.47	6.53	100.00
Marketing linkages	2380	146	2526
	94.22	5.78	100.00
Micro Enterprises Development	2390	136	2526
	94.62	5.38	100.00
Others	2340	186	2526
	92.64	7.36	100.00
<b>Total</b>	<b>26192</b>	<b>1594</b>	<b>27786</b>
	<b>94.26</b>	<b>5.74</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

Nature of training is shown in Table 7.22. Most of the beneficiaries were provided training for income generating activities (71.22 per cent), SHG functioning (65.76 per cent), marketing of commodities and products (58.08 per cent) and farm sector (62.43 per cent). The proportion of training in income generating activities was found

significantly high in Strata-IV (97.81 per cent) and Strata-I (88.61 per cent). In Strata-I and Strata-IV, a large number of women beneficiaries were also provided training for business development.

**Table-7.22**

Nature Of Training

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Agriculture	356	658	395	168	1577
	73.71	72.79	45.66	61.31	62.43
Non farm sector	376	544	323	145	1388
	77.85	60.18	37.34	52.92	54.95
Participating planning process	236	245	753	158	1392
	48.86	27.10	87.05	57.66	55.11
Diversification of agriculture	286	354	544	135	1319
	59.21	39.16	62.89	49.27	52.22
SHG functioning	275	564	654	168	1661
	56.94	62.39	75.61	61.31	65.76
Income generating activity	428	645	458	268	1799
	88.61	71.35	52.95	97.81	71.22
Marketing of commodities/products	410	465	357	235	1467
	84.89	51.44	41.27	85.77	58.08
Business development	395	356	54	155	960
	81.78	39.38	6.24	56.57	38.00
Others	456	356	458	241	1511
	94.41	39.38	52.95	87.96	59.82
<b>Total</b>	<b>483</b>	<b>904</b>	<b>865</b>	<b>274</b>	<b>2526</b>

**Source: Field Survey, 2006.**

Training mode is shown in Table 7.23. Most of the respondents reported that they were provided training by resource persons (69.52 per cent) and government officials (64.41 per cent) and SHG promoters



(61.52 per cent). The proportion of SHG promoters in training has been reported significantly high in Strata-III (78.84 per cent) and Strata-IV (73.36 per cent). It is to be noted that Swayamsiddha project is implemented mainly by non-government organizations and they are organizing training for women beneficiaries on their own.

**Table-7.23**

Training Mode

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
NGO's activists and Representatives	135	536	682	201	1554
	27.95	59.29	78.84	73.36	61.52
Resource persons	365	468	765	158	1756
	75.57	51.77	88.44	57.66	69.52
Govt. officials	268	758	468	133	1627
	55.49	83.85	54.10	48.54	64.41
Others	465	685	421		1571
	96.27	75.77	48.67	0.00	62.19
<b>Total</b>	<b>483</b>	<b>904</b>	<b>865</b>	<b>274</b>	<b>2526</b>

**Source: Field Survey, 2006.**

Impact of training is shown in Table 7.24. Most of the beneficiaries reported that training programmes enabled them in access to bank linkages, marketing linkages, linkages with government departments and officials and provided opportunities for confidence building, skill development and improving efficiencies for micro enterprise development. Thus, training programmes enabled them to take active part in development process and decision making and thus, availing the benefits of development and opportunities of economic earnings.

**Table-7.24**

Impact Of Training

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Total</b>
Confidence building	345	685	774	200	2004
	71.43	75.77	89.48	72.99	79.33
Skill development	156	685	258	268	1367
	32.30	75.77	29.83	97.81	54.12
Marketing linkages	256	689	817	246	2008
	53.00	76.22	94.45	89.78	79.49
Bank linkages	351	768	785	218	2122
	72.67	84.96	90.75	79.56	84.01
Linkages with Govt. officials	465	838	795	216	2314
	96.27	92.70	91.91	78.83	91.61
Knowledge of rights entitlements and development programmes	386	752	813	139	2090
	79.92	83.19	93.99	50.73	82.74
Managerial efficiency for micro enterprise development	398	749	865	268	2280
	82.40	82.85	100.00	97.81	90.26
Enhancement income and earning	268	689	468	195	1620
	55.49	76.22	54.10	71.17	64.13
Active participation in development programmes	394	684	792	179	2049
	81.57	75.66	91.56	65.33	81.12
Active participation in decision making in family	462	795	739	246	2242
	95.65	87.94	85.43	89.78	88.76
Active participation in decision making outside the family	438	867	768	213	2286
	90.68	95.91	88.79	77.74	90.50
Others	368	769	468	233	1838
	76.19	85.07	54.10	85.04	72.76

<b>Total</b>	<b>483</b>	<b>904</b>	<b>865</b>	<b>274</b>	<b>2526</b>
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**Source: Field Survey, 2006.**

Average amount of loaning is shown in Table 7.25. The average amount of internal loaning has been reported to be significantly high in Strata-IV (Rs. 9654) and Strata-III (Rs. 6112). The average amount of loaning was again reported high in Strata-IV (Rs. 14453) and Strata-II (Rs. 7256).

**Table-7.25**

*Average Amount On Loaning*

	<b>Strata- I</b>	<b>Strata- II</b>	<b>Strata- III</b>	<b>Strata- IV</b>	<b>Average</b>
Internal loaning	3568	3689	6112	9654	33.42
	32.07	30.34	49.35	46.72	23.73
Bank loaning	5206	4648	4566	8657	5769
	46.80	38.22	36.87	41.89	40.96
Cash credit	2351	3823	1707	2354	2559
	21.13	31.44	13.78	11.39	18.17
Total	11125	12160	12385	20665	14084
Repayment	6568	7256	6955	14453	8808
	59.04	59.67	56.16	69.94	62.54
Balance	3177	5619	3257	2692	3686
	28.56	46.21	26.30	13.03	26.17

**Source: Field Survey, 2006.**

State-wise average amount of loaning is shown in Table 7.26. Average amount of internal loaning has been reported high in Bihar, Jharkhand, Gujarat, Andhra Pradesh and Chhatisgarh. The average amount of bank loaning has been reported significant in Uttarakhand, Andhra Pradesh, Bihar and Haryana.

**Table-7.26**

State-wise Average Amount Of Loaning By Beneficiaries

State	Internal Loaning	Bank Loaning	Cash Credit	Repayment	Balance
Uttar Pradesh	4546	2382	3462	3929	6461
	43.75	22.93	33.32	37.82	62.18
Uttarakhand	2700	5166	1547	2647	6766
	28.68	54.88	16.43	28.12	71.88
Bihar	7150	4100	3657	4689	10218
	47.96	27.50	24.53	31.46	68.54
Jharkhand	7400	3620	2460	6520	6960
	54.90	26.85	18.25	48.37	51.63
Madhya Pradesh	2202	3126	5250	5689	4889
	20.82	29.55	49.63	53.78	46.22
Chhatis- garh	3422	2057	4333	4162	5650
	34.88	20.96	44.16	42.42	57.58
Gujarat	5000	2571	3689	7714	3546
	44.40	22.83	32.76	68.51	31.49
Rajasthan	2100	1944	3500	4639	2905
	27.84	25.77	46.39	61.49	38.51
Karnataka	3482	2417	2657	5689	2867
	40.70	28.25	31.05	66.49	33.51
Andhra Pradesh	6690	4466	4563	10567	5152
	42.56	28.41	29.03	67.22	32.78
Panjab	2417	2242	3467	6794	1332
	29.74	27.59	42.67	83.61	16.39
Hariyana	4533	3467	3458	8627	2831
	39.56	30.26	30.18	75.29	24.71
<b>Total</b>	<b>51642</b>	<b>37558</b>	<b>42043</b>	<b>71666</b>	<b>59577</b>
	<b>39.35</b>	<b>28.62</b>	<b>32.03</b>	<b>54.61</b>	<b>45.39</b>

**Source: Field Survey, 2006.**

Purpose of loaning is shown in Table 7.27. Most of the respondents said that their main purpose of loaning is consumption (63.67 per cent) and agriculture (49.70 per cent). As far as income-generating activities

are concerned, only 38 per cent respondents reported that it was their main purpose of loaning. It was found more pronouncing in case of Strata-II and Strata-III.

**Table-7.27**

*Purpose Of Loaning*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Consumption	246	790	865	200	2101
	37.85	63.20	78.64	66.67	63.67
Agriculture	215	677	568	180	1640
	33.08	54.16	51.64	60.00	49.70
Animal husbandry	150	572	698	115	1535
	23.08	45.76	63.45	38.33	46.52
Income generating activity	149	532	465	116	1262
	22.92	42.56	42.27	38.67	38.24
Assets building	222	219	468	214	1123
	34.15	17.52	42.55	71.33	34.03
Emergencies	165	398	268	186	1017
	25.38	31.84	24.36	62.00	30.82
Others	136	645	448	133	1362
	20.92	51.60	40.73	44.33	41.27
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The respondents were asked regarding availing benefits from government schemes. Only 1/3<sup>rd</sup> respondents revealed that they got benefits from government schemes. This was found more pronouncing in Strata-II (37.44 per cent) and Strata-III (33.36 per cent) (Table 7.28).

**Table-7.28***Whether Got Benefits From Govt. Schemes*

	<b>Strata-I</b>	<b>Strata-II</b>	<b>Strata-III</b>	<b>Strata-IV</b>	<b>Total</b>
Yes	189	468	367	76	1100
	29.08	37.44	33.36	25.33	33.33
No	461	782	733	224	2200
	70.92	62.56	66.64	74.67	66.67
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

Impact of SHG's on women empowerment is shown in Table 7.29. The majority of the respondents said that their joining with SHGs has improved their mobility, recognition in family and community, interaction with outsiders, access to health services, immunization, sanitation and credit sources. The women also reported that they are more sensitized and aware regarding nutrition, family planning, health and participation in development programmes. The role of women in decision making has also increased significantly while their voice is heard in the family and society.

**Table-7.29**

## Impact Of SHG's

	<b>Same</b>	<b>Increase</b>	<b>Decrease</b>	<b>Total</b>
Mobility	468	2768	64	3300
	14.18	83.88	1.94	100.00
Recognition in family	368	2846	86	3300
	11.15	86.24	2.61	100.00
Recognition in community	453	2782	65	3300

	13.73	84.30	1.97	100.00
Interaction with outsiders	583	2643	74	3300
	17.67	80.09	2.24	100.00
Literacy	627	2620	53	3300
	19.00	79.39	1.61	100.00
Access to health services	727	2523	50	3300
	22.03	76.45	1.52	100.00
Access to immunization	488	2712	100	3300
	14.79	82.18	3.03	100.00
Access to sanitation facility	664	2512	124	3300
	20.12	76.12	3.76	100.00
Access to credit sources	679	2511	110	3300
	20.58	76.09	3.33	100.00
Asset building	744	2484	72	3300
	22.55	75.27	2.18	100.00
Family income	676	2562	62	3300
	20.48	77.64	1.88	100.00
Skills	657	2573	70	3300
	19.91	77.97	2.12	100.00
Voicing your concern	752	2490	58	3300
	22.79	75.45	1.76	100.00
Nutrition awareness	693	2557	50	3300
	21.00	77.48	1.52	100.00
Family planning awareness	642	2610	48	3300



	19.45	79.09	1.45	100.00
Health awareness	503	2709	88	3300
	15.24	82.09	2.67	100.00
Decision making related to child centered	653	2572	75	3300
	19.79	77.94	2.27	100.00
Decision making related to money centered	716	2496	88	3300
	21.70	75.64	2.67	100.00
Participation in development programme	657	2556	87	3300
	19.91	77.45	2.64	100.00
Individual income	626	2620	54	3300
	18.97	79.39	1.64	100.00
Others	477	2746	77	3300
	14.45	83.21	2.33	100.00
<b>Total</b>	<b>12853</b>	<b>54892</b>	<b>1555</b>	<b>69300</b>
	<b>18.55</b>	<b>79.21</b>	<b>2.24</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

The beneficiaries were asked regarding interaction with other members of the SHGs. Most of the women beneficiaries stated that they are intended to interact the members of other SHGs for sharing experiences. This was found more pronouncing in Strata-III (88 per cent) and Strata-IV (79.33 per cent) (Table 7.30).

**Table-7.30**

Whether Want To Meet & Interact  
With Other Groups

	<b>Strata-</b>	<b>Strata-</b>	<b>Strata-</b>	<b>Strata-</b>	<b>Total</b>

	<b>I</b>	<b>II</b>	<b>III</b>	<b>IV</b>	
Yes	495	946	968	238	2647
	76.15	75.68	88.00	79.33	80.21
No	155	304	132	62	653
	23.85	24.32	12.00	20.67	19.79
<b>Total</b>	<b>650</b>	<b>1250</b>	<b>1100</b>	<b>300</b>	<b>3300</b>

**Source: Field Survey, 2006.**

The women beneficiaries were further asked that whether they are availing benefits of such interaction. Majority of the respondents said that they are availing benefits of such interaction.

