

# Women's Empowerment through Self Help Groups

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## ARTICLE DETAILS

### Article History

Published Online: 09 March 2019

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### Keywords

Microcredit, Self-help group, women empowerment, income

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## ABSTRACT

Self help groups make use of the microcredit system for the cause of poverty eradication by eliminating the need for collateral thus making a large section of society creditworthy. This system after it became a huge success in Bangladesh as Bangladesh Grameen Bank was adopted in many regions in order to recreate its success. In India, self-help groups were used to bring out some improvement in women's condition. Thus women empowerment was aimed through starting of many self-help groups in India. Empowerment is imparting power to women to take decisions in their own matters and being in control of their own life. Empowerment occurs at cognitive, political, economic and physical aspects. The empowerment of women in all walks of life would happen only by the economic independence of women. Which increase their dignity and self-worth. The self-help groups have tried to raise the women's role to that of the contributor to family income in this paper the whether self-help groups were successful in their venture in light if very few examples are analyzed along with its what are the drawbacks that limit the self-help groups in achieving its maximum potential are observed.

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## 1. Introduction

Women's empowerment is a term which has multi-layered meanings. It can be defined in terms of social, political, economic, physical and cognitive aspect. Development of society would be only possible if all the sections of society are given equal importance and only all-round holistic development will lead to sustainable growth and development (Mishra, 2004). The aspect of overcoming the gender barriers were to be taken into consideration while planning programmes, policy becomes useless, in a society where gender discrimination exists if the policy does not oversee any ways for overcoming that and reaching the target group or assist the marginalised section in achieving their developmental goals by combating the gender discrimination they face (Kelkar, 2005). Keeping this strategy in mind the self-help groups were proposed in the ninth five-year plan. The concept used women empowerment as a key tool for the eradication of poverty which was a way for achieving dual goals. Women empowerment was the strategy as well as one of the end results of the programme. Self-help group Programme is using micro-credits to help the women from poor households to support themselves and others in the group. It was established to cater to the financial needs of poor women in a credit market which considered them not creditworthy (Deivam, 2008). Self-help group focuses on improving the condition of women, which would lead to the betterment of their families and thus the welfare of the community can be achieved. This report starts with defining the empowerment of women, various dimensions of the empowerment, gender mainstreaming of the government programmes, the characteristics and history of self-help groups in India and how the self-help groups have contributed to the empowerment of women in India by the help of secondary data obtained from various journals, PhD thesis, reports and books.

## 2. Women's empowerment

Indian society is a society of contradictions, and the same cultures have proclaimed women as the goddess of education, wealth and power, but in actual fact, women in the household are denied of education share in property and power to control their own life. They are depicted to be respected and worshipped while the ground reality is that women are deprived of self-dignity and self-worth. The society was phalocentric and throughout history, this setup was preserved through carefully designed practices and traditions. The perpetuation of all the practices was a technique devised to get undue advantages for one section of society while stripping away the basic rights of other section of society. Family, educational institutions, religion were all institutionalizing the oppression of women. Female feticide, child brides, dowry deaths, domestic and sexual violence against women, acid attacks, eve teasing, and depriving women of the family property would be the some of the negative indicators of the status of women in the society., (Sabarwal and Jejeebhoy, 2012). Violence, rape threats were all utilised in order to threaten women to stay in the place where they were imprisoned since a long time and never come out and question the norms and beliefs that was a product of androcentric thinking (Mishra, 2004). Empowerment means imparting power or reforming the power equation such that the marginalised sections are also allotted with the power to make decisions concerning their lives. Women's empowerment is a concept of bringing women to the mainstream of society from the periphery (Mishra, 2004). It is about discarding the restrictions imposed due to their gender identity and ensuring that no opportunity is inaccessible to a woman due to her being a member of the female sex (Kohli 1997). Women were constrained and limited in many areas, they had less mobility, working outside the household and being a breadwinner was considered a taboo, politically they were invisible, although the constitution had granted them voting rights a question arises whether they were the one who was utilising it or they used according to the will of their male family members, let alone the candidature in elections and

participation in policy-making and planning (Mohanty, 1995). The developmental plans started to focus on reducing gender discrimination and it must be perceived as an indicator for development (Acharya and Ghimire, 2005). Women consider themselves as inferior gender due to the age-old beliefs that are institutionalized through various socializing agents. Women who are engaged in taking care of their own household, although they work throughout the day their work is never recognized nor rewarded. They develop a negative image of themselves, of being unworthy and who does unproductive work, whereas the men who are generally the breadwinners of the family are considered as the superior sex because their work throughout the day is income generating and is used for the subsistence of the family (Duflo, 2012). Not only men but women also support the oppression of other women because the misogyny is internalized by society through agents of socialization. Although women consist of half of the population, they were left behind when the other half was seizing the opportunities. The situation was adverse to them because of their gender identity. Everyone is born female sex was attributed to a gender identity of woman/girl which has attached with the behavioural aspects that were considered inferior to that of men. Women were socialized to become dependent on the men and to consider them self-subservient to men. Development is an all-encompassing term inclusive of the whole population. It is a way of maximizing the opportunities for both sexes and not increasing the choices for one sex at the cost of others (Mishra, 2014). Once gender equality is achieved development of humankind would take place (Sundar, 2004). Gender was always being the criteria for determining the position in the social hierarchy. Gender issues are the problems which affect women directly or indirectly and that include the taboos and stigmas associated with ill-treatment of women and empowering them is the constructive approach in reducing it. Empowerment is context specific may be interpreted differently according to the contexts they are in. It may be defined as fulfilment of basic needs, autonomy in decision making, control over financial resources, equal access to opportunities, combating discrimination, the creation of a self-identity according to the various situations but, in reality, empowerment may be defined as an all-inclusive term combining all these aspects. According to the Cambridge dictionary, empowerment is defined as the process, of gaining freedom and power to do what you want, or to control what happens to you. Women's empowerment is the altering and deconstructing of the patriarchal institutions which perpetuate conventions and practices at the expense of women or underline that women are of a lower standard to men (Kohli, 1997). It covers a broader range of activities which includes organizing themselves to stand up and protest against the system which oppresses them (Padmavathi, 2013). It is a process which would elevate their social status (Sundar, 2004) and the creation of a stronger self-image by encouraging their inborn talents and capabilities. By encouraging it means to provide them with opportunities equal to men, material support and financial help to prove their talents, and to live by them by which they become self-reliant, which will increase their confidence to fight back against their growth inhibiting factors. At the International Women Conference in Nairobi 1985, it was defined as a redistribution of social power and control of resources in favour of women (Panucha and Khatik 2005).

