



Role of Self-help Group in Socio-economic development of India

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Abstract:

The main aim of this paper is to examine the Role of Self-help Group in Socio-economic development of India. Mostly Secondary data is used for this analysis. It analyses the Need of the Study and the present status of poverty and Self-employment in India, the concept of SGSY and Self-Help Group, role and accomplishments of SGSY and Self-Help Group, review and redesigning the SGSY and the Self-Help Group, failure of the SGSY program, suggestions, future directions.

The SHG method is used by the government, NGOs and others worldwide. Thousands of the poor and the marginalized population in India are building their lives, their families and their society through Self help groups. Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability -financial value.

In spite of the concerted efforts taken by SGSY, it is clear that the failure of the programme is seen. But of course there are lot of advantages as well as disadvantages. Now MoRD has been taking a lot of initiatives to revamp the programme.

Keywords: Poor, Self-Help Group, achieving Social Justice, Sustainable quality, Equity, Empowerment

1. Introduction:

The main aim of this paper is to examine the Role of Self-help Group in Socio-economic development of India. It analyses the Need of the Study and the present status of poverty and Self-employment in India, the concept of SGSY and Self-Help Group, role and accomplishments of SGSY and Self-Help Group, review and redesigning the SGSY and the Self-Help Group, failure of the SGSY program, suggestions, future directions and conclusion.

There are three main stages in the development of self-help groups: The formation stage, the stabilisation stage, and the economically productive and self-sufficient stage.

There are two main types of self-help groups, the state sponsored ones, and the ones sponsored by the central government. The central government's major project is the Swarnjayanti Gram Swarozgar Yojana (SGSY).

In the last ten years, there has been a paradigm shift in respect of development. The society and the nation are moving towards realization of the ideal of rights-based development. Right to education has been realised though not fully operationalised. Right to work is a functioning entitlement; right to food is in the offing; right to livelihood and right to social security are not far away.



2. Need of the Study and the present status of Poverty and Self-employment in India:

Alleviation of poverty remains a major challenge before the Government. Acceleration of economic growth, with a focus on sectors, which are employment-intensive, facilitates the removal of poverty in the long run.

According to the 2011 Census of India has a population of 1.21 billion people as of 2011. The figures provided by Population Census of India shows that the country represents 17.31% of the world population. The latest poverty estimates by the Planning Commission show that poverty in India has declined by 7.4 per cent.

According to the latest data, 29.8 per cent or 360 million Indians were poor in 2009-10 as compared to 37.2 per cent or 400 million in 2004-05. However, the decline is based on a poverty line calculated at Rs.22.43 per person per day in rural areas, and Rs.28.65 per person per day in urban areas, which is lower than the earlier Rs.32 a day mark.

The all-India Head Count Rate has declined by 7.3 percentage points from 37.2% in 2004-05 to 29.8% in 2009-10, with rural poverty declining by 8.0 percentage points from 41.8% to 33.8% and urban poverty declining by 4.8 percentage points from 25.7% to 20.9%.

In rural areas, Scheduled Tribes exhibit the highest level of poverty (47.4%), followed by Scheduled Castes (SCs), (42.3%), and Other Backward Castes (OBC), 31.9%), against 33.8% for all classes. In urban areas, SCs have HCR of 34.1% followed by STs (30.4%) and OBC (24.3%) against 20.9% for all classes.

Nearly 50% of agricultural labourers and 40% of other labourers are below the poverty line in rural areas, whereas in urban areas, the poverty ratio for casual labourers is 47.1%. Monthly per capita incomes of Rs 859.60 in urban regions and Rs 672.80 in rustic regions, respectively, have been determined as the novel poverty line.

Planning Commission deputy chairman Montek Singh Ahluwalia stated, "I firmly believe that when the final numbers of poverty till 2011-2012 come out in 2013-14, the actual decline in poverty would be much larger than 1.46 per cent per annum as 2009 was a drought year."

The unemployment rate in India was last reported at 9.4 percent in 2009/10 fiscal year. Historically, from 1983 until 2010, India Unemployment Rate averaged 8.11Percent reaching an all time high of 9.4 Percent in December of 2009 and a record low of 5.9 Percent in December of 1994. The unemployment rate can be defined as the number of people actively looking for a job as a percentage of the labour force.