The community perception towards women organizations is shown in Table 7.31. The perception of community towards women SHGs has changed significantly. The SHGs have improved the self confidence and enabled rural poor women for organized family and improving family relationship. The SHGs have also enabled women on control over savings and alcoholism.

**Table-7.31**

Community Perception Towards Women Organized In SHG's

	<b>Yes</b>	<b>No</b>	<b>Can not say</b>	<b>Total</b>
Well organized family	2157	120	1023	3300
	65.36	3.64	31.00	100.00
Good relationship with husband	1933	168	1199	3300
	58.58	5.09	36.33	100.00
Check on alcoholism	2250	246	804	3300
	68.18	7.45	24.36	100.00
Control over saving	2185	198	917	3300
	66.21	6.00	27.79	100.00
Self confidence	2056	186	1058	3300
	62.30	5.64	32.06	100.00

Awareness	2165	56	1079	3300
	65.61	1.70	32.70	100.00
Others	2260	167	873	3300
	68.48	5.06	26.45	100.00
<b>Total</b>	<b>15006</b>	<b>1141</b>	<b>6953</b>	<b>23100</b>
	<b>64.96</b>	<b>4.94</b>	<b>30.10</b>	<b>100.00</b>

**Source: Field Survey, 2006.**

The overall analysis shows that women SHGs have bring about social change and opportunities for economic empowerment for poor women in rural areas. Even the societal attitude towards the women SHGs is found to be positive. Women's contribution and share in decision-making both at the family level and society level has increased. On the other hand, they are taking active role in development process and decentralized governance. In certain states, SHG members are more vibrant and sensitized towards the social problems and they are strongly opposing these social evils. The women SHGs have also emerged as a social pressure groups for bringing about social change and transformation.

## **Chapter-8**

## **Constraints & Problems**

Micro credit has become a major tool of development, empowerment of people and social change. However, putting development back into micro finance presents challenges all those involved in micro finance. Technical experts in micro finance need to see that there is more to provision of micro financial services than technical and managerial inputs to enhance performance and efficiency. Micro finance has been limited to the number of client reached, income and gendered control of the resources within the household, and to impacts on different categories of poor people from destitute to those just before the poverty line. The poorest people have become focus of attention, though many others also need micro credit. Thus, a narrow focus on micro financial services for poor people has narrowed the range of development pursuits to which micro finance as an instrument may be used. Research on outreach, an impact on poor people has also not contributed significantly to better product development or to strategies on how to combine micro finance provision with developmental outcomes for poor people that go beyond access to financial intermediation.

The demand for micro financial services demonstrates the huge challenges and opportunities for Indian market. Protective financial services may be critical for poverty alleviation, but they do little for helping people out of poverty. If micro credit is linked with micro enterprises development then it puts immense pressure on the borrowers for repayment of loans and sustaining the micro enterprises. For those who are promoting micro credit through women's SHGs, the basic assumption is that lack of financial resources to generate livelihoods and income creates a vicious circle of low incomes, lack of livelihoods and low resources. The poor women become actively engaged in the alleviation of their own poverty if they are organized into collectives and assisted to save regularly. Enhanced livelihood activities resulting from micro credit also increase the burden across other more vulnerable members of the household, especially older women and young girls. Livelihood generated by micro credit interventions

have to be sustainable over a long period of time so that poor households can be free from a cycle of taking loans otherwise it may lead to a shift into another cycle of formalized indebtedness. There is also growing burden on women for repayments, generating livelihoods, of providing to be financially sustainable, of functioning as a member in the SHG, and also of continuing to be responsible for household activities. Thus, the chances of impoverishment among women increases with the increasing access of micro credit for livelihood development.

By the year 2008, at least one million SHGs with 17 million members are expected to emerge. Forming new groups require significant energy and the necessary group processes. Thus, the need of micro financial services is expected to increase with the increasing size of SHGs. There will be institutional challenges in micro financing (1) how to support existing leading and social entrepreneurs and nurture new ones; (2) how to ensure the SHGs to remain autonomous and are not captured by political and bureaucratic interests pursuing votes or targets; (3) how to support the SHGs movement so that it can go beyond financial service provision to support the development of a large number of livelihood among SHG members.

It is difficult to assess the credit demand in micro financing sector, however, credit usage among poor households, estimated in 1998 presents a huge challenge to meet out the credit demand in tune of \$11 billion in India. It is also said that the SHG movement and growth of intermediaries may create more demand of micro credit and thus, it will be difficult for formal financial institutions to meet out this demand.

Non-profit micro financial organizations face the following constraints: (1) in most of the states, Registrar of Societies has not recognized micro finance as a permitted activity for civil societies; (2) Income Tax Act [Section 2 (15)] does not define micro finance as a charitable activity so that NGOs engaged in micro finance risk loosing

their charitable status; (3) The Income Tax Act [Section 11 (5)] does not allow NGOs to promote mutual benefit are commercial micro financial organizations, as they are not allowed to invest in equity; (4) The Foreign Contribution Regulation Act is ambiguous about receiving funds for micro finance, whether the foreign funds are used as grants or loans; (5) Non-profit Micro Financial Organizations have difficulty in raising deposits without contravening the Reserve Bank of India Act; (6) Banking institutions demand for security from SHG promoters for extending CCL facility to the SHGs; (7) Banking institutions are not extending credit to the SHGs to the tune of demand and timely.

The project implementing agencies are facing problems in effective functioning of the women empowerment programmes due to inadequacy of funds, over burdened with other responsibilities and inadequate manpower. The project implementing agencies are also supposed to maintain record keeping manually and it is very time consuming. The maintenance of records, accounts, correspondence and updating periodically is becoming a challenging task to them. The project implementing agencies also faced problems of master trainers/ experts for providing training related to women empowerment and income generating activity.

Women are under excessive drudgery. Some women complaints that SHGs have increase their drudgery, as they are required to attend meetings very frequently in addition to their routine work. They are also supposed to travel long distance and spent time and money for bank transaction. Inadequate allocation of budget under various heads like training, exposure and orientation programme also creates problems to women. The ICDS functionaries are also pre-occupied with other priorities and they find little time to devote for women empowerment and implementation of the project.

Lack of desirable coordination between project implementing agencies and ICDS is also reported. The indifferent attitude of bank officials and other line departments also creates problems in effective implementation of women empowerment programme. Due to non-availability of vehicle for monitoring purpose, the effective and quality monitoring is lacking. In a few cases, it was reported that monitoring of Swayamsiddha Project is being assigned to District Probationary Officer who does not bother to visit the field and monitor the actual work. In most of the cases, such officers provide their recommendations and forward the case of NGOs to the Women Development Corporations for releasing the dues and payments. Due to shortage of manpower, the Nodal Officer is depending on information provided by project implementing agencies and thus, PIAs supply fake data.

The state/district and block level officers were not trained in planning and preparation of project proposals in some states and thus, there was difficulty in planning and preparation of the project proposals. The state also faced tremendous problems in identification of NGOs/institutions for imparting training under the scheme.

In certain states, the funds were not released to the concerned departments and therefore, the quality of project activities suffered to the greater extent. It was reported that funds channelization from Central Government to State Government and State Government to Women Development Corporation to project implementing agencies took more than one year in certain states like Uttar Pradesh. Lack of funds and inadequate support from the state level are the main hindrance in the implementation of Swayamsiddha Scheme in the state.

Currently, supervisory staff and Anganwadi workers have the responsibility of mobilization, supervision and sustaining the motivation and functioning of the groups in those states where ICDS is involved in

implementation of Swayamsiddha Project. Thus, the quality of such activities is not upto the mark because such staff is always overburdened with other responsibilities.

In certain states, project-implementing agencies reported that funds are never available on time. Funds are always a problem because of late receipt from Government of India, by Finance Department of State and Social Welfare Department to PIA. This lengthy procedure of release of funds always creates hindrance in effective implementation of the scheme. In certain states, it was reported that there is a problem in the transfer of funds from State Government Treasury to Nodal Agency. As per Nodal Officer, it takes too much time in sanction of funds from State. The late and delayed sanction of budget hampers the progress of the programmes at the state level and the block level.

There is overlapping of SHG based programmes implemented by various departments of Government and non-government agencies. They are providing subsidy to their groups and thus, discouraging and adversely affecting the SHGs formed under Swayamsiddha Project.

Sensitization effect of functionaries done in the initial stage gets lost with the transfer of officers. Some officers are taking more interest in effective and efficient implementation of SHG based micro financing women empowerment programme while a few officers do not trust on NGOs for sharing the development responsibilities and releasing funds timely.

The desired cooperation from the line departments also created problems in effective implementation of programmes and particularly in convergence of schemes and programmes. Government of India did not provide guidelines about the Swayamsiddha scheme on time to the State of Jharkhand and thus, it caused delay in implementation of programme.



The SHGs also reported that they are facing problems in monitoring the products and their marketing in the local market.

Mobilization of resources and convergence with other departments' programme remains a problem because adequate training/orientation to all the stakeholders by State Nodal Agency was not imparted. Participation in income generating programmes is also found to be quite low and in certain cases, such training was imparted to only a few members of SHGs and even for documentary purposes.

Frequent transfers of concerned officials at the district and state level also hampers the project implementation and its functioning. No separate special staff was deputed for effective implementation and functioning of Swayamsiddha project in the most of the states and thus, in majority of the cases staff was found to be unwilling to be engaged in the programme implementation.

The bank officials reported that there is apathy on part of project implementing agencies for approaching them and extending CCL facility to SHGs. Most of the SHGs and their members were also found to be lacking adequate skills, managerial efficiency, entrepreneurship and market exposure and thus, extending credit to them may be risky for the recovery point of view. In certain cases, the members of SHGs are also not very much keen to avail the bank credit since they are worried that in absence of timely repayment of loans they may fall in vicious circle of indebtedness.

In a large number of SHGs, there was no initiation of income generating activities and thus, the sustainability of such SHGs become critical. Lack of marketing facilities, inadequate market exposure, lack of branding and sales promotion, poor quality of products and little efforts for marketing of SHGs products by government and non-government agencies are some of the major hurdles in the effective functioning of

SHGs based programmes. Proper market survey for the launch of SHG products was also not ensured in majority of cases.

In certain cases, it was reported by group leaders that the adequate amount by the bank officials is being not provided to them in time and therefore, they are still depend on informal financial institutions for their credit needs. In certain cases, group leaders also reported that the savings deposited in the banks by the members was also small and therefore, they could not avail the desired credit amount from the banks. A few members also reported that their savings are not being properly maintained by the groups and therefore, they are worried that their savings may be misutilized. Due to high level of illiteracy and low education among the women SHG members, the women hesitate to avail the benefits of training and orientation programmes and starting income generating activities.

Most of the SHGs face acute problem in marketing of their products since branded products are available on cheaper price with high quality. Most of the SHGs do not get the proper value of their products due to lack of marketing facility and product demand. Though, diversification of products and scope for handicrafts is higher, however, it requires adequate and proper training for skill enhancement and due to lack of trained manpower for imparting training in these sectors, project implementing agencies prefer the traditional products.

Women face problems in accessing the bank credit due to huge amounts of paper work. The burden of repayment of loan and falls almost exclusively on women while they have limited control over financial resources. Many micro enterprise activities undertaken by women are unviable and due to low credit absorption capacity, low skill base, and low asset base they face acute loss and find unable to repay the loans. Moreover, access and control over common resources such as

forests, water, land, etc. also create problems to them in sustaining the micro enterprise. The inadequate training and capacity building to SHG's and also of defunct nature of it, women members face challenges in repayment of loan due to failure in income generating activities.

## **Chapter-9**

### **Concluding Observations & Policy Recommendations**

Gender equality is central to realizing Millennium Development Goals. Gender equality will not only empower women to overcome poverty but also their children, families, communities and countries. Thus, gender equality produces a double dividend benefits to both women and children. However, eliminating gender discrimination and empowering women will require enhancing women's influence in the key decisions that save their lives. Women themselves are the

most important catalyst for change. However, challenging attitudes towards women at work requires a multifaceted approach. Gender equality, leading to increased work opportunities, enhanced capacities for livelihood developments, labour rights to women, enhanced social protection and overall increasing voice can enable women to participate equally in productive employment, contributing to women's development leading to economic growth of the nation. Gender equality, linked with women's empowerment, is thus seen as key aspect of economic growth.

Women form the backbone of agriculture, comprising the majority of agricultural labourers. They are also heavily involved in non-farm sector in rural areas. However, more than 90 per cent of rural women are unskilled, restricting them to low paid occupations. Women have little control over land and other productive assets, which excludes them from access to institution credit. Swashakti Project was planned at a time when Government of India had made attempt to operationalize the concerns for women's equality and empowerment. The project was initially implemented across six states, viz., Haryana, Bihar, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh. Later, it also included Uttarakhand, Jharkhand and Chhatisgarh. It covered 57 districts in three phases. The project was approved in March 1997 with the total project cost of \$53 million and bank financing of \$19.5 million. The project implementing agencies were Government of India and Department of Women & Child Development in the concerned states. The overall objective of the project was to strengthen processes that promote economic development of women and create an environment for social change. The project components included the following points:

- Capacity building for women's development.
- Support women manage income-generating activities.
- Community assets creation and access to social programmes.
- Project management system.