Empowerment is a process and a goal at the same time. Women themselves need to take interest in the process and to initiate it, empowerment cannot be spoon-fed to them but it can only happen with their full-fledged support and cooperation. Women's empowerment is not an issue has implications for only women rather, it's an issue with broader aspects while it acts as an indicator of the development of the whole society (Sundar, 2004), so for attaining the development of the community the issue of women empowerment should as well be tackled. It happens at a personal level and collective level when people are organized to groups it is a platform of awareness for them. Empowerment in all political, economic, social spheres would lead to sustainable development. Goals of empowerment are to increase the participation of women in the decision-making process, increase their access to resources, upward mobility in social hierarchy by which equality, development and social justice are achieved (Mishra, 2014). The term empowerment perceives power in three different aspects 'power to', 'power with' and 'power within' (Galab and Rao, 2003). Power to signifies the complete command of women in every aspect of their existence which includes their body (including reproductive rights), work and labour and over the financial and material resources. The second aspect power with denotes the collective power or the influence that women can exert when they stay together in a group on government especially the local self-government in decision making, the market where they can negotiate to bring in terms with their interest and community as a whole. The power within is in relation to the uncovering of their inner strength. Once they develop a positive self-image and reveal self-confidence, they are capable of showing their objection to practices which are the criterion of gender for giving privileges to one group and depriving others of enjoying their rights. Women empowerment assists them in breaking the norm of protective dependency (Kelkar, 2005) Empowerment of women according to The United Nations Development Fund for Women includes the following factors in its definition of women's empowerment.

- a) Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed.
- b) Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- c) Gaining the ability to generate choices and exercise bargaining power.
- d) Developing the ability to organize and influence the direction of social change to create a more just, social and economic order nationally and internationally. Empowerment is about ensuring the participation of women in the decision making process and bestow equality, development and social justice to females (Anil Dutta Mishra, 2014). It is a vibrant, multifaceted way which aims at awakening their dormant talents and developing them such that they can earn a living by those talents.

Empowerment Characteristics of empowered women include (Mokta, 2014)

Autonomy in decision making in matters concerning themselves and their suggestions and decisions have equal importance to that of their male counterparts in family affairs. They consider themselves equal to men in all aspects and believe that mutual support and working together would lead to achieving development. They understand that males and females are two equal halves of humanity that must not counter act but cooperate with each other.

Awareness about their capacities and capabilities. Their hidden talents are uncovered and they can pursue them for earning a living. When given a chance they are in a position to contribute towards the empowerment of all women.

They have developed ideas, beliefs and values based on their own personal experiences and wisdom rather than what they are being made to accept by the patriarchal personal institutions.

Independence and self-reliance in all walks of life, and which can resist any kind of gender discrimination.

Women become politically visible and have a crucial role in political and policy decision

### 3. Various aspects of women's empowerment

**Cognitive:** Their inferior status is being realized and they make decisions challenging the existing traditions which institutionalize the subordination of women (Mokta 2014).

**Economic:** They are financially independent and are able to fulfil their own needs with their and income and they contribute towards the family expenses. Women's market participation and resource equity are the two parts of economic empowerment (Kakkar and Lakshmi, 2017). Opportunity to work is an important aspect of this. Generally, in India women staying within the household doing work for their family and staying at home was preferred rather than women stepping out to earn a lively hood and to contribute to the family income like their male counterparts. The work of women to play the role of caretaker and fulfilling household chores go unrecognized and unpaid. When women face zero restriction in doing a job of their choice, to earn an income, which becomes a major characteristic of economic empowerment.

**Political:** They are conscious of their political rights and responsibilities. They are active participants in political decision making, pressure groups, and politically visible to alter the course of development in favour of them. They exercise their right to vote and they make an informed choice while doing so.

**Physical:** They have self-determination over their body. This includes their sexual rights, reproductive rights and their health (Kakkar and Lakshmi, 2017). Women, especially from rural area face numerous health issues like malnutrition, low immunity etc which make them more vulnerable to health hazards. Maternal health care is also a part of this.

### 4. Gender mainstreaming

The term gender mainstreaming was popularized during the 1980s. It is defined by the United Nations the process of

assessing the implications for women and men of any planned action, including legislation, policies or programs, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programs in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. Evaluation of any policy must be done by using gender equality as a criterion. Reducing gender disparity must be accepted as an important developmental goal. The ultimate goal is to achieve gender equality. Gender mainstreaming concentrates on broadening society's tendency to accept women as equal human beings. (Kelkar, 2005) Gender mainstreaming requires attaching the gender perspective to policy formulation, implementation monitoring and evaluation, developmental institutions must be inclusive of women, stopping the violence faced by women in both public and private spheres, altering the existing system of unequal power distribution to genders and accepting and acknowledging the skills, works and identity of women. Any Programme or policy would not be effective unless it takes into consideration the ground realities of the society in which it is going to be implemented. Indian society has gender discrimination at all levels of society. It restricts women from active participation in public life and prefers them to have a live a life without identity (Mishra, 2006). If a policy is going to be planned and implemented this gender mainstreaming perspective must be brought into it for the wider reach of the policy. The policy must take into consideration the discrimination, restrictions, inaccessibility of opportunities faced by women due to their gender identity and assist them in overcoming the problem such that without any inequity, can receive the benefits of the policy. Each stage starting from planning to implementation needed to take into consideration the gender perspective such that the needs of all people get satisfied. It does not show favouritism to any gender but ensure no gender get preferential treatment (Kelkar, 2005). If it is not applied to policy, there will be an unequal rendering of benefits to men and women which lead to bringing the light of development to one part of society while leaving the other half in darkness. This partial approach to development is not sustainable. Demolishing the existing social structure which works based on a patriarchal system is necessary such that the feminization of poverty get reduced (Kelkar, 2005). Due to the gender discrimination that is deep-rooted even within the families that do not come within the poorest category, women are deprived of ancestral property which leads to increase of poverty of women within the family. The whole society should be made aware of the intensity of the situation. A fourfold policy is suggested by Erturk (Rath, 2009) and policy can be applied to sensitize the whole society about the unfairness of the existing structure. The first aspect of the policy is the incorporation of gender aspect to the policy formulation. The second aspect is discarding the gender biases in the legal and legislative system such that the practices based on gender discrimination do not have any constitutional or judicial validity. The third aspect is planning programmes for women empowerment to bring women in par with men in development. The fourth fold is addressing the problem of gender discrimination as a problem that affects the social health of the whole society and tries to resolve it by associating with people who are interested in resolving the



issue. Gender mainstreaming is about reforming the degrading attitude of people about gender discrimination, and replacing it with gender equality. It discards the age-old customs perpetuating the unfair treatment of women. This cannot happen alone without giving women financial assistance, but rather the economic, social political, physical, and cognitive empowerment should go hand in hand. Through self-help groups, women are empowered to question the unbalanced gender equations and to empower themselves by doing so. Women have been prisoners of their own image (Mishra, 2006) created by the society when mobilized by self-help groups it evolved as a platform for tarnishing this image and creation of their own identity and recognition. The economic empowerment increased their role in decision making and development of a positive self-image which gave them confidence for active participation in the political process and social activities. It uncovered their hidden potentials and utilizing these talents to earn a living. Gender mainstreaming aim at making the development holistic and sustainable.

### 5. Self help groups

Microcredit system existed in our country years back. In indigenous form, it was not fully developed to tap its potential and not institutionalized in such a way that it would be a powerful tool for women's empowerment and poverty eradication. When the history of microfinance is traced, two different models of microfinance can be found one is Latin American and the other is South Asian. The former has the capital building as the central theme, while the latter focuses on socio-economic empowerment of women the self-help group use the latter approach of the microfinance. After the Programme was introduced in Bangladesh as Bangladesh Grameen Bank and its success created ripples all over the world (Ruby, 2008). It questioned the existing convention of lending only who can give an assurance of collateral and excluding a large section of society who are in need of financial assistance more than everyone else. Many other governmental nongovernmental plans were inspired by this Programme. Good Faith Fund in the USA was one of the earliest microfinance programmes started to recreate the success of Bangladesh Grameen Bank. While Bill Clinton was the governor of Arkansas he promoted the programme (Schreiner and Morduch in Carr and Tong, 2008). The elimination of collateral from the scene gave social security to the underprivileged women and grouping them into groups of 15- 20 members were acting as organizing a platform for them for social mobilization. The self-help group covered the aspects of economic, political, social, cognitive and physical empowerment of the women. Self-help group work by means of meetings which are held at regular intervals and the thrift amount is collected then all the proceedings of meetings are recorded and the account of thrift amount is also documented and then self-help group is linked to banks where the collected money is deposited and they get loans in and collected amount deposited in bank act as a security for banks. Who is most in need of a loan is decided within the group by discussing it among themselves. This would eliminate any possibility of a biased or prejudiced selection of the recipient of the loan when this is done by considering the entire group member's opinion. There is a collective responsibility on every member, of the group and all

the members are eagerly waiting for their turn to access the credit facility, so they will be observing the promptness of repayment by the borrower.

(Sayantan, 2008) This constant watch by other group members will create a healthy pressure on the borrower, such that she will be regular with all the instalments (moral hazard problem). This monitoring by the group members is more effective than by the banks as all the group members come from the same geographical location and know the socio-economic background of each other such, that once the repayment is over other group members can avail the opportunity (sequential financing). If the borrower was punctual with all the instalments, then she gets an upgraded status of being qualified for a higher credit amount (progressive lending). This strategy has another side if the borrower fails to repay the amount she may not be eligible for the loan ever again (contingent renewal). The credit repayment is according to a preplanned timetable and this would ensure a fiscal discipline such that if any instalment is not punctually paid by the recipient, then the lending group can strengthen their surveillance which would add up the pressure on the recipient of the loan to repay it within the prescribed time period. The deposit system is also an opportunity for the poor to start the saving habit through which they can eventually develop their deposit to a substantial amount. This provides them with a secure feeling that they have financial resources for emergencies, monetary needs, and if faced with some accidents and this amount would act as an indemnity against future calamities. The Self Help Groups were originated in India in order to combat poverty in a more participatory and target oriented approach. According to National Bank for Agriculture and Rural Development, "A self-help group is a small, economically homogeneous and affinity group of rural poor, voluntarily formed to save and mutually agree to contribute common fund to be lent to its members as per group decision for their socio-economic development". They are devoid of any political backing. Self-help groups are civil society organizations which are formed for ensuring active participation of women in the economic political and social sphere and form a development strategy inclusive of women. The genesis of this is dated long back. The concept of microcredit system through Bangladesh Grameen Bank (1976) which was introduced in Bangladesh by Prof Mohammed Yunus was a success story which inspired many states to adopt the system (J.A Ruby, 2008) The principle behind the self-help groups are humans are social animals, and rather than being in solitude they are able to face their difficulties in a better way when they are organized into a group they get the strength to overcome the problems when they do it together, they help themselves in a better way when they are a collective entity. Self Help Groups focus on poverty alleviation through microfinance. National Bank for Agriculture and Rural Development has defined microfinance as follows: "Microfinance is all about the provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their standard of living." The concept of microfinance became so crucial in poverty alleviation all throughout the world that the United Nation declared 2005 as the year of microcredit. According to the World Bank Development Report