The World Bank rated the project satisfactory in its outcome and performance. The following achievements of the project were reported by World Bank in March 2007:

- The SHGs were established which built self-reliance and self confidence of these women and provided them greater access to and control over resources.
- Institutional capacity of support agencies (Government, NGOs and Banks) have been satisfactorily strengthened and sensitized.
- Incomes of poor women have increased through income generating activities.
- Links have been created between SHGs and leading institutions to ensure women's access to credit financing.
- Improved access to health care, education and drudgery reduction facilities.

The Swayamsiddha, which is also known as revised form of Indira Mahila Yojana aimed at all round empowerment of women, especially socially and economically, by ensuring their direct access to, and control over resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes through women's Self Help Groups. The scheme was launched in February 2001 across all the states and union territories for covering of 650 blocks by the year 2006. The main features of the scheme include improving socio-economic status of rural poor women, developing associations of local governments as facilitators, developing and strengthening SHGs, SHG clusters, and providing skill enhancement to the members for income generating activities, and convergence of services and programmes.

The project has created opportunities for thrift and credit among the rural poor women, inter-loaning and bank credit have enable rural poor women for livelihood development and income generating activities. The scheme has benefited women in raising their economic status, their awareness levels and all

round development. The scheme has also helped in increase in income. Awareness of various social issues has also being created among women. They are now being made familiar with various developmental schemes of several departments. which benefit women. The women members are taking active role in decision-making process at the family level and in the Panchayats. Women have also developed saving habits and thus, they are saving for the emergency purposes. Majority of the women members have received basic training regarding social issues, development programmes and starting income generating activities. In certain cases, women have organized into groups and associations for against of social evils.

The review of four major micro credit programmes viz. SGSY, Swayamsiddha, Swashakti and RMK demonstrate the following points:

- Policies and programmes have linkage with women's empowerment to micro credit, however, these lack measuring indicators for assessing the impact of programmes on women's empowerment.
- Swashakti and Swayamsiddha projects articulate empowerment objectives while other two programmes give primacy to poverty reduction. Thus, micro credit programmes have different levels of focus on women's empowerment.
- There are also marked differences in administrative capacity of these programmes. All the programmes are being implemented by civil societies, however, in certain areas and states, government agencies are involved in project implementation.
- All the programmes reflect positive outcomes, including an increase in savings, assets, improvement in nutrition and education as well as increase self-confidence, improved position within the family and increase participation at the community level. However, impact studies make it difficult to compare programme outcomes.

- Women must have control over productive resources and decisions and in absence of their control over productive resources and enterprise decisions, their vulnerability increases.
- Development strategies for SHGs must be planned with an empowerment perspective. Consolidation of SHGs at high levels enables access to large funding.
- Women have varied credit requirements which current micro finance programmes do not meet. Most of the financial institutions provide micro credit only for income generating activities and livelihood developments, however, women have to depend on non-institutional credit sources for meeting out their credit needs other than income generating activities.
- The banking institutions provide bank credit on the basis of savings of the groups and individual members. Thus, access to own savings is critical for poor women.

### **Main Findings:**

- Most of the PIAs reported that base line survey was conducted before project formulation. The PIAs also provided the required support in terms of cash box, register and ledger to the SHGs.
- The role of PIAs as a facilitators have been reported significant in mobilizing savings, opening bank account, inter-loaning services, initiating income generating programmes and organizing training and orientation programmes.
- About 2/5<sup>th</sup> PIAs reported that convergence of schemes and development programmes with the line departments was ensured timely.
- Most of the PIAs organized programmes for income generating activities and basic training to the SHG members. However, the average participation in income generating training was reported low.

- More than half of the respondents reported that training for cluster formation was adequate. The cluster meetings are being organized on monthly basis.
- Most of the PIAs reported that group members still go to money lenders to meet out their credit needs since the adequate credit from banks is not available to them in time.
- Most of the beneficiaries of the projects were belonging to the age group of 26–45 years, low educated and concerning to weaker sections of the society. Majority of them were found married.
- The landholding size of the beneficiaries was reported to be small one. The main source of their sustenance is again reported to be agriculture and allied activities. Monthly income of the beneficiaries was reported to be less than Rs. 1000.
- Due to awareness and sensitization programmes conducted by PIAs, the perception and attitude of women members have become positive towards social and developmental issues. Most of the women were found against the social evils like dowry system, child marriage and divorce.
- The group size has shrunk slightly to the present stage from its initial stage. The composition of groups also shows that majority of the members are belonging to SC/ST and OBCs.
- In most of the cases, the group has been found stable. The meetings are being organized on monthly basis and common agendas are discussed in the meetings. The decisions are also taken by consensus and voting among members.
- The group savings is generally collected on the fixed date decided by the groups and the money is deposited in the banks, except a small funds for emergency needs. The bank accounts are generally maintained by



President and Secretary of the groups. Less than 40 per cent SHGs were found availing CCL facilities.

- Majority of the members were found aware and having knowledge regarding the group activities. Majority of the members are also availing the basic services provided in the region.
- Average saving of SHG members have been reported to be Rs. 37 per month. However, the saving rate has been reported to be much higher in the state of Haryana, Punjab, Andhra Pradesh and Karnataka. The purpose of saving is reported mainly of social security, food security, investment in health and education, emergency needs and of course income generating activities.
- About 60 per cent SHGs reported that SHG federations have been formed mainly at the level of cluster and block level. A significant number of SHGs are also availing the benefits of such clusters.
- Majority of the women members joined SHGs by self- motivation, motivation by SHG promoters and family members. Most of the beneficiaries reported that the frequency of group meetings is monthly. More than half of the beneficiaries said that all the members participate in such meetings. They also reported that decision in the meetings are taken by the majority of the members.
- Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedures, rules and regulations, income, achievements and constraints of groups.
- Most of the beneficiaries reported that their average saving is above Rs. 40. The main purpose of their savings is also reported to be social security, food security, investment on health, education, marriage, festivals and emergency needs.

- More than 3/4<sup>th</sup> beneficiaries reported that they have received training/orientation/exposure related to SHG activities. Most of the trainings were provided for skill enhancement, marketing linkages, development of micro enterprise and both in agriculture and non-farm sector.
- Training programmes have enabled women in improving their confidence level, skills, greater access to market linkages, realizing their rights and entitlements and increasing their income levels. The purpose of loaning has been reported mainly for consumption, animal husbandry, agriculture operations, and income generating activities.
- The impact of SHGs on women's empowerment has been seen in increased mobility, recognition in family, community and interaction with outsiders, access to health, immunization, and medical services, and increased participation in decision making and development process.

### **Policy Recommendations:**

- Women's empowerment should be reflected through a direct budgetary commitment rather than a core component of all development agenda. The micro credit as a component should reflect in the policies and plans oriented towards women empowerment to enhance women's agency on social, political and economic levels. Women's agency must be given primacy. Women's rights over property rights need to be enhanced, and women access, control and decision-making needs to be ensured in all programme components.
- All programmes need to evolve common set of indicators for measuring progress on women empowerment in order to assess the contribution of distinct strategies towards women empowerment.
- There is need to streamline government programmes and to ensure convergence of schemes, so that officials' support for skill training, extension support, credit and other enterprise related services may be accessed easily.

- Micro credit programmes must include strategies and budgetary allocation for building the capacity of SHGs, their members and federation of SHG to manage savings and credit, augment vocational skills and promote enterprise. Skill training programmes should be linked with market analysis, credit provision, income generating activities and market exposure.
- Designing wide range of financial products and services is the need of hour. SHGs have different kinds of credit needs and thus, the credit needs should be classified into different categories such as livelihoods, income generating activities, investment in education, health, consumption, household needs, marriages, death ceremonies and products for social security.
- There is urgent need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments which are denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.
- Micro financing institutions need proper regulation and operation of business transaction. Thus, RBI, SIDBI, NABARD and other organizations should evolve proper mechanism for monitoring, supervision, direction, appraisal and evaluation of micro financial institutions as well as self help promotion institutions.
- A proper mechanism should be evolved to prepare data- base on SHGs, SSPs, MFIs, etc. A census of SHGs may also be undertaken for ensuring effective regulation of micro financing activities and examining their problems. MIS with good management backing needs to be developed to achieve sustainability of micro financing institutions.
- Transformation of the repayment culture is required. Any expansion of micro financing services will need not only appropriate and efficient micro

products on a very large scale, but also customers who care willingly to pay the full cost of those services. Bankers must change their attitude towards small loans to poor people, including women, as a social obligation of treating them as potential business entrepreneurs.

- Government should promote micro credit systems only when they are linked to social mobilization and community empowerment. The government agencies should not be involved in mobilizing communities themselves. This task should be left to NGOs and CBOs. Financial institutions should concentrate on training and capacity building only on financial matters.
- Micro credit should be made available not only for income generation but also for consumption needs arising out of emergencies, crisis, as also for housing, sanitation and provision of basic amenities. Micro credit should be provided in the form of revolving funds so that local communities can identify priorities and not be restricted by any predetermined activities.
- Government support is required to start income generating activities. More training in income generating activities is required. Training programmes should be organized as per market demand and feasibility studies be undertaken. Marketing facilities need to be provided to the SHGs.
- Manpower is a prerequisite to implement such social programmes at the grass root level. There is need for providing project-implementing agencies with specifically designated separate staff, which is supposed to be an umbrella programme of women's empowerment.
- Single window system needs to be adopted with specific purpose of women's empowerment. There is too much overlapping in inter-departmental, inter-ministerial and inter-agency.
- All record keeping has to be done manually and that is very time consuming. Thus, a computer and a computer assistant for the

programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically.

- There should be timely release of funds and its channelization to the concerned departments and agencies. The delays in allotment of funds and their release should be discouraged and taken seriously by the high level authorities when it happens in any state. There is also a need for timely and quick approval of activities proposed.
- Proper monitoring of SHGs, SHG promoters, PIAs and other development functionaries should be ensured on part of state government and Central Government agencies. The ad-hoc arrangement of supervision, monitoring and regulation of projects should be discouraged.
- There should be creation of permanent cell at the state level to oversee the functioning, monitoring and evaluation of the projects frequently with fully equipped infrastructure like computers, Internet, mobility facility and minimum experienced and qualified staff.
- Marketing centers may be provided within the village to ensure better selling of products. Quality control of products is needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products.
- The overlapping of programmes in the same block creates confusion and therefore, this should be discouraged while the provision of revolving funds for the SHGs may be ensured.
- The scheme of Swashakti should be closed down since its duration is already completed in June 2005. However, the scheme of Swayamsiddha may be extended further. The similar type of women empowerment programmes may be critical for poverty alleviation and economic empowerment of poor rural women. Thus, the proposed scheme of Indira Priyadarshini Yojana in Uttar Pradesh and Bihar is expected to give impetus to women's empowerment. However, the proposed geographical

coverage is very low and it should cover in future at least seven states— Bihar, Chhatisgarh, Jharkhand, Orissa, Madhya Pradesh, Rajasthan and Uttar Pradesh where the majority of poor live.

- SHG federations formed under the Swashakti and Swayamsiddha Projects should be handed over to the women's associations, however, state regulation on them should be ensured. At present, Gujarat and Chhatisgarh have decided to provide an additional support to SHG clusters formed under Swashakti Project. This commitment should be made by other state governments also so that these clusters are matured enough for their sustainability.
- The SHG members should be inculcated the feeling of collective development, social harmony and active role in development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability.

## **Annexure**

### **CASE STUDIES**

#### **Village: Garhi (Panchkula), Haryana**

Village Garhi Kotaha located in the surroundings of Shivalik range of Himalayas. It is 35 km. from the district headquarters, Haryana. Community Forestry Project has selected this village in 2001-02 followed by formation of VRMC. Under the project, 8000 plants were roped in during the first year in an around of 8 hectare, thereafter, in 2003-04 again 11000 plants in an area of 11 hectare land. Majority of these plants were of Safeda, Khair and Keekar. Apart from these, farmers of the village were given saplings under Farm Forestry Project, which have become a source of income for them.

Under the HCF project, one women SHG, Dhan Dhan Satguru, was formed by Sarthi Development Foundation, Lucknow on 2.12.03 in which 10 women started saving 100/- per month, opened bank account and started inter-lending within the group to address the daily requirement of the members. The loan is repaid on time with interest decided by the group itself. At present, the total saving of the SHG is of Rs. 45,000/-. The SHG members are involved in a number of IG activities like, dari making, cosmetic shop, provision store, tailoring, dairy and vermin-composting etc. The cashier of the group is linked with VITA Dairy Plant and earns Rs. 1000-1500/- per month. The members who supply the milk to VITA plant get adequate price.