(1990), microfinance is recognized and accepted as one of the new developmental paradigms for alleviating poverty through social concepts and dimensions of women empowerment. Self-help is a voluntary group of people who are from a homogenous social and economic background and have similar kind of problems and they come together in their meetings to discuss their problems to find a solution. Self-help group assist the helping themselves and other members in the group. The participatory approach was made a reality by self-help groups. The direct participation of people makes more attractive as it would eliminate any kind of intermediaries and directly reach to the target groups. It also assures them with social security as they form groups at an informal level. The emergence of the concept of 'spread effect of growth' for poverty alleviation (Galab, and Rao, 2003) was being popularised. The group aims at increasing the saving habit of members by collecting an amount at their meetings which are held regularly and started to give credits, to members when in need. Then through the self-help, group banking linkage programme which started in 1992 and the rural poor had banking accessible to them. They were excluded from the formal banking system as they could not provide any guarantee for the credit they were given, but once the self-help groups start emerging the group itself became social collateral (M A Ommen, 2007) by this the poor became bankable and banks had less uncertainty factor. As self-help group were linked to a bank which was the middle man between the poor and the banks which reduced the transaction charges for both poor and banks. Objectives of the self-help groups include poverty eradication, financial upliftment, women empowerment and regional development. Self-help groups evolve through three stages (Mishra, 1999) the initial stage is when the self-help group is formed, the group members are yet to form adherence to the group and solidarity within the group. As they start meeting regularly and keep working for a while, they reach the second stage when they feel the need for rules and regulations for their self-help group which can be flexible according to them in case of emergency. For regulating this, the emergence of a group leader becomes a requisite, hence by second stage self help groups construct a framework for their working and also select a leader among them. The final stage is when the self-help group is working full-fledged and is capable of sorting out any difference of opinion within the group. All the group members have full involvement in decision making and all other activities of the group. Every member is well informed about the goal to be achieved through the self-help group and they work single-mindedly for achieving that. The group is equipped, and willing to take up any social, economic or political issue in the locality and act as a group to rectify it. Lack of access to labour markets and employment opportunities, to utilize their capabilities productively, resources, lack of access public services as education and health, vulnerability to economic risks and to public and domestic violence, as well as constraints on mobility, lack of representation national and international levels, being without voice and without power at the household and community are considered to be causes of poverty of women by Amartya Sen all these are addressed by the self-help group which implies that all self-help group covers broader areas of poverty reduction.

## 6. Characteristics of self help groups

(Valarmathi, 2016) A self-help group is usually 10- 20 members. This may vary according to the distribution of the population in the region where the groups are formed. The limit for a maximum number of members is placed because the core of the idea of self-help group was to bring in the direct participation of the beneficiaries. The group members are from the same locality. This makes it easier for the members to convene the meetings regularly and all the members can attend it without fail as the meetings are held near their residence. This is a method to promote the development of the local region by the development of the local people of the area. If the number of members increases, then the involvement of all the members cannot be ensured which would be failing the major aim of the Programme. There is homogeneity in the socio-economic background of the members, so everyone can relate to each other's problems and try to find a solution together which is acceptable to all. They will have common goals and aspirations and they will work together through the self-help group to fulfilling those. Self-help group will be given recognition by a unique name. Members will have a sense of belongingness to the group, which will make them work together for their common good. The group is informal in nature to avoid the slow decision-making process and red-tapism of the bureaucracy. The meetings are held in every week, if possible, more than that. This way the continuity of the working of the group makes the functioning of the group smooth. The collection of a small amount from each member as thrift is done at the meeting. The meeting is held at the house of a member and the time schedule of the meeting is decided according to the convenience of all the members. The minutes of the meeting are recorded by the secretary of the group other than a secretary, there are a president and the treasurer for the group. These positions are held by the member in the cycle. The treasurer takes care of the thrift saving and the credit system of the group. The decisions made at the meetings are recorded and follow up is done by the members. 'Corpus' (capital fund) is the total fund collected from the regular collection of savings from the members, and this is utilized in giving the credit to members when in need. This amount is promptly paid back by the recipient of the loan due to peer pressure. This inculcates a saving habit in the members. The corpus also acts as a guarantee for loans from outside such as banks. The confidence of the members will increase once they can save a substantial amount. Thus the access to microfinance would act as an accelerator for development.

## 7. Self help group bank linkage programme

National bank for agriculture and rural development with its vision for the development of rural areas started the self-help group linkage in 1992. The aim of the self-help group bank linkage Programme was to combine the elements of adjustability, adaptability and sensibility of the informal credit system and the elements like organizational and managerial excellence, financial stability such that there would be a credit system tailor-made for rural India. The Programme would create an interface between the formal banking system and the rural poor. Widening the credit system such that it reaches the grass root level where it is not accessible. The self-help group bank linkage Programme has three models which are used in

the linkage of rural poor to the formal banking system (Singh, 2017)

- Direct Linkage Model

The thrift amount from each member is collected and deposited in the bank in the common account of the self-help groups. The credit is given to the self-help group by the bank and it selects the most suitable recipient for loan and gives them a loan at an interest rate decided commonly by self-help group. As the loan is given to the self-help group, it becomes the collective responsibility of all the group members to pay back the loan in time. The group itself or the group members act as collateral for the bank. Due to the peer monitoring by the group members, the loan is paid back to the self-help group in time.

- Modified Direct Linkage Model (1)

In this model, the savings are deposited collectively through the self-help group, similar to the direct linkage model, but credit is given to individuals. These individuals are selected by the self-help group but the recipient receives the loan directly from the bank. The group members are not directly responsible for repayment, but they are ethically obliged to pay back.

- Modified Direct Linkage Model (2)

This model is the same as that of the modified direct linkage model (1) but the difference is in the involvement of the NGO. The NGO is the facilitator of the group, and they are not involved in monetary relation between bank and self-help group.

- International Fund for Agriculture development Model

IFAD is a specialized agency of the United Nations that aims at eradication of poverty in underdeveloped countries by enhancing technologies in agriculture. They invest in grass root level participation activities like self-help groups. It is identical to that of the modified direct linkage model (2). If the programs are in collaboration with IFAD then government departments much as rural development would be monitoring the programme in selecting the target groups etc. but the credit would be given at the individual level.

- Indirect Linkage Model

The basic structure is similar to that of the Modified Direct linkage model (2) but NGO involved here has a role in the financial transactions. It is the connection between the self-help group and bank. The NGO receives the credit from the bank, which is passed on to the self-help group and through self-help group, the individuals get the credit.

- Modified Indirect Model

In this model the NGO is connected to the bank and credit can be accessed from the NGO through the self-help group or individual level. The self-help group groups consist of entrepreneurs and artisans, and they get the help of NGOs in procuring the raw materials and marketing and advertising.