SHG members have also become quite sensitive towards environment. They have shouldered responsibility of protecting the forest developed under the project. They go to guard the forest in rotation, now SHG. Panchayat and VRMC jointly started guarding the forest. In addition to this, SHG members distributed the saplings among households in the village and collected payment for the same. Not only environment, these women have also become aware and sensitive towards other social issues in the village like, education of children, education system, water, sanitation, etc. They are also spreading this awareness among other women of the community. The training programmes being organized under the project time to time also help them getting empowered and self-reliant.



### **Village: Malak Naugal (Block Tarsikka), Amritsar, Punjab**

A self help group of 16 women was formed on 10-9-2001 at village Malak Naugal (Block Tarsikka). The group was named CHARDI KALA. The members of this SHG worked hard. The success of this SHGs motivated more ladies of this village and two more SHGs were formed.

The Veeko Milk Plant – Amritsar organised a trip to Amul Milk Forestry at Gujarat. 5 women from these groups were taken to Gujarat for visit.

These groups started saving and were advanced a loan of Rs. 1,20,000/- from Banks. The Veeka Milk Plant – Mehta helped these groups and motivated to set up a milk dairy, which is being looked after the members of these groups.

The Veeko Milk Plant also provided the required material. A member from these groups has set up flow mill at the village. Other members are engaged in the work of football stitching, embroidery, beauty parlour and some other works.

The success of these SHGs can be expressed in short as the Sarpanch and Chowkidar of village Malak Naugal are women. The SHGs members of this village play a vital role in the decision taking for the development activities of village.

### **Village: Hangoli (Panchkula), Haryana**

The village was selected by Haryana Community Forestry Project in 1999 with the aim of forestry development on the waste land and VRMC was set up in the village and SHGs were formed for capacity building and increasing the participation of women in development. Initially to SHGs were formed in 2003. In the initial stage, women were reluctant for savings, however, with the inputs of training, awareness and sensitization, women developed a habit of saving and now they are saving Rs. 100/- per month per women on average. The women members launched a drive against the social evils like illicit production of liquor. When the persons involved in illicit production of liquor opposed women. Women organized into association and went to District Commissioner's office to seek the permission for the closure of the unit in the village. Thus, such unit has been closed down in the village.

Now, women members are engaged in income generating activities like dairy, vermin-compost, tailoring, and knitting and grocery shop. The members are conscious regarding education and health of their children. The members are also associated with clusters of SHGs and monitoring the programmes like Mid-Day Meal and health services.

### **Village: Buthio & Khedi (Panchkula), Haryana**

A cluster of SHGs was formed in 2004 and 2005 under Haryana Community Forestry Project. In order to strengthen the cluster, the members of SHGs were provided training and exposure to Sewa Sansthan Ahmedabad (Gujarat) as well as inter-state visits. The clusters have membership of 32 SHGs with the total savings of Rs. 74620. They have also extended inter-loaning to 7 SHGs with the amount of Rs. 57000. Out of this amount, Rs. 30000 have already been repaid. Both the clusters have been registered under Societies Registration Act of 1860. The clusters are extending credit to SHGs only for income generating activities and there is provision for repayment on monthly basis installments. The clusters have also made provision for constitution of committees, such as animal husbandry, health, BDO, Aanganwadi, education, agriculture, forestry, etc. The members of SHGs are also members of these committees who take care of community participation in development programmes.

**Village: Baniadand (Block Marwahi), Bilaspur, Chhatisgarh**

Laxmi Samta Swashakti Samooh was formed in February 2002. In the group, there are 15 women members from Orao Tribal Community. Initially, women were reluctant in participation in group meetings, however, with the awareness and sensitization by Bharat Gyan Vgyan Samiti, the women members are taking interest in construction work in the village. They are also reporting the concerned officials in the village and block level in case the quality of work is not upto the mark. The women members are also mobilize the households for sending their wards to schools. The members are also taking keen interest in health drive for creating awareness and sensitization regarding water born diseases, sanitation, immunization and RCH services. In order to become self-reliant, the women members are engaged in fishing and trading of minor forest produce in the village haats. They have also received permission from Mining Department for stone cutting.

### **Village: Bandaka, Ujjain, Madhya Pradesh**

In village Bandaka, Sugan Swashakti Samooh was formed. The most of the members were belonging to lower communities. In the village, the persons from lower communities were discriminated on the ground of caste and community. They were deprived of taking water from well, sitting their children with other children, etc. The SHG promoters through various training programmes and group meetings imparting knowledge regarding constitution, legal and constitutional rights to the Bagari Community. Initially, in the BPL list, no name was from Bagari community because of personal reasons. With the sensitization and awareness creation, women organized into groups and went to District Panchayat, Ghattia and visited executive officer and discussed their problems. With the intervention of executive officer, women forced to block level officials for resurvey of BPL and the members of Bagari community were included in the revised list. Thus, the women members said that 'we are illiterate but not fool'.

### **Village: Urkhola, Chinyalisaur, Uttaranchal**

The entire village of Urkhola in Chinyalisaur block is predominantly Scheduled Caste. At the time when Swatantra SHG was formed there, it was totally backward and neglected. The group organized awareness camps and also invited many district level Panchayat officers. These activities created awareness among SHGs members and they become aware of their problems. The women of this village, who were quite reserved and unable to communicate with people, were quite transformed. They fought for their rights and got water and electricity after a long struggle. Construction of 30 private toilets is proof in itself of awareness created there.

### **Village: Balodi, Block Gunderdehi, Chhatisgarh**

Women folk from Balodi of Gunderdehi block have set a good example for self dependence and self-reliance. They have established 23 Didi Banks and 3 Bhaiya Banks out of their little savings. The village population is 2000. 26 saving banks have been established by 300 women. 15 women are associated with each Didi bank which contribute Rs. 20 per head as part of their savings. In times of need, they can take loan of an amount, which is four times their savings. Each Didi bank is named on the names of those Goddess who are symbols of feminine power like Amba, Chandi, Bhawani, Gayatri, Sarawati, Bhagwati and Sheetala. Jai Ma Chandi Didi Bank was started in June, 2000. Its President Roshani Devi says that economic empowerment has increased the confidence level in women. Ahilya is associated with Didi Bank for 4 years. She had taken loan of Rs. 45000 and invested the money in agriculture. The women of village now state that previously the moneylenders used to exploit them for taking loans but now it is their bank with their own money. All the ladies have their own passbooks. They are educating their children utilizing this money and use it for buying seeds etc. for growing crops.

**Village: Byrapura, Narasipuratalluk, Mysore, Karnataka**

Smt. Laxmi lived in Byrapura village. She got married and went to Doddebagilu village. She was abused by her husband for getting less dowry. In January, 2005, they sent her back to mother's house. That time, the SHG members did not keep quiet. The Byrapura SHG members from Malaimaha Deshwara, Durga, Chamundeshwari, Chintanahalli Maramma and Chennaphaji, all together went to her husband's house to advise them. When they refused to keep her, they went to the police station and lodged complaints. They also discussed the matters with Gram Panchayat members and finally sent Laxmi to her husband's house.



**Village: CB Hundi, T. Narasipura Taluk, Mysore, Kanrataka**

Sri Mahadeshwara SHG Channa Basavayyana Hundi was started in 2001. It has 17 members and they have their total savings about Rs. 57,000. They are involved in income generating activities like dairy, and they are successful in it. A 16 year old girl Km. Ratanamma lived in the village. Her father got her engaged and was preparing for early marriage. The members of Mahadeshwara SHG came together and stopped her marriage and told her father about the disadvantages of child marriage including its illegality. Her father agreed and stopped his daughter's marriage.

# **INTERVIEW SCHEDULE FOR STATE NODAL OFFICER**

State:

Tool No. \_\_\_\_\_

Code No. \_\_\_\_\_

1- Name and Address with e-mail, tel., Fax No.:

2- How much time was taken in identifying Nodal Departments for implement of IWEP?

- A week
- Fortnight
- Month
- More than a month

3- Which department has been identified to function as Nodal Department for implementation of IWEP at the State level?

- (i) Social Welfare
- (ii) WCD
- (iii) Any other, specify

4- What are the criteria for selection of blocks:

- (i) Poverty
- (ii) Literacy
- (iii) Crime against women
- (iv) Any other, specify

5- If there was delay, in selection of blocks what were the reasons for this?

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6- If there was delay in selection of PIAs, what were the reason for this?

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6.1 Number of PIAs that belong the following categories

Government:  NGOs

7- 7.1 Please specify the reasons if base line survey was not initiated before group formation

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7.2 Have the base line survey data been utilized for block level project formulation? Yes  No

7.3 If not, reasons thereof

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8- If there was delay in preparation of State Action Plan what were the reason for it?

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9- How far the training workshop/seminars organized for PIA functionaries were helpful for performing their responsibilities?

<b>To a large extent</b>	<b>To some extent</b>	<b>To a very little extent</b>

10. How many of the following types of training programmes did the State organize?

Sl.	No. of Programmes	End result of these

No.		programmes
(i)	Covergence workshop at State/District level to facilitate convergence.	
(ii)	Training for functionaries of Nodal Department PIA/concerned Departments at the State/District/ Block level	
(iii)	Orientation/sensitization/workshop/ seminar at the district level	
(iv)	Periodic/Mid-term review workshops at the State/District level.	
(v)	Feedback workshops at the State/ District level etc.	

11- Was there time gap between group formation and organization of training programme for the functionaries/ If yes what were the reasons?

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12- When were the following organized?

(i)	Basic training programme for group formation and sustenance.	Date	Month	Year
(ii)	Advance training programme (may be through convergence or otherwise)	Date	Month	Year
(iii)	Training of Animator	Date	Month	Year

13- What was the strategy adopted for training? [Tick Mark ( ) ]

- Was any agency selected for training? [     ]
- Was a contract entered into? [     ]

14- How many master trainers were trained by NIPCCD?

(i)	Training of Master Trainers (Date by which trained)	Day	Month	Year
(ii)	How many quarterly review meetings QRM were organized?	QRM	Number	How many attended

(iii) Was Rashtriya Mahila Kosh (RMK) : Yes [ ] No [ ]  
approached for loan?

(iv) Was the role of RMK satisfactory? : Yes [ ] No [ ]

15- (i) Whether the sensitization of bankers  
was done? : Yes [ ] No [ ]

(i) Banks which participated:

Category	Yes	NO
• Nationalized Banks		
• Private Banks		
• Cooperative/Rural Bank		

16- How many programmes converged with Swayamsiddha?

Sl. No.	Name of Progamme	Yes	No	No. of people benefited

(i)	Construction of road			
(ii)	Drinking water			
(iii)	Income generating activities			
(iv)	Social awareness programme			
(v)	Adult literacy			
(vi)	Elementary education			
(vii)	NORAD			
(viii)	STEP			
(ix)	AGP			
(x)	CSWB			
(xi)	Any other, specify			

17- What is the system of monitoring at the State Level?

(i)	Is it by the implementation agency at State level?	:	Yes [ ]	No [ ]
(ii)	Periodicity of monitoring	:	Monthly [ ]	Quarterly [ ]
(iii)	Is the monitoring report prepared?	:	Yes [ ]	No [ ]
(iv)	How often remedial action is taken?	:	Very often [ ]	At times [ ]
(v)	Whether data sent to GOI?	:	Yes [ ]	No [ ]
(vi)	Was data analyzed?	:	Yes [ ]	No [ ]

(vii)	Is action susually taken? Please specify <hr/> <hr/> <hr/>
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18- Did you face any problem in fund transfer : Yes [ ] No [ ]  
 from treasury to Nodal Department?

19- What is usually the time taken for the funds to reach the:

(i) State finance department from RBI (Nagpur):-----  
 (in months)

(ii) From the Nodal Department at Nodal Agency -----

(iii) From Nodal Agency to PIA (in months) :-----

20- Was the amount sanctioned for various : Yes [ ] No [ ]  
 activities of the scheme sufficient?

21- Having any SHGs been awarded at the : Yes [ ] No [ ]  
 National Level?

22- If not, then reason thereof: (i) State did not prepare the plan [ ]

(ii) NO proposal was sent to GOI [ ]

(iii) GOI did not give the award  
 inspite of first two [ ]

23- Problems faced and suggestions for following:

		<b>Problems</b>	Suggestions
(i)	Project Planning		



(ii)	Receipt of funds		
(iii)	Implementation		
(iv)	Monitoring		

24- What according to you are the major achievements of IWEP/IMY Schemes?

Also mention the problems faced by suggestions.

**(i) Social Empowerment**

**Achievement**

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**Barriers**

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**Suggestions**

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**(ii) Economic Empowerment**

**Achievement**

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**Barriers**

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**Suggestions**

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**(iii) Political Empowerment**

**Achievement**

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**Barriers**

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**Suggestions**

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**(iv) Over Empowerment**

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Name of the Interviewer : \_\_\_\_\_

Signature : \_\_\_\_\_

Date : \_\_\_\_\_

# **INTERVIEW SCHEDULE FOR PIA OFFICER**

## **AT BLOCK LEVEL**

State	_____
District	_____
Block	_____
TMV	

Tool No.	_____
Code No.	_____
PIA Faculty	_____

1. Name and address with e-mail/Tel/Fax No. : \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. Were PIA functionaries oriented in project : Yes [ ] No [ ]  
formulation and implementation?
3. Was the training programme adequate for : Yes [ ] No [ ]  
carrying out the functions?
4. Was base line survey done before block : Yes [ ] No [ ]  
project formulation?

- 4.1 If yes, whether base line findings were used : Yes [ ] No [ ]  
in the project formulation?
5. Was there any time lag between approval of : Yes [ ] No [ ]  
block proposal and completion of group  
formulation?
6. When were registers, cash box etc. provided : (i) Immediately after formation [ ]  
to SHGs?  
[Please tick mark ( ) against the answer] [ ] (ii) Within 3 months [ ]  
  
(iii) Within 6 months [ ]  
  
(vi) More than 6 months [ ]
7. Were there competing programmes prevalent : (i) Whether there was SGSY [ ]  
for group formation?  
[Please tick mark ( ) against the answer] (ii) SGSY by bank [ ]  
  
(iii) State SGSY programme [ ]  
  
(vi) SGSY programme by NGO [ ]  
  
(v) SGSY programme by central [ ]  
department
8. How many SHG members attended:
- (i) Basic training : \_\_\_\_\_

(ii) How long did the SHGs sustain  
Without any formal training? : \_\_\_\_\_

9. Was the training by PIA to following,  
adequate to perform their responsibilities?

(i) Animator : Yes [ ] No [ ]

(ii) SHG members : Yes [ ] No [ ]

10. If not adequate, what were the reasons?

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11. Did the PIA play the role of a facilitator with  
respect to following :

	Yes	No
(i) Opening of bank document	[ ]	[ ]
(ii) Inter-loaning service	[ ]	[ ]
(iii) Depositing saving in the bank	[ ]	[ ]
(iv) Taking loans from banks/credit societies	[ ]	[ ]
(v) Initiating income generating programmes	[ ]	[ ]
(vi) Organising exposure visits	[ ]	[ ]

12. Whether banks were aware of RBI guidelines  
regarding SHG bank limits? :

Yes [ ] No [ ]



13. How much credit limit as allowed? : \_\_\_\_\_

14. How many groups have credit limit of? :

Credit limit	No. of groups
(i) 1 : 1	
(ii) 1 : 2	
(iii) 1 : 3	
(iv) 1 : 4	

15. (i) Bank was cooperative or not : Yes [ ] No [ ]

(ii) Bank officers were sensitized : Yes [ ] No [ ]

(iii) Were SHGs graded before applying for loans? : Yes [ ] No [ ]

(iv) Were bank officers associated with grading? : Yes [ ] No [ ]

16. In spite of the training to bank officers, whether loan given by banks or not? : Yes [ ] No [ ]

17. Do you think that SHGs face problem in the opening of bank account? : Yes [ ] No [ ]

18. How many SHGs got loans since project : \_\_\_\_\_

implementation? (approximately)

19. How many groups have been refused bank loan? \_\_\_\_\_

33.1 Give reasons for it

Reasons	No. of Groups
• Group not graded	
• Groups not having regular thrift credit	
• Accounts not maintained	
• Members defaulter	
• Any other specify	

20. What is the total amount of bank loan received? \_\_\_\_\_

Purpose of loan	Amount
(i) Consumption	
(ii) IGA	

21. Were SHG members consulted for Community Assets Creation? : Yes [ ] No [ ]

22. Are SHG members benefiting from the community assets created, e.g. [Please tick mark ( )]

- Schools [ ] [ ]

- Drinking water [ ] [ ]
- Road [ ] [ ]
- Others, Specify \_\_\_\_\_

22.1 Was there delay in initiation of community Asset creation for stable SHGs? : [ ] [ ]

22.2 If yes, give reasons \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

23. Was the convergence of schemes and developmental programmes timely? : Yes [ ] No [ ]

23.1 If there was delay, give reasons for it :  
 [Please tick mark ( )]

- (i) Not aware of schemes and developmental programmes [ ]
- (ii) Delay from the department [ ]
- (iii) Any others, specify \_\_\_\_\_ [ ]

24. 24.1 How many SHG members benefited from convergence till now? :

24.2 How many SHGs have initiated IGA?:

24.3 How many members received IGA Training? :

24.4 How many members started IGA? :

24.5 How many members faced Difficulty in obtaining for IGA? :

24.6 How many SHG members faced Problem in marketing of product? :

25. Reasons, why members face problems in marketing of products:

[Please tick mark ( )]

(i) Too many women producing same Community i.e. no demand : [ ]

(ii) Poor quality of products : [ ]

(iii) Market far away : [ ]

(iv) Unbranded products : [ ]

(iv) Any other, specify \_\_\_\_\_ [ ]

26. What are your suggestions for improvement of market linkages of SHGs products?

1. \_\_\_\_\_

2. \_\_\_\_\_

27. (i) Number of clusters formed :

(ii) Date of initiation of cluster formation :

Date	Month	Year
<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

(iii) Training for cluster formation : Yes No

- Adequate [ ] [ ]
- Inadequate [ ] [ ]

(iv) What were the training impact to clusters? :

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(v) Periodicity of cluster meeting :

# Weekly [ ]

#Fortnightly [ ]

#Monthly [ ]

#More than a month [ ]

(vi) Average number of SHGs formed per cluster :

(vii) Number of SHG not grouped into because? :

# Immature Group [ ]

# Unstable Group [ ]

# Members not interested [ ]

# Distance [ ]

[Please tick mark ( )]

(viii) Is there unity among cluster members: Yes [ ] No [ ]

28. Periodicity of Block Society Meeting :

# Weekly [ ]

# Fortnightly [ ]

# Monthly [ ]

# More than a month [ ]

29. How many women participated in exposure visits? : No. of Womn

- (i) Within the block :
- (ii) Within the state :
- (iii) Outside the state :

30. Was fund flow a major constraint for project: Yes [ ] No [ ]  
implementation?

31. How often financial constraints was :  
experienced during the implementation of  
IWEPP? : At times [ ] Often [ ] Very Often [ ]

32. How did you mobilize 40% state share  
(Breakup for Rs. 400,000)

Type of Share	Amount (Rs.)
(a) SHG member share	
(b) Panchayat Contribution	
(c) MLA/MP Fund	
(d) Donation	
(e) Contribution in terms of labour (members rendering their services in kind e.g., road construction etc.)	
Total	

33. How often data on project implementation : (i) Weekly [ ]  
 was collected from SHGs?  
 (Please tick mark ( ) against answer your] (ii) Monthly [ ]  
 (iii) Quarterly [ ]

34. Functioning of Group activities in your block with regard to:

Items	No. of Groups
• Regularity of meeting	
• Regularity of savings	
• Regularity in the attendance of group members	
• Having bank account	
• Regularity in the repayment of bank loan	

35. How many training programmes were organized on the following social implementation issues?

Sl. No.	Training Programmes	No. of programmes organised
(i)	Enrolment of children in school	
(ii)	Enrolment of children in Anganwadi Centres	
(iii)	Immunization	
(iv)	Child marriage	
(v)	Child labour	
(vi)	Adult literacy	

(vii)	Ability to interact with others	
(viii)	Ability to move on their own out of house	
(ix)	Knowledge of legal rights	
(x)	Ability to influence decision making role at home	
(xi)	HIV/AIDS	
(xii)	Control over income saving/expenditure at home	
(xiii)	Dowry	
(xiv)	Change in the attitude of men:	
	-- If men let their women participate in meeting	
	-- Alcoholism in the family/community	
(xv)	Any other, specify _____	



36. How many programmes converged with Swayamsiddha?

Sl. No.	Name of Programme	No. of programme	No. of groups benefited
(i)	Construction of Road		
(ii)	Drinking water		
(iii)	Income generating activities		
(iv)	Social wareness		
(v)	Adult literacy		
(vi)	Elementary education		
(vii)	NORAD		
(viii)	STEP		
(ix)	CSWB (Central Social Welfare Board)		
(x)	Any other, specify_____		

37. Do group members still go to money lenders: Yes [ ] No [ ]  
for their financial requirement?

37.1 Specify reasons for it \_\_\_\_\_  
\_\_\_\_\_

(ii) What are the problems faced in terms of :  
Implementation at block level?

Areas	Adequate	Inadequate
(i) Manpower		
(ii) Time		
(iii) Funds		
(iv) Support from state level		

Give suggestion for implementation for the above mentioned areas

1. \_\_\_\_\_  
 2. \_\_\_\_\_  
 3. \_\_\_\_\_

38. (i) Are funds available on time : Yes [ ] No [ ]  
 (ii) Are funds always a problem : Yes [ ] No [ ]  
 39. (iii) Are CDPO overburdened with other : Yes [ ] No [ ]  
 responsibilities  
 (iv) Do CDPOs have only Swayamsiddha: Yes [ ] No [ ]

40. Briefly describe a few success stories of your block \_\_\_\_\_

Name of the Interviewer : \_\_\_\_\_

Signature : \_\_\_\_\_

Date : \_\_\_\_\_

## **INTERVIEW SCHEDULE FOR DEVELOPMENT FUNCTIONARIES**

### **1.0 General Information**

1.1 State  1.2 District  1.3 Block

1.4 Age (Years)

1.5 Education (1) Below Graduate  (2) Graduate   
 (3) Post Graduate  (4) Technical/ Professional

1.6 Association With (1) NGO  (2) Development Block   
 (3) Village  (4) Community   
 (5) Research/ Academic Institution   
 (6) Others.

1.7 How many bank branches are in the area

2.0 Details of SHG's formation

2.1 How many years are engaged in SHG formation

2.2 Details of SHG's formation under projects –

No. of Block covered

No. of Villages covered

No. of SHG's formed

No. of SHG's members

2.3 Year wise formation of SHG's

1<sup>st</sup> year

2<sup>nd</sup> year

3<sup>rd</sup> year

4<sup>th</sup> year

5<sup>th</sup> year

2.4 When you started project (year)

2.5 Whether you conducted Base Line Survey - Yes [  ] No [  ]

2.6 Whether you conducted End Line Survey - Yes [  ] No [  ]

2.7 Average/cumulative saving per group (Rs.)

2.8 Average/cumulative borrowing per group (Rs.)

2.9 How many groups are self reliance

- 2.10 Documentation process adopted - (1) Activity wise [ ] (2) Period wise [ ]  
(3) Both [ ]
- 2.10 Training areas in your working/activities were trained/exposed  
(1) Microfinance [ ](2) Agriculture [ ] (3) Non farm Sector [ ]  
(4) Marketing [ ] (5) Human Resource Management [ ]  
(6) Women Empowerment [ ] (7) Participatory Planning [ ]  
(8) Saving and credit management [ ]
- 3.0 What are the main problems related to access of poor to micro finance  
(1)  
(2)  
(3)  
(4)
- 4.0 What are the main problems in bank linkages  
(1)  
(2)  
(3)  
(4)
- 5.0 What are the main problems in functioning of SHG's  
(1)  
(2)  
(3)  
(4)
- 6.0 What are the main problems in capacity building of SHG's  
(1)  
(2)  
(3)  
(4)
- 7.0 What are the main problems in promotion of micro enterprises  
(1)  
(2)  
(3)

(4)

8.0 Your suggestions to improve efficiency of banking system for easy access to Micro Finance for poor.

(1)

(2)

(3)

(4)

9.0 Your suggestions to improve functioning of SHG's

(1)

(2)

(3)

(4)

10.0 Your suggestions for capacity building of SHG's

(1)

(2)

(3)

(4)

11.0 Your suggestions for promotion of micro economic enterprises

(1)

(2)

(3)

(4)

Signature

**Date:-**

**(Name of Investigator)**

## INTERVIEW SCHEDULE FOR BANK OFFICIALS

### 1.0 General Information

1.1 Name of Bank

1.2 Type of Bank (1) Scheduled Commercial Bank [ ] (2) RRB [ ]  
 (3) DCB [ ] (4) Others (Spc.) [ ]

1.3 Place

1.4 Block

1.5 District

1.6 State

### 2.0 Business of Bank

2.1 Deposits

SB Account	A/c Holder	Amount (Rs.)
Current Account		
Fixed Deposit		
Others		

2.2 Advances

Sector	Priority Sector	Industry	Services	Total
Amount Rs.				
No. of Borrowers				

2.3 Break up of Borrowers

	No. of Borrowers	Amount (Rs.)
SC		
ST		
OBC		
Muslims		
General		
Others		
Women		
<b>Total</b>		

Consumption	No. of A/c Holders	Amount (Rs.)
Farm Sector		
Non farm sector		
<b>Total</b>		

2.4 No. of SHG's

<i>Year</i>	<i>No. of SHG's</i>	<i>Total Members of SHG's</i>
2005-06		
2004-05		
2003-04		
2002-03		