## 8. Brief history of microfinance in India

According to (Padmavathi, 2013) Rotating Savings and Credit Associations have been prevalent in India since ancient

times. These were the earliest form of the microcredit system that existed. It was known as Neotai system in northern India, and in Western India, it was publicly recognized as bishis. In his book Malabar Manual, William Logan (1887) wrote about the microcredit system existing in the southern part of India especially the Malabar region it was termed as kuri. The first stage of the formation of this microcredit system was people organized themselves into small groups consisting of 10 to 15 members to arrange for money in case of emergency. Then when the potential of the programme was understood, then emerged a new set of organizers to arrange the meeting to collect the thrift amount, and they did it with aiming for some personal financial benefit for them. They would get an amount from the thrift amount as commission for organizing the microcredit system. (Ruby, 2018) The self-help group movement in India gained momentum after the success of the self-help group programme in Bangladesh pioneered by Prof Mohammed Yunus. The famine in Bangladesh in 1974 was the time when this concept emerged as a saviour for the poor, who were trying to rekindle their livelihood after the famine. The banks were not ready to give them credit as they were considered as unbankable and they did not have anything to mortgage for the loans they received. The next option was private money lenders, who charged exorbitant interest rates and made them indebted for life. Prof Mohammed Yunus started by pursuing the local banks for giving credits to poor women, and in the absence of the guarantee, he stood as the guarantee for all these loans which were promptly paid off by the women. The success of the pilot programme leads to the elaboration of the programme and establishment of village credit society in 1976, which later expanded to Bangladesh Grameen Bank in 1983. The achievements of this programme gave momentum to the spreading of the self-help group all over the world. (Rath, 2009) The other reasons for development of the Programme include the approach of development from grassroots by empowering them to solve their problems on their own, rather than making them hang on to the help of an external agency this antyodhaya approach (bottom-up) approach help the people to train their skills and mobilize their own resources to overcome the production indivisibility. They were raised to the status of being bankable which gave them an advantage of availing the loans in an emergency or for starting self-employment. The feminization of poverty, which indicates that it was women who were more victimized by poverty than men. World Bank report in 1991 says women are central to poverty alleviation programs and microcredit to women focuses on women poverty. These made many areas adopt this strategy. The International Women's Conference in 1995 accepted it as an effective way to reduce poverty through the empowerment of women. The Micro Credit Summit was held in Washington DC in 1997. Mysore Resettlement and Development in 1985 was the NGO to introduce this system and start setting up self-help groups. MYRADA put forward a proposal to National Bank For Agriculture And Rural Development requesting financial assistance for the Programme in accordance with the request for financial assistance in 1987 National Bank For Agriculture And Rural Development offered MYRADA an amount of 1 million Indian rupees. This was utilized in skill development programs, organizing the members to a self-help group, and other expenses related to the programme. The amount was



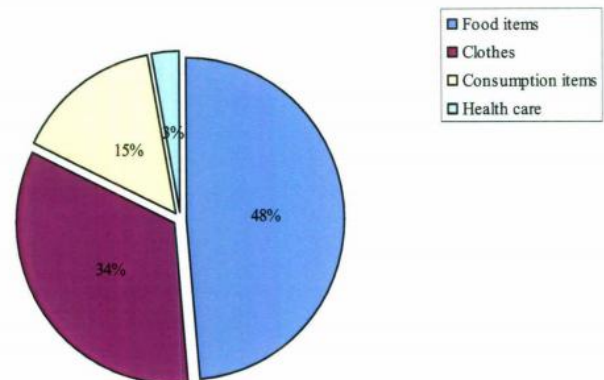
granted on the backdrop of the experience of MYRADA in organizing self-help groups since 1985. The future prospects of the programme were recognized by National Bank For Agriculture And Rural Development and in 1989 a similar financial assistance scheme was introduced where other NGOs who are organizing self-help groups can also avail this facility. RBI acknowledged this system by 1991 as a replacement of the existing system for poverty eradication. Self-help group bank linkage Programme was introduced in 1992. In the initial stage of the Programme 500 self-help groups were linked to banks and when the pilot project was successful more self-help groups were linked. The self-help group model for women empowerment commenced in the ninth five-year plan (1997 to 2002). The tenth five-year (2002-2007) plan defined the goals achieved through the self-help groups as social change, development and empowerment of women.

### 9. Women's Empowerment and Self Help Group

Women always remained in backstage because of their passive involvement in decision making (Mishra, 2014). Due to the existing patriarchal norms, they have excluded from the decision-making process even at their households. Self-help groups brought a whole new platform for women empowerment. It covered almost all aspects of empowerment (social, political, economic). Self-help group improved the qualitative and quantitative participation of women in decision making (Kohli, 1997). Through the microcredit system, they got access to credits and economic empowerment was made a reality. Once women become economically empowered their decisions and suggestions were considered significant, which gave them upward mobility in social status, and once they could make informed choices by themselves, they became politically empowered. Self-help groups developed into a pressure group which consists of women who played a crucial role in decision making. Thus they become politically empowered. Here in this paper each of the parameters for women's empowerment is examined in different regions are taken to analyse the impact of self-help groups on women, and we see how self-help groups have helped in fulfilling those criteria. Various studies on self-help groups in different localities are taken into consideration.

Self-help groups are formed at the local level so all the members would be acquainted with each other. They have regular meetings at least once in a week where they discuss all sorts of issues. This would include the issues at their personal level, social and political issues once they attend the meetings and raise concerns over various topics and try solving them together. This would develop a mutual friendship, unity among the members, thus initiating the gradual formation of social capital (Rath, 2009). In these meetings, a small amount from each member (thrift) is collected, although the members may have the habit of saving. (Varghese, 2012) Once this saving is institutionalized through the self-help group they are more enthusiastic in saving, and with the accurate recording of their savings to help them to do it in a more systematic way. Once they collect a decent amount of money they become self-confident and then generate a positive thought in their mind that they themselves can collect a considerable amount of money. This fund is used to give credit to members so when

they have an emergency in their family or for themselves, they can arrange for cash by getting a credit from this fund, which improves their dignity, and if they are able to provide for family when in need, their status and position inside the family get elevated. From the study (Rath, 2009) Women's empowerment and self-help groups: a case study in Khurda district of Orissa by, shows how the amount taken as credit from self-help group is spent by the women



Source: (Rath, 2009, p-137)

This graph shows that 48% of the amount is spent on food items which is essential for sustenance. By this, they would be able to decrease malnutrition, improve immunity and provide the family with three meals a day. This is a noteworthy achievement for them because of earlier times the men in the family who were the major providers. Now when the responsibility is being shared, it also brings in pride for women in a family that their labour is also reflected in the income of the family. The money spent on clothing is also worthwhile because it is a basic amenity for life and they get to buy the clothing of their choice which is an indicator of self-respect according to the experience of many self-help group members in Khurda district. This facility for accessing the credit at low-interest rates has spared women from getting loans from local money lenders at exorbitant interest rates. (Borian, 2003) The access to microcredit through self-help group in Saakkottai and Tuticorin areas of Tamilnadu was a relief for women because now they had this viable alternative rather than being sexually exploited by the money lenders. The practice of money lending at high interest (blade) and the sexual exploitation of the vulnerable sections decreased considerably after the introduction of microcredit system. Self-help groups are linked to banks then the members of the self-help group are considered to be bankable and their capital fund act as a guarantee for the bank this raised their position in the society, formerly unbankable section was now getting the opportunity to receive credit from formal banks due to their membership in the self-help groups. The credit they were also utilized in becoming entrepreneurs. Enterprises were started collectively or individually by which they became part of the income-generating activity. Their ventures included pickle making, curry masala production, canteens, cattle rearing and other small scale production units were taken up. According to the study Women empowerment through self-help groups: a case study of Guntur district, Andhra Pradesh, (Padmavathi, 2013) there is an increase in income after they joined a self-help group and became entrepreneurs

TABLE 1: Increase in the annual income of members

S.No	Community	No. of Respondents	Income	Difference in Income	Percentage of growth in income	No change in income
1.	SC	27 (60.0)	Before -24000	6,000 to 8000	33.3	18 (40.0)
			After -32000			
2.	ST	10 (55.5)	Before -25000	7,000 to 9000	36.0	8 (44.5)
			After -34000			
3.	BC	50 (57.4)	Before -31000	8,000 to 10,000	32.2	37 (42.6)
			After - 41000			
4.	OC	84 (56.0)	Before -37000	8,000 to 10,000	18.9	66. (44.0)
			After - 44000			
Total		171 (57.0)				129 (43.0)

Source:(Padmavathi, 2013,p-111)

Economic empowerment was realized by self-help groups through various means. For undertaking these production units, they were given training programs. These programs were either sponsored by the government or NGOs. For the Kudumbashree project in Kerala, the training process was sponsored by the government of Kerala and National Bank for Agriculture and Rural Development. The training is also given on financial management, management of the production unit, marketing and advertising, general awareness. These training

programs tend to be useful for Women as they have less exposure to the outside world and helped them with understanding all the complexities and difficulties of entrepreneurship. According to the study Women, empowerment through self helps groups: a case study of Guntur district, Andhra Pradesh (Padmavathi, 2013) the table shows the financial benefits they attained after joining the self-help groups.

TABLE 2: Financial Benefits They attained after joining the self-help groups.

S.No	Caste	Savings	Creation Assets	Freedom from Debts	No major Change	Total
1.	SC	7 (15.5)	15 (33.3)	19 (42.2)	4 (8.8)	45 (100.0)
2.	ST	2 (11.1)	4 (22.2)	11 (61.1)	1 (5.5)	18 (100.0)
3.	BC	16 (18.4)	20 (23.0)	44 (50.6)	7 (8.0)	87 (100.0)
4.	OC	25 (16.6)	39 (26.0)	72 (48.0)	14 (9.3)	150 (100.0)
Total		50 (16.6)	78 (26.0)	146 (48.6)	26 (8.6)	300 (100.0)

Source:(Padmavathi, 2013, p-143)

The economic independence of women reduces the impact of the inequitable dispensation of income within the household. As they become independent of the source of income generated by their head of the family, they have the opportunity to spend on their personal needs like health care. Women now become significant contributors to family income. This will positively affect their status inside the family and their improved status would increase their control over their income and how it is spent (Theory of household bargaining as a

cooperative conflict). The economic empowerment is interlinked with the other aspects of empowerment. As they are now capable of managing an income-generating unit and get to know about the outside world in a detailed manner they gain confidence to take part in the decision-making process which is a big step towards women empowerment. Women had a decelerated development in the past, the major reason behind it was that they were passive partners in the decision-making process, whether it was related to the household, family,



children, political or economic. They were excluded from the decision-making process by others presuming that they lacked the knowledge about the external surroundings and they themselves were also withdrawn from decision-making process because of lack of self-confidence and lack of experience in managing any matter of importance. As they get acquainted with all these processes by joining the self-help groups now they themselves want to be part of decision-making process inside the household and family by giving suggestions and raising opinion about any matter concerning

the household. Now their voices are heard and opinions are not ignored due to their financial independence, contribution to family expenses and also their background of a self-help group, which gave them a favourable atmosphere to learn, develop their social relations and evolve to make better decisions. According to the study Influence of Kudumbasree on Women Empowerment – a Study (Venugopalan, 2014) the table demonstrates the improvement of decision making in self-help group members.