**(Cash Credit Limit)**

2.5 CCL Facility to SHG's (March, 2006)

	<b>No. of SHG's</b>	<b>Amount (Rs.)</b>
Grade I		
Grade II		
Loaning		
CCL facility		
<b>Total</b>		

2.6 Recovery Status (%)

(i) Priority Sector loaning

(ii) SHG's

(iii) Industry Sector

(iv) Agriculture Sector

(v) Services Sector

(vi) Others

2.7 Inter loaning of SHG's

<b>Age of SHG's</b>	<b>No. of SHG's</b>	<b>Amount (Rs.)</b>
1 year		
2 year		
3 year		
4 year		
5 year		

3.0 Main problems being faced in commercial activities

(1) (2) (3) (4)

4.0 Your valuable suggestions for effective functioning of SHG's

(1) (2) (3) (4)

Date -

Signature

(Name of Investigator)

Signature of Respondent

Seal of Bank



# INTERVIEW SCHEDULE FOR BENEFICIARY

## 1.0 GENERAL INFORMATION:-

- (a) (1) Village .....(2) Block.....(3) District.....  
(4) State.....
- (b) (1) Swayamsiddha [ ] (2) Swashakti [ ]
- 1.1 Age – (1) < 25 [ ] (2) 26-35 [ ] (3) 36-45 [ ] (4) 46 - > [ ]
- 1.2 Education – (1) Illiterate [ ] (2) Literate [ ] (3) Primary [ ]  
(4) Middle Class [ ] (5) High School [ ] (6) Intermediate [ ]  
(7) Graduation [ ] (8) Post Graduation and above [ ]  
(9) Any Professional Course & Technical [ ]
- 1.3 Caste (1) SC [ ] (2) ST [ ] (3) OBC [ ]  
(4) Minorities [ ] (5) General [ ] (6) Mix [ ]
- 1.4 Religion (1) Hindu [ ] (2) Muslim [ ] (3) Christian [ ]  
(4) Sikh [ ] (5) Others [ ]
- 1.5 Marital Status (1) Married [ ] (2) Unmarried [ ] (3) Widow [ ]  
(4) Divorce [ ] (5) Separated [ ]
- 1.6 If married, no. of children - (1) Major > 18 Minor < 18  
(2) Girls [ ] Boys [ ]

## 2.0 FAMILY DATA:

- 2.1 Type of Family : (1) Nuclear [ ] (2) Joint [ ] (3) Extended [ ]
- 2.2 Total members of Family [ ]
- 2.3 Do your in-laws live with you - (1) Yes [ ] (2) No [ ]  
Their Numbers [ ]
- 2.4 Who is the head of your family- (1) Husband [ ] (2) Self [ ]  
(3) Housewife [ ] (4) Father [ ]  
(5) Mother [ ] (6) In-laws [ ]
- 2.5 Number and Age group of children (1) 0-5 yr. [ ] (2) 6-10 yr. [ ]  
(3) 11-15 yr. [ ] (4) 16-20 yr. [ ]  
(5) 21-25 yr. [ ] (6) > 25 yr. [ ]
- 2.6 Activity Status of children (1) Small Children [ ] (2) School going [ ]

(3) Working Children [ ]

### 3.0 HUSBAND'S EMPLOYMENT DATA:

- 3.1 Husband's Education - (1) Illiterate [ ] (2) Literate [ ]  
(3) Primary [ ] (4) Middle Class [ ]  
(5) High School [ ] (6) Intermediate [ ]  
(7) Graduation [ ]  
(8) Post Graduation and above [ ]  
(9) Any Professional Course & Technical [ ]
- 3.2 Employment - (1) Employed [ ] (2) Unemployed [ ]  
(3) Self employed [ ] (4) Professional [ ]
- 3.3 Approx. Annual Income (Rs.).....
- 3.4 Subsidiary employment - (1) Agriculture [ ] (2) Animal Husbandry [ ]  
(3) Labour [ ]
- 3.5 Landholding Size - (1) < 1 Acre [ ] (2) 1-5 Acre [ ] (3) 6-10 Acre [ ]  
(4) 11 -> Acre [ ] (5) Landless [ ]

### 4.0 ABOUT YOURSELF:

- 4.1 Employment - (1) Employed [ ] (2) Self employed [ ]  
(3) Professional [ ] (4) Labour [ ]
- 4.2 Approx. Income Monthly (Rs.) .....
- 4.3 How do you feel with your family (1) Fully Satisfied [ ] (2) Satisfied [ ]  
(3) Indifferent [ ] (4) Burdened [ ]  
(5) Very happy [ ] (6) Not happy [ ]
- 4.4 Who take the decision in your family (1) Yourself [ ] (2) Husband [ ]  
(3) Both [ ]

### 5.0 HOUSING FACILITIES:

- 5.1 Type of House (1) Own [ ] (2) Rented [ ] (3) Others [ ]
- 5.2 Electricity (1) Yes [ ] (2) No [ ]
- 5.3 Toilet Facility (1) Dry Latrine [ ] (2) Flush Toilet [ ] (3) Manual [ ]
- 5.4 Cooking Device (1) Gas [ ] (2) Kerosene Oil [ ] (3) Wood [ ]  
(4) Angeethi [ ] (5) Others [ ]
- 5.5 Drinking Water (1) Piped Water [ ] (2) Hand Pump [ ]  
(3) Combined Facility [ ] (4) Others [ ]
- 5.6 Who spend generally family income- (1) Self [ ] (2) Husband [ ]  
(3) Children [ ]

(4) Father/ Mother/ In-laws [    ]

(5) Any other family member [    ]

**6.0 ATTITUDES:**

- 6.1 Do you approve -
- (1) Dowry System [    ]
  - (2) Inter-Caste Marriage [    ]
  - (3) Inter-Religion marriage [    ]
  - (4) Contractual Marriage [    ]
  - (5) Love Marriage [    ]
  - (6) Widow Marriage [    ]
  - (7) Child Marriage [    ]
  - (8) Divorce [    ]
  - (9) Completely Family Planning [    ]
  - (10) Job reservation for women [    ]
  - (11) Punishing wicked husband [    ]

**7 ABOUT THE ORGANIZATION:-**

**7.0 Group Size:-**

- 7.1. How many members are in your group? (1) < - 9 [    ] (2) 11 - 15 [    ]  
(3) 15 - 18 [    ] (4) 18 + [    ]
- 7.2 Group size is (1) Stable [    ] (2) Increased [    ] (3) Decreased [    ]
- 7.3 When you joined the group (years)?.....
- 7.4 Who suggested to join the group? (1) Self [    ]  
(2) Family Members [    ]  
(3) Friends/ Relatives [    ]  
(4) NGO's workers [    ]  
(5) Other members of the Group [    ]
- 7.5 What is your position in Group? (1) Ordinary Member [    ]  
(2) Active Member [    ]  
(3) Cashier/ Secretary [    ]  
(4) President [    ]  
(5) Other (Specify) [    ]

**8.0 Meetings:-**

- 8.1 Frequency of meeting- (1) Weekly [    ] (2) Fortnightly [    ]  
(3) Monthly [    ]

8.2 How many members attend the meeting? (1) All [ ] (2) Few [ ]  
(3) Some members [ ]

- 8.3 Who calls the meeting
- (1) Group Members [ ]
  - (2) Projects Staff [ ]
  - (3) Mixed [ ]
  - (4) NGO staff [ ]
- 8.4 Who decides agenda of the meeting
- (1) Majority of members [ ]
  - (2) Some members [ ]
  - (3) Group members and link worker jointly [ ]
  - (4) Link worker [ ]
- 8.5 Who take the decision in the meeting-
- (1) All members [ ]
  - (2) President [ ]
  - (3) Link Worker [ ]
  - (4) NGO Facilitator [ ]
  - (5) Mixed [ ]
- 8.6 How is the decision taken?
- 1. By consensus [ ]
  - 2. By voting [ ]
  - 3. Group representatives [ ]
  - 4. Link worker/ facilitator in consultation with members [ ]
  - 5. Link Worker/ Facilitator/ Representatives (Mixed) [ ]

**9.0 KNOWLEDGE AND AWARENESS OF SHG's ACTIVITIES:-**

- 1- Meeting Calendar [ ]
- 2- Rules and Regulations [ ]
- 3- Information in Group Records [ ]
- 4- Cash in hand [ ]
- 5- Balance in Bank [ ]
- 6- Outstanding Loan [ ]
- 7- Total Capital of the Group [ ]
- 8- Savings of Group [ ]
- 9- Total loaning of Group [ ]
- 10- No. of Members taken loan [ ]
- 11- No. of Members repaid loans [ ]
- 12- Name of Bank [ ]

- 13- Income of Group [    ]
- 14- Objectives of Group [    ]
- 15- Achievements of Group [    ]
- 16- Constraints of Group [    ]
- 17- Others (Specify) [    ]

**10.0 SAVING PATTERN**

- 10.1 Your saving rate (i) Present (Rs.) [            ]
- (ii) Initial (Rs.) [            ]

10.2 Main Purpose of savings (Give your order of Preferences)

- 1. Social Security [    ]
- 2. Food Security [    ]
- 3. Education [    ]
- 4. Medical [    ]
- 5. Marriage [    ]
- 6. Festivals [    ]
- 7. Emergencies [    ]
- 8. Agriculture [    ]
- 9. Asset Building [    ]
- 10. Self Respect [    ]
- 11. Others (Spe.) [    ]

Your cumulative savings (Rs.).....

Interest earned on savings (Rs.).....

Your Present bank balance (Rs.).....

**11.0 Training and Experience**

11.1 Whether you received training/ orientation/ exposure related to SHG's, activities

(1) Yes [    ] (2) No [    ]

If Yes,

<b>Type of Training</b>	<b>No. of Participations</b>	<b>Usefulness Yes/ No</b>
On site training		
Off site training		
Orientation		
Exposure tour		

Confidence building		
Work shop		
Rallies		
Skill Development		
Marketing Linkages		
Micro Enterprises Development		
Others (Spe.)		

11.2 Nature of training:

- (1) Agriculture [ ] (2) Non farm sector [ ]  
(3) Participating planning process [ ] (4) Diversification of Agriculture [ ]  
(5) SHG's functioning [ ] (6) Income generating activities [ ]  
(7) Marketing of commodities/products [ ]  
(8) Business development [ ] (9) Others [ ]

11.3 Who provided training

- (1) NGO's activists and representatives [ ] (2) Resource Reasons [ ]  
(3) Govt. Officials [ ] (4) Others [ ]

11.4 Impact of such training and exposure visits (Please give your order of preference)

1. Confidence Building [ ]  
2. Skill Development [ ]  
3. Marketing Linkage [ ]  
4. Bank Linkages [ ]  
5. Linkages with Govt. Officials [ ]  
6. Knowledge on rights, entitlements and development programmes [ ]  
7. Managerial efficiency for Micro enterprise development [ ]  
8. Enhanced Income and earnings [ ]  
9. Active Participation in decision making in family [ ]  
10. Active Participation in Development Programmes [ ]  
11. Active Participation in Decision making outside the family [ ]  
12. Others (Spe.) [ ]

**12.0 CREDIT UTILISATION**

12.1 Total No. of Loans

		No.	Amount (Rs.)
--	--	-----	--------------



(i.)	Internal Loaning		
(ii.)	Bank Loaning		
(iii.)	Cash Credit		
(iv.)	Repayment		
(v.)	Balance		

### 12.2 Purpose of loaning

<b>Purpose</b>	<b>Required (Rs.)</b>	<b>Received (Rs.)</b>	<b>No. of Loans</b>	<b>Interest Rate</b>
1. Consumption				
2. Agriculture				
3. Animal Husbandry				
4. Income generating activities				
5. Asset Building				
6. Emergencies				
7. Others				
<b>Total</b>				

### 12.3 Whether you got benefits from government schemes

(i) Yes [    ] (ii) No [    ]

If yes,

1. Name of Scheme [    ]

2. Amount/ Subsidies [    ]

3. Employment [    ]

### 13.0 IMPACT OF SHG's

#### 13.1 Changes on socio-economic status after joining SHG

(1) Same [    ] (2) Increased [    ] (3) Decreased [    ] (4) Decorated [    ]

1. Mobility [    ]

2. Recognition in family [    ]

3. Recognition in community [    ]

4. Interaction with outsiders [    ]

5. Literacy/ education [    ]

6. Access to Health services [    ]

- 7. Access to Immunization [    ]
- 8. Access to sanitation facility [    ]
- 9. Access to credit sources [    ]
- 10. Asset Building [    ]
- 11. Family Income [    ]
- 12. Skills [    ]
- 13. Voicing your concern [    ]
- 14. Nutrition awareness [    ]
- 15. Family Planning awareness [    ]
- 16. Girl Child development awareness [    ]
- 17. Health awareness [    ]
- 18. Decision making related to child centered [    ]
- 19. Decision making related to money centered [    ]
- 20. Participation in Development Programmes [    ]
- 21. Individual Income [    ]
- 22. Others (Spe.) [    ]

**14.0 NETWORKING AN CONVERGENCE:-**

14.1 Do the members want to meet & interact with other groups located in vicinity of their village?

If yes, Why? .....