TABLE 3: Improvement in decision making

Sl. No	Factors	Levels of improvement											
		Greatly improved			Fairly improved			Not improved			Total		
		R	%	S	R	%	S	R	%	S	R	%	TS
1.	In Household affairs	70	77.78	210	14	15.55	28	6	6.67	6	90	100	244
2.	In education of children	74	82.22	222	8	8.89	16	8	8.89	8	90	100	246
3.	To purchase household articles	72	80	216	10	11.11	20	8	8.89	8	90	100	244
4.	In self matters	62	68.89	186	22	24.44	44	6	6.67	6	90	100	236

Source: (Venugopalan, 2014, p-40)

TABLE 4: Improvement in self confidence

Sl. No	Factors	Levels of improvement											
		Greatly improved			Fairly improved			Not improved			Total		
		R	%	S	R	%	S	R	%	S	R	%	TS
1.	Ability to face critical situations	62	68.89	186	18	20	36	10	11.11	10	90	100	232
2.	Ability to participate Gramasabha	64	71.11	192	8	8.89	16	18	20	18	90	100	226
3.	Ability to participate and talk in PTA meetings	44	48.89	132	14	15.56	28	32	35.55	32	90	100	192
4.	To go for shopping without the help of family members	58	64.44	174	8	8.89	16	24	26.67	24	90	100	214

Source: (Venugopalan, 2014, p-40)

According to the study Women, empowerment through self helps groups: a case study of Guntur district, Andhra

Pradesh (Padmavathi, 2013) the table shows the Social Benefits Derived by becoming members in self-help groups.

TABLE 5: Social Benefits Derived by becoming members of self-help groups

S.No	Caste	Empowerment	Self-Confidence	Improvement in Social Status	Recognition in Family	Total
1.	SC	2 (4.4)	7 (15.5)	21 (46.6)	15 (33.3)	45 (100.0)
2.	ST	1 (5.5)	5 (27.7)	9 (50.0)	3 (16.6)	18 (100.0)
3.	BC	3 (3.4)	26 (29.8)	41 (47.1)	17 (19.5)	87 (100.0)
4.	OC	4 (2.6)	46 (30.6)	73 (48.6)	27 (18.0)	150 (100.0)
Total		10 (3.3)	84 (28.0)	144 (48.0)	62 (20.7)	300 (100.0)

Source: (Padmavathi, 2013, p-144)

As the self-help group members become part of decision making at the household level they develop a positive self-image and self-confidence as their opinions and suggestions

are given equal value as their male counterpart. Some self-help groups collaborate with the local self-government so that development activities and poverty eradication programs can

be related to self-help groups and implemented. Self-help groups were informal in nature have a wider reach and people feel free to access it through self-help groups and thus the chance for the target group to get benefitted is more.

According to the study, women empowerment through self helps groups: a case study of Guntur district, Andhra Pradesh (Padmavathi, 2013) the table shows Participation of self-help group members in Development Programmes.

TABLE 6: Participation of self-help group members in Development Programmes

Sl.No	Caste	Participated in one Development Programme	Participated in more than one programme	Total
1	SC	4 (8.8)	41 (91.1)	45 (100.0)
2	ST	5 (27.8)	13 (72.2)	18 (100.0)
3	BC	15 (17.2)	72 (82.7)	87 (100.0)
4	OC	24 (16.0)	126 (84.0)	150 (100.0)
Total		48 (16.0)	252 (84.0)	300 (100.0)

Source:(Padmavathi, 2013, p-149)

The Kudumbashree Programme in Kerala is a poverty alleviation Programme through women's empowerment by micro-financing in this Programme have ties with the local self-government. Kudumbashree is a three-tier system where the grass root level is the Neighbourhood groups which are formed at the neighbourhood level. They are also called ayalkkootams in Malayalam. It consists of 10 to 20 women from financially weak households from the same neighbourhood. They convene meetings weekly where their problems are discussed and solutions are suggested. The micro plans regarding poverty alleviation are made at this level with inputs from all the members. Government officials are also invited to the meetings to throw light on the policies and programs sanctioned by the government for their welfare. Five volunteers are deployed as President, Secretary, Income generation activities volunteer (IGA) (keep in tracks of the amount collected from members at weekly meetings for which she receives training from National Bank for Agriculture and Rural Development, Community Health-Education Volunteer and Infrastructure Volunteer.

Representatives (5-member volunteer team) from ten to fifteen NHGs form Area Development Societies. It is the middle level of the three-tier system. It is established at the ward level. It has a general body, the governing body. It has a general body which has all the five volunteers from all the neighbourhood groups and comprises of ex officio members who are ICDS/Anganwadi worker, Saksharatha Prerak, two experienced ex-area development society office bearers, local junior public health nurse

Then there are governing bodies which are a seven-member body who are elected from the general body and includes area development society chairpersons, area development society vice-chairperson and area development society secretary. There need to be proportional representation

of Scheduled Caste and Scheduled tribe member. There is a linkage between local self-government and area development society. The ward member (rural area)/municipal councillor is a supporter of the area development society. Municipal councillor is the chairman of the Monitoring & Advisory Committee. This is to ensure that the work of Kudumbashree goes along with the developmental projects of local self-government. The micro plans are consolidated at area development societies to form mini plans. Community Development Societies are the topmost level of the three-tier system which is formed at the Panchayat level /municipality level by confederating all the area development society at the wards. The general body has all the area development society members and ex officio members. Community Development Societies form the sub-plans by combining all the mini plans made at the Area development societies at the ward level. These sub-plans are taken by the local self-government for planning policies and programs. Community Development Societies also make plans for antipoverty sub-plan, Women's Component Plan and plans for economic and social development. Community Development Societies are legally obligated to formulate this plan and submit it to the local self-government. This model shows how the women who form the neighbourhood groups are directly and indirectly contributing to social and economic development by cooperating and collaborating with the local self-government. The development plans framed by the local self-government are rooted in the micro plans submitted by the neighbourhood group members. The neighbourhood group members who reside in the area are familiar with the attitude of people of the region, their mentality, the cultural uniqueness of the region, geographical and climatic specialties of the area, hindrances to development of the area, core of the causes of poverty, the tradition and practices of the locality all this makes them the best choice for designing the micro plans rather than government officials who have a superficial knowledge of these areas. Thus, the micro plans will reflect the real problems of

the area and a practical solution to overcome the problems which are modified to accommodate the specialities and uniqueness of the region. When this micro plan forms the blueprint for the developmental activities of the community, the welfare of the beneficiaries is attained at a faster rate. This way the participatory approach is brought into governmental programmes. Women develop high self-esteem as they become an integral part of the policy-making when their ideas and suggestions are manifested in the form of the programmes of local self-government.

The women are now sensitized about their rights, and with increased interaction with the outside world they become conscious of their health, reproductive and sexual rights, maternal and post-natal health care, the importance of nutrition for adolescent girls, need for using contraceptives, menstrual hygiene and danger of malnutrition. Economic independence allows them to get nutritious food for their family and themselves. They develop an identity beyond their bodies. They become someone, rather than being dependent on someone. There are able to be assertive in attaining autonomy over their bodies. They have a broad idea about the nutritious food and the various schemes sponsored by the government to fulfil the nutritional requirement of the population and the ways to access it. This reveals how economic empowerment combined with social and political empowerment is necessary for achieving health and physical empowerment.

(Mishra, 1997) Another example of the self-help group widening its horizon to take up social issues can be seen in the case of Kattapalli, Ghodkabari, and Kersang in Orissa. Kattapalli is in Nayagarh district and the self-help groups there are organized by an NGO named Samuhvikas. The members of the self-help group are from a tribal community called Kutiya Kandhas (proto Australoid). Liquor has an important role in their life. They consume it as part of their religious ceremonies and as a part of social life. Everyone, irrespective of their gender consumes distilled liquor, fermented liquor, sago palm juice, date palm juice; these are also used as offering to deities. The shortage of liquor is covered by making more liquor by mahua flowers. The liquor is used in their marriage ceremonies, thus forming an indispensable part of their culture. Although there was great cultural significance attached to this practice of drinking liquor, women's self-help group in the area initiated a discussion about its ill effects. Ghodkabari Mahila self-help group spearheaded the movement to reduce the intake of liquor among the community members. The whole village was called for the meeting to reach a general consensus about the consumption of liquor. It was decided in the meeting that there would be no liquor production or consumption and marketing inside, the village and for the marriage ceremony, the production requires special consent of the village committee formed for this purpose. Rule breakers would be punished by the imposition of a fine on them. This quickly spread to other areas and in Kattapalli village the gram sabhas decided to involve the police if needed. These steps brought down the liquor intake in the area. When a few hiccups arose the women's group faced it together. Liquor production was carried out in some pockets of the village where the women entered collectively and destroyed all the

liquor making mechanisms and physically demolished the utensils and hearth. They understood that the movement would be successful only if the neighbouring villages also joined in the group, as the addicts were still getting supplies from there. To tackle the issue first an inter-village committee was formed by three villages Kattapalli, Kersang and Godakabari. Later the Programme was expanded and all the neighbouring villages were requested to join the movement. A gramyatra (a rally of tribal women along with youth and some NGOs) and a street play named *Nisakare Nasha* which conveyed the harmful effect of alcohol on personal health and family life were carried out. Although some villages were hostile to the initiative, the programme received a generally positive response from most of the village. This initiative is a perfect example of demonstrating that self-help groups take up issues of social concern. This acted as a spark for all upcoming movements for a social cause and inspired the tribal women to come together and get things done.

## 10. Conclusion

Self-help groups are a noble idea which gives women the capacity to aspire (Govind Kelkar, 2005) but there is no denial of the fact this policy too had flaws. When the working of self-help groups is analysed in the factors like class, religion, factors specific to the Indian context like caste play an important role in determining the success of the working of the self-help group. Although they are supposed to cater to the needs of the poorest of the poorest women, the benefits are diverted and made use of by the well-off women. In the case of self help group in Debaliya in Jaipur district of Rajasthan (Moodie, 2008) volunteers and advocates for popularizing the self help group programme were selected and they were given training for the venture, but the selection was based on being literate, and the poorest among the women were excluded from the primary stage. Only the women in well to do families in rural Rajasthan were literate, and they were also often wives or sisters of landlords. Once they understood the dynamics of the programme and the benefits that they could derive from them, they spread the idea among the fellow village women and became the goodwill ambassadors of the programme. But being educated and coming from well off houses, it gave them an unfair advantage over other women. They took loans in the name of other women in the self-help groups but took away all the loan money by themselves for using it for personal matters like marrying off their children, and no group member would dare to speak about it in public because of the prominence of the families from which these women came. The illiteracy was also being exploited. They were not aware of the complete working of the group, and the account keeping of the group and this was exploited by the literate and well off women to keep others in the dark and monetary transactions of the group were never made transparent and a detailed account was never published for the knowledge of the group members. The caste also took a toll on the lives of women, although the volunteers were given a general awareness of discriminations based on caste, in fact, the low caste women were not permitted to go to the houses of volunteers from high castes. Gender roles are so firmly embedded in the society that there are certain standards of expectations that are expected to be fulfilled by each gender. Not meeting these are still considered a grave mistake. Women are considered to be the ideal



homemakers doing all the household work like cooking, cleaning, fetching water and firewood, taking care of children, elderly and ill people in the house. Although women got an opportunity to be outside their house and were part of an income generating activity, the household chores were never shared the works assigned based on their gender. Shedding of gender roles is difficult and it is a long process. Changing the mindset of people to understand that household works are to be shared, and women are not solely responsible for getting it done. So women have to fulfil their chores as well as they have to engage in the activities of the self-help group. This double their workload and they are in great pressure to juggle both and complete the work at both places in time. This building up of workload on women diminishes the benefits derived from the self-help group. The microcredit loans they are offered is one of the attractive facilities offered by the self-help group. The aim was to make the credit accessible to women such that women can use this amount for personal use or starting any enterprise, but rather due to the dominance of the male member in the family the loans are accessed by the women would be under the control of male member and women act as mere agents for accessing the loans. This sidelining of women in decision making is a blow to the objective of empowerment that has been set by the Programme of self-help group.

Discrimination among group members on the basis of caste, class and religion hinders the smooth working of the self-help groups. Even though self-help groups tend to be homogeneous groups there can be differences among the members, which create factionalism among the group (Padmavathi, 2013). Giving them credit would not enable the self-help group in achieving the objective of women empowerment, but along with that, the group members needed to be provided with training and general awareness classes such that they can foresee beyond the economic empowerment, and they can train their skills and manage their own financial needs. The training also gives them glimpses of public life and urges them to participate in it. The participatory approach is thus realized and empowerment is then possible.

#### Acknowledgment

For the study to write this paper I had accessed the library of Institute for Social and Economic Change and the guidance from Dr. Anand Inbanathan, Associate Professor and Head, Centre for Study of Social Change and Development, Institute for Social and Economic Change.

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