If No, Why? .....

14.2 How can interaction be facilitated among the groups existing around their villages?

14.3 How can a forum of SHGs be developed?.....

14.4 Are the members availing benefits of these schemes?

(1) Yes [    ] (2) No [    ]

- If yes, name of schemes

- If yes, number of members

- If no, why

**15.0 INFLUENCE POWER OF SHG ON VILLAGE AND COMMUNITY AFFAIRS-**

15.1 What are the perceptions of community towards women organised in Self Help Group (SHG)?

1- Well Organised Family [    ]

2- Good relationship with their Husband [    ]

3- Check on alcoholism [ ]

4- Control over saving [ ]

5- Self confidence [ ]

6- Awareness [ ]

7- Others (Spec.) [ ]

15.2 Major community development initiatives taken by SHG at the village level?

**16.0 Your main problems related to functioning of SHGs**

1

2

3

**17.0 Your suggestions for improving the functioning of SHG's.**

1

2

3

4

5

7

8

**Signature**

**Date:**

**(Name of Investigator)**



8		
9		
10		

(iii) Agenda of Group meetings:

Common: .....

Specific: .....

(iv) Who calls the meeting?

(a) Group [ ]

(b) NGO [ ]

(c) Project Staff [ ]

(d) Mixed [ ]

(v) Who decides agenda of the Meeting

(a) Majority of members [ ]

(b) Some members [ ]

(c) Group representatives [ ]

(d) Group members and link worker jointly [ ]

(e) Link Worker [ ]

(vi) How the decision is taken?

(a) By consensus [ ]

(b) By voting [ ]

(c) By Group representatives [ ]

(d) By Link worker/ facilitator in consultation with members [ ]

(e) By Link Worker/ facilitator and representatives [ ]

### 3.0 Financial Management:

#### Thrift and Saving Mangement:

(i) How is the saving collected? [ ]

(a) Deposited by members in group meeting on fixed date [ ]

(b) Collected by representatives from members individually out side meetings [ ]

(ii) How is the group money kept?

(a) Deposited in the bank account [ ]

(b) Distributed as a loan among the members [ ]

(c) Remains with group representatives [ ]

(d) Kept in cash box of the group [ ]

- (iii) Does the group keep cash in hand for sudden requirements of members? If yes
- (a) Who keeps cash.....
- (b) What is the Amount.....
- (c) How is the loan given in case of sudden requirement .....
- (iv) Who operates Bank accounts on behalf of group?
- (a) President, Treasurer & Secretary [ ]
- (b) President & Treasurer [ ]
- (c) President & Secretary [ ]
- (d) Any two of above three [ ]
- (e) Others if any [ ]
- (v) Frequency to visit the bank to deposit and withdrawal
- (a) Once in a month [ ]
- (b) More than once in a month [ ]
- (c) Occasionally [ ]
- (vi) How do members save the money to deposit with the group?
- (a) Curtailing their expenditure [ ]
- (b) Saving from the income [ ]
- (c) Provided by their family members [ ]
- (d) Others (specify) [ ]

**Credit Rotation**

**(A) Spread of loan**

Sl. No.	Particulars	Numbers
1	No. of members who have taken loan	
2	No. of members who have taken loan more than once	
3	Number of non SHG persons who received loan	
4	Total no. of loans	
5	No. of loans taken by members	
6	No. of loans taken by representatives	

**(B) Credit Utilization and Repayment**

Sl. No.	Loan category	Amount (in Rs.)	Repayment status
1	Consumption (domestic)		

2	Agriculture		
3	Animal husbandry		
4	Income Generation Activities		
5	Asset building		
6	Emergencies		
<b>7</b>	<b>Total</b>		



**(C) CCL Facility**

(1) Whether CCL facility availed                      Yes                      No

If Yes

(1) Amount Sanctioned (Rs.)

(2) Amount disbursed

(3) Purpose of loan

(4) Repayment of loan (Rs.)

**(D) Credit Rotation Process:**

(a) How do members raise their demand for loan from group?

.....

(b) How does group sanction the loan?

.....

(c) How does group priorities loan demand of members if capital available with group is not enough to meet the demand of all the members?

.....

.....

(d) How is the loan disbursed to the members?

.....

(e) How much time group takes in sanction and disbursement of loan to members?

.....

(f) What are the documents required for withdrawal of money from the bank and disbursal to the members?

.....

**(E) Repayment**

(i) What are the terms and conditions evolved by group in regards to repayments of loans?

(a) Interest rate .....

(b) Fine in case of default .....

(c) No. of defaults .....

(d) Frequency of installment .....

(e) Fixed term repayment .....

(f) Action taken by group to deal with the defaults.....

(ii) How the money generated through interest, fine and others source is utilized by the group?

- (a) Added to group capital [    ]
- (b) Utilized for group activities [    ]
- (c) Shared as dividend among members [    ]
- (d) Others (specify) [    ]

**(V) Auditing of groups**

(i) Frequency of group auditing?

- (a) Monthly [    ]
- (b) Quarterly [    ]
- (c) Six monthly [    ]
- (d) Annual [    ]
- (e) Not Done [    ]

(ii) What is being audited?

- (a) Group [    ]
- (b) Group Facilitator [    ]
- (c) NGO [    ]
- (d) Others [    ]

(iii) No. of Audit conducted so far? .....

**4.0 Knowledge & Awareness of SHG Members**

**4.1 About group processes and activities**

S.No.	Activities	Majority	Some	None
1	Meeting Calendar			
2	Rules and regulations			
3	Information in Group Records			
3.1	Cash in hand			
3.2	Balance in Bank			
3.3	Out standing loan			
4	Total capital of the group			
5	Total loaning of the group			
6	No. of members who have taken loan			
7	No. of members who have repaid loan regularly			

8	Name of the Bank			
9	Income of the group through interest, fine			
10	Objectives of the group			
11	Achievements of the group			
12	Cumulative Individuals saving amount			
13	Bank Transactions			
14	Constraints of the groups			
15	Others			

#### 4.2 Social Awareness

- (i) What are the local issues affecting their life as perceived and prioritized by SHG members?

.....  
 .....

- (ii) Availability of basic services to group members

Sl. No.	Areas of services	Service Providers	Availability		
			Majority	Some	None
1	Maternity services				
2	Immunization of child				
3	Immunization of mothers				
4	Children going to schools				
5	Access to PDS				
6	Sanitation facility				
7	Safe drinking water				
8	Family planning				
9	Pension Scheme				
10	HIV/AIDS				

- (iii) What efforts are undertaken by groups to avail basic services?

.....

#### 5.0 Savings of SHG members

- (i) **Saving Rate** (i) Initial: ...[                    ] (ii) Present: [                    ]

- (ii) What has motivated them to increase their saving rate?

.....

- (iii) Why have they chosen to save in group?

.....

(iv) Average cumulative saving per member .....

(v) Average Gains (Dividend) per member .....

(vi) Main purpose of saving as perceived by members

<b>S. No.</b>	<b>Purpose</b>	<b>Code No. (Majority-1, Some-2, None-3)</b>
1	Social security	
2	Food security	
3	Education	
4	Medical	
5	Marriage/ festivals	
6	Emergencies	
7	Agriculture	
8	Assets building	
9	Self respect	
10	Income Generating Activity	

**6.0 Income generation activities undertaken with project support or through internal lending**

(i) Activity .....

(ii) Date of initiation .....

(iii) Members engaged .....

(iv) Details of inputs and source

<b>Inputs</b>	<b>Source</b>				<b>Total Cost</b>
	<b>Group</b>	<b>Members</b>	<b>Project</b>	<b>Other</b>	
Land					
Raw material					
Training					
Credit					
Marketing					
Wages					
Others					

**6.1 Details of outputs**

(i) Total Production .....

(ii) Consumed .....

(iii) Marketable surplus .....

- (iv) Sold .....
- (v) Rate .....
- (vi) Total Income .....

6.2 What are the constraints/ difficulties faced by group/ members while being engaged in income generation activities?  
.....

6.3 What are appropriate solutions to overcome the constraints and difficulties as perceived by the group?  
.....

**7.0 Networking & Convergence:**

7.1 Do the members want to meet and interact with other groups located in vicinity of their village?  
If Yes, why? .....

If No, why? .....

7.2 How can interaction be facilitated among the groups existing around their villages?  
.....

7.3 What can be achieved or which issues can be addressed in a better way if members of different groups come together?  
.....

7.4 Whether SHG's federation/Association formed (1) Yes [ ] (2) No [ ]

7.5 If yes (1) Cluster level [ ] (2) Block level [ ] (3) District level [ ]

7.6 Are the members aware of on going schemes of line departments in their village?  
If yes, name the schemes?  
.....

7.7 Are the members availing benefits of these schemes? Yes [ ] No [ ]  
If no, why? .....

7.8 What are constraints/ difficulties in availing benefits of on going schemes?  
.....

**8.0 Influence power of SHG on village and community affairs:**  
.....

8.1 What are the perceptions of community towards women organized into Self Help Group?

- (a) Well organised family [      ]
- (b) Good relationship with their husband [      ]
- (c) Check on alcoholism [      ]
- (d) Say in family affairs [      ]
- (e) Control over saving [      ]
- (f) Self confidence [      ]
- (g) Awareness [      ]

8.2 What is existing level of interaction and consolation between SHG and Gram Panchayat VRMC?

.....

8.3 Major community development initiatives taken by SHG at the village level?

.....

**9.0 Increase decision making power of SHG members in their family affairs:**

S. No.	Areas	Before group formation			After group formation		
		Male	Female	Joint	Male	Female	Joint
1	Marriage of girls						
2	Marriage of boys						
3	Education of children						
4	Loan arrangement						
5	Purchasing of assets						
6	Savings						
7	Expenditure on festivals						
8	Participation in meetings						
9	Interaction with outsiders						
10	Asset building						

11	Income generating activities						
----	------------------------------------	--	--	--	--	--	--





Signature

Date:-

(Name of Investigator)

Signature of SHG's President/Secretary/ Treasurer Seal of  
SHG

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## Functioning & Performance of Swashakti And Swayamsiddha Projects In India



Women empowerment through SHG based micro finance has been central to development agenda in India. Indian government has also paid special attention to women's empowerment. Women's empowerment encompasses their enhanced status in social, political and economic spheres. Though, micro credit for poverty reduction has been accepted as a major tool in development discourse, however, women's empowerment through micro credit programmes has been limited. Swashakti & Swayamsiddha projects were launched by Government of India with the financial assistance from international agencies to empower rural poor women through micro finance. No doubt, the micro finance women empowerment programmes have greater impact on women's empowerment, however, their effective functioning and performance assessment is always felt imperative for policy decisions. Against this view point, present study purports to review the functioning and performance of Swashakti and Swayamsiddha Projects in India and suggesting policy measures for their effective functioning and improving performance. Present study has been planned in 9 chapters. Chapter 1<sup>st</sup> is introductory one which provides a brief account of women's empowerment, conceptualization of micro credit, growth and development of micro credit in India and reviews of literature. Chapter 2<sup>nd</sup> is concerned with rationale, objectives and methodology of the study. Chapter 3<sup>rd</sup> deals with empowerment of rural women through self help groups. Chapter provides depth analysis of micro credit and its impact on women's empowerment in India. Chapter 4<sup>th</sup> is related with role of project implementing agencies in promotion and development of SHG based micro finance. Chapter 5<sup>th</sup> is concerned with socio-economic status of women beneficiaries. Chapter 6<sup>th</sup> is related with functioning of SHGs and their impact on women's empowerment. Chapter 7<sup>th</sup> is all about the impact of SHGs on women's empowerment. Chapter 8<sup>th</sup> provides a brief account of constraints and problems in functioning of SHGs and micro finance programmes. Chapter 9<sup>th</sup> is concluding one which provides main findings and policy recommendations.

Gender equality is center to realizing Millennium Development Goals. Gender equality will not only empower women to overcome poverty but also their children, families, communities and countries. Thus, gender equality produces a double dividend benefits to both women and children. However, eliminating gender discrimination and empowering women will require enhancing women's influence in the key decisions that save their lives. Women themselves are the most important catalyst for change. However, challenging attitudes towards women at work requires a multifaceted approach. Gender equality, leading to increased work opportunities, enhanced capacities for livelihood developments, labour rights to women, enhanced social protection and overall increasing voice can enable women to participate equally in productive employment, contributing to women's development leading to economic growth of the nation. Gender equality, linked with women's empowerment, is thus seen as key aspect of economic growth.

Women form the backbone of agriculture, comprising the majority of agricultural labourers. They are also heavily involved in non-farm sector in rural areas. However, more than 90 per cent of rural women are unskilled, restricting them to low paid occupations. Women have little control over land and other productive assets, which excludes them from access to institution credit. Swashakti Project was planned at a time when Government of India had made attempt to operationalize the concerns for women's equality and empowerment. The project was initially implemented across six states, viz., Haryana, Bihar, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh. Later, it also included Uttarakhand, Jharkhand and Chhatisgarh. It covered 57 districts in three phases. The project was approved in March 1997 with the total project cost of \$53 million and bank financing of \$19.5 million. The project implementing agencies were Government of India and Department of Women & Child Development in the concerned states. The overall objective of the project was to strengthen processes that promote economic development of women and create an environment for social change.

The Swayamsiddha, which is also known as revised form of Indira Mahila Yojana aimed at all round empowerment of women, especially socially and economically, by ensuring their direct access to, and control over resources through a sustained process of mobilization and convergence of all the ongoing sectoral programmes through women's Self Help Groups. The scheme was launched in February 2001 across all the states and union territories for covering of 650 blocks by the year 2006. The main features of the scheme include improving socio-economic status of rural poor women, developing associations of local governments as facilitators, developing and strengthening SHGs, SHG clusters, and providing skill enhancement to the members for income generating activities, and convergence of services and programmes.

The project has created opportunities for thrift and credit among the rural poor women, inter-loaning and bank credit have enable rural poor women for

livelihood development and income generating activities. The scheme has benefited women in raising their economic status, their awareness levels and all round development. The scheme has also helped in increase in income. Awareness of various social issues has also being created among women. They are now being made familiar with various developmental schemes of several departments. which benefit women. The women members are taking active role in decision-making process at the family level and in the Panchayats. Women have also developed saving habits and thus, they are saving for the emergency purposes. Majority of the women members have received basic training regarding social issues, development programmes and starting income generating activities. In certain cases, women have organized into groups and associations for against of social evils.

Swashatki and Swayamsiddha Projects are the two major projects which emphasis on formation of Women SHGs and their strengthening, bank linkages and convergence of ongoing development programmes. Though, these projects are being implemented by Central and various state governments, involving a large number of stakeholders, the performance and functioning of these projects is being affected by several socio-cultural and administrative factors. In this situation, these programmes need special focus for their review and examining the emerging problems, constraints and challenges for evolving out effective strategies to resolve them and also ensure effective and efficient functioning of micro credit programmes in India which aim empowering rural women. Against this backdrop, the present study purports to review the implementation of Swayamsiddha and Swashakti projects in the selected states and examining the functioning of these programmes as well as assessing their impact on socio-economic status of rural women.

### **Objectives Of Study:**

The main objectives of the present study are as follows:

- to review the policies, programmes and projects of state governments and central government for development and empowerment of rural women;
- to study comparatively the modus operandi of implementation of *Swa-Shakti* & *Swyamsiddha* projects in the selected states;
- to assess the impact of projects interventions on socio-economic status of rural women and also to analyze the emerging differences

in the impact of both the schemes on socio-economic empowerment of the rural women;

- to study the accessibility of rural women to institutional and non-institutional credit;
- to assess the impact of projects on women's access to various development programmes launched by government and non-government organizations;
- to examine the problems being faced by rural women in accessibility of credit and administration of SHG's and also to examine the problems being faced by various stakeholders in proper implementation of the projects and achieving the targets;
- to suggest policy measures for socio-economic empowerment of rural women as well as effective and efficient functioning of SHG's.

In order to assess the functioning and performance of Swashakti & Swayamsiddha Projects, a field survey has been conducted in 12 states viz., Chhatisgarh, Jharkhand, Gujarat, Karnataka, U.P., Uttaranchal, Madhya Pradesh, Haryana, Andhra Pradesh, Bihar, Punjab and Rajasthan. The states have been divided into three strata – Strata-I denotes those areas where Swashakti and Swayamsiddha projects are in operation; strata-II points out those areas where Swashakti Project is in operation; strata-III indicates those areas where Swayamsiddha Project is in operation. Besides, controlled districts – where both the projects are not in operation were also identified in each strata in order to compare the findings of the survey. For smooth conduct of field survey, a set of interview schedules – State Nodal Officer, PIA, Development Functionaries, Bank Officials, SHG's Leaders and Beneficiaries were developed. Overall, 660 SHG leaders, 3300 women beneficiaries, 67 PIAs/Development functionaries and a significant number of bank officials covered in the sample of the study. The interview schedules were thoroughly checked, processed and tabulated. The policy measures are based on analysis of research findings and critical appreciation of pertinent literature, obtained from published and documentary sources.

## Main Findings:

- Most of the PIAs reported that base line survey was conducted before project formulation. The PIAs also provided the required support in terms of cash box, register and ledger to the SHGs.
- The role of PIAs as a facilitators have been reported significant in mobilizing savings, opening bank account, inter-loaning services, initiating income generating programmes and organizing training and orientation programmes.
- About 2/5<sup>th</sup> PIAs reported that convergence of schemes and development programmes with the line departments was ensured timely.
- Most of the PIAs organized programmes for income generating activities and basic training to the SHG members. However, the average participation in income generating training was reported low.
- More than half of the respondents reported that training for cluster formation was adequate. The cluster meetings are being organized on monthly basis.
- Most of the PIAs reported that group members still go to money lenders to meet out their credit needs since the adequate credit from banks is not available to them in time.
- Most of the beneficiaries of the projects were belonging to the age group of 26–45 years, low educated and concerning to weaker sections of the society. Majority of them were found married.
- The landholding size of the beneficiaries was reported to be small one. The main source of their sustenance is again reported to be agriculture and allied activities. Monthly income of the beneficiaries was reported to be less than Rs. 1000.
- Due to awareness and sensitization programmes conducted by PIAs, the perception and attitude of women members have become positive towards social and developmental issues. Most of the women were found against the social evils like dowry system, child marriage and divorce.
- The group size has shrunked slightly to the present stage from its initial stage. The composition of groups also shows that majority of the members are belonging to SC/ST and OBCs.
- In most of the cases, the group has been found stable. The meetings are being organized on monthly basis and common agendas are discussed in the meetings. The decisions are also taken by consensus and voting among members.

- The group savings is generally collected on the fixed date decided by the groups and the money is deposited in the banks, except a small funds for emergency needs. The bank accounts are generally maintained by President and Secretary of the groups. Less than 40 per cent SHGs were found availing CCL facilities.
- Majority of the members were found aware and having knowledge regarding the group activities. Majority of the members are also availing the basic services provided in the region.
- Average saving of SHG members have been reported to be Rs. 37 per month. However, the saving rate has been reported to be much higher in the state of Haryana, Punjab, Andhra Pradesh and Karnataka. The purpose of saving is reported mainly of social security, food security, investment in health and education, emergency needs and of course income generating activities.
- About 60 per cent SHGs reported that SHG federations have been formed mainly at the level of cluster and block level. A significant number of SHGs are also availing the benefits of such clusters.
- Majority of the women members joined SHGs by self- motivation, motivation by SHG promoters and family members. Most of the beneficiaries reported that the frequency of group meetings is monthly. More than half of the beneficiaries said that all the members participate in such meetings. They also reported that decision in the meetings are taken by the majority of the members.
- Most of the beneficiaries were found aware and having adequate knowledge regarding group activities such as loaning, procedures, rules and regulations, income, achievements and constraints of groups.
- Most of the beneficiaries reported that their average saving is above Rs. 40. The main purpose of their savings is also reported to be social security, food security, investment on health, education, marriage, festivals and emergency needs.
- More than 3/4<sup>th</sup> beneficiaries reported that they have received training/orientation/exposure related to SHG activities. Most of the trainings were provided for skill enhancement, marketing linkages, development of micro enterprise and both in agriculture and non-farm sector.
- Training programmes have enabled women in improving their confidence level, skills, greater access to market linkages, realizing their rights and entitlements and increasing their income levels. The purpose of loaning has been reported mainly for consumption, animal husbandry, agriculture operations, and income generating activities.



- The impact of SHGs on women's empowerment has been seen in increased mobility, recognition in family, community and interaction with outsiders, access to health, immunization, and medical services, and increased participation in decision making and development process.

### **Policy Recommendations:**

- Women's empowerment should be reflected through a direct budgetary commitment rather than a core component of all development agenda. The micro credit as a component should reflect in the policies and plans oriented towards women empowerment to enhance women's agency on social, political and economic levels. Women's agency must be given primacy. Women's rights over property rights need to be enhanced, and women access, control and decision-making needs to be ensured in all programme components.
- All programmes need to evolve common set of indicators for measuring progress on women empowerment in order to assess the contribution of distinct strategies towards women empowerment.
- There is need to streamline government programmes and to ensure convergence of schemes, so that officials' support for skill training, extension support, credit and other enterprise related services may be accessed easily.
- Micro credit programmes must include strategies and budgetary allocation for building the capacity of SHGs, their members and federation of SHG to manage savings and credit, augment vocational skills and promote enterprise. Skill training programmes should be linked with market analysis, credit provision, income generating activities and market exposure.
- Designing wide range of financial products and services is the need of hour. SHGs have different kinds of credit needs and thus, the credit needs should be classified into different categories such as livelihoods, income generating activities, investment in education, health, consumption, household needs, marriages, death ceremonies and products for social security.
- There is urgent need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major impediments which are denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made more easy and simple.
- Micro financing institutions need proper regulation and operation of business transaction. Thus, RBI, SIDBI, NABARD and other organizations should evolve proper mechanism for monitoring, supervision, direction,

appraisal and evaluation of micro financial institutions as well as self help promotion institutions.

- A proper mechanism should be evolved to prepare data- base on SHGs, SSPs, MFIs, etc. A census of SHGs may also be undertaken for ensuring effective regulation of micro financing activities and examining their problems. MIS with good management backing needs to be developed to achieve sustainability of micro financing institutions.
- Transformation of the repayment culture is required. Any expansion of micro financing services will need not only appropriate and efficient micro products on a very large scale, but also customers who care willingly to pay the full cost of those services. Bankers must change their attitude towards small loans to poor people, including women, as a social obligation of treating them as potential business entrepreneurs.
- Government should promote micro credit systems only when they are linked to social mobilization and community empowerment. The government agencies should not be involved in mobilizing communities themselves. This task should be left to NGOs and CBOs. Financial institutions should concentrate on training and capacity building only on financial matters.
- Micro credit should be made available not only for income generation but also for consumption needs arising out of emergencies, crisis, as also for housing, sanitation and provision of basic amenities. Micro credit should be provided in the form of revolving funds so that local communities can identify priorities and not be restricted by any predetermined activities.
- Government support is required to start income generating activities. More training in income generating activities is required. Training programmes should be organized as per market demand and feasibility studies be undertaken. Marketing facilities need to be provided to the SHGs.
- Manpower is a prerequisite to implement such social programmes at the grass root level. There is need for providing project-implementing agencies with specifically designated separate staff, which is supposed to be an umbrella programme of women's empowerment.
- Single window system needs to be adopted with specific purpose of women's empowerment. There is too much overlapping in inter-departmental, inter-ministerial and inter-agency.
- All record keeping has to be done manually and that is very time consuming. Thus, a computer and a computer assistant for the programmes would go a long way in maintenance of records, accounts, correspondence and updating the same periodically.

- There should be timely release of funds and its channelization to the concerned departments and agencies. The delays in allotment of funds and their release should be discouraged and taken seriously by the high level authorities when it happens in any state. There is also a need for timely and quick approval of activities proposed.
- Proper monitoring of SHGs, SHG promoters, PIAs and other development functionaries should be ensured on part of state government and Central Government agencies. The ad-hoc arrangement of supervision, monitoring and regulation of projects should be discouraged.
- There should be creation of permanent cell at the state level to oversee the functioning, monitoring and evaluation of the projects frequently with fully equipped infrastructure like computers, Internet, mobility facility and minimum experienced and qualified staff.
- Marketing centers may be provided within the village to ensure better selling of products. Quality control of products is needed. There should be more budgetary allocation on market development in order to provide an effective platform for marketing of SHG products.
- The overlapping of programmes in the same block creates confusion and therefore, this should be discouraged while the provision of revolving funds for the SHGs may be ensured.
- The scheme of Swashakti should be closed down since its duration is already completed in June 2005. However, the scheme of Swayamsiddha may be extended further. The similar type of women empowerment programmes may be critical for poverty alleviation and economic empowerment of poor rural women. Thus, the proposed scheme of Indira Priyadarshini Yojana in Uttar Pradesh and Bihar is expected to give impetus to women's empowerment. However, the proposed geographical coverage is very low and it should cover in future at least seven states— Bihar, Chhatisgarh, Jharkhand, Orissa, Madhya Pradesh, Rajasthan and Uttar Pradesh where the majority of poor live.
- SHG federations formed under the Swashakti and Swayamsiddha Projects should be handed over to the women's associations, however, state regulation on them should be ensured. At present, Gujarat and Chhatisgarh have decided to provide an additional support to SHG clusters formed under Swashakti Project. This commitment should be made by other state governments also so that these clusters are matured enough for their sustainability.
- The SHG members should be inculcated the feeling of collective development, social harmony and active role in development process and governance. The members should be mentally prepared for starting income generating activities and their sustainability.