While India's unemployment rate has dropped from 8.2% in 2004-05 to 6.6% in 2009-10, the number of jobless is still huge in absolute terms. The country added some 11.7 million people to the workforce between 2004-05 and 2009-10, and the labour pool, based on the 2009-10 national sample survey, is estimated at 428.9 million.

Over half the country's workforce is self-employed and women receive less pay than men for similar jobs, latest government data shows. While 51% of the country's total workforce is self-employed, only 15.5% are regular wagers or salaried employees and 33.5% casual labourers, according to a survey by the National Sample Survey Office (NSSO)

The proportion of the self employed (vulnerable workers) has declined significantly in the development process. The proportion of self employment in the total employment is as low as 8% and



10% for women and men respectively in developed regions and as high as 64% and 57% for women and men in developing regions.

In India the overwhelming proportion of workers is in the self employment category. About 64% of the rural and 46% of the urban workforce is engaged in self-employment.

In India 20.51% of the workforce are living below the poverty level. The proportion is highest (31.9%) among casual labour and second highest (17.17%) among the self employed. However, in terms of absolute number, the self employment category has the highest number of poor – 45.28 million, followed by casual labour – 41.45 million.

The only way to lower the risk that the rural poor face would be to reduce their vulnerability through the use of microfinance to engage positively in capacity building. The strategies used for capacity building through microfinance can be divided into Ex Ante, that is, measures that are implemented before a disaster hits, and Ex Post, which refers to measures that are implemented to deal with a disaster after it has taken place (Duggal, Ananth et al. 2002).

Some ex ante strategies include the diversification of income, the building up of assets in the form of cash, houses, livestock and land, and investments in education, health care and social networks. Some ex post strategies in dealing with disasters are cutting down on consumption, the mobilisation of labour, the liquidation of personal assets, and the obtaining of loans from informal and formal institutions.

3. The concept of SGSY and Self-Help Group:

For a multi-pronged and concerted attack on the poverty, the Government of India launched an integrated program for self-employment of the rural poor, with effect from 1 April 1999, known as Swarnjayanti Gram Swarozgar Yojana (SGSY). The scheme is an amalgamation of six earlier programs, viz. (1) Integrated Rural Development Program (IRDP), (2) Training of Rural Youth for Self-Employment (TRYSEM), (3) Supply of Improved Tools for Rural Artisans (SITRA), (4) Ganga Kalyan Yojana (GKY), (5) Million Wells Scheme (MWS) and (6) Development of Women and Children in Rural Areas (DWCRA).

The objective of the scheme is to bring the assisted poor families above the poverty line by organizing them into Self Help Groups (SHGs) through the process of social mobilization, training and capacity building and provision of income generating assets through a mix of bank credit and government subsidy.

SGSY is a credit based self employment program basically aimed at below poverty line (BPL) families. The objective of the program is to bring the assisted families (Swarozgaris) above the poverty line by ensuring appreciable sustainable levels of income over a period of time. For this purpose, the rural poor are organized into self-help groups through a process of social mobilization, training and capacity building and provision of income-generating assets (Tankha, Ajay, et al. 2008).

It is a central scheme with cost sharing on the basis of 75:25 by central and state governments. For the north-eastern states the ratio is 90:10. It is being implemented by DRDA through Block Development Offices. Banks, other financial institutions, Panchayats Raj Institutions, NGOs and Technical Institutions in the district are being involved in the process of planning, implementation and monitoring of the scheme.

NGO's help is being sought in the formation and nurturing of the Self Help Groups (SHGs) as well as in the monitoring of the progress of the Swarozgaris. The assisted families may be individually



addressed or in groups. Emphasis is on the group approach. The Scheme aims at establishing a large number of micro enterprises in the rural areas.

The concept of a self-help group in India refers to a form of an accumulating saving and credit association (ASCA), promoted by government agencies, NGOs or banks. These groups manage and lend their accumulated savings and externally leveraged funds to their members (Tankha 2002).

However, the self-help group typically needs about 10 to 12 years to fully develop, in order to realise substantial benefits. Most of the groups surveyed have only been in existence for about six years and are just coming into the stage of stabilisation.

4. Role and Accomplishments:

The progress of the program since inception assisted in formation of 35.7 lakh SHGs; assisted 1.24 Cr. Swarozgaris in establishing their own micro-enterprises. The Government of India released Rs.11, 486 Cr under the program; bank credit mobilization is Rs.19, 017; Total subsidy provided is Rs.9, 318 Cr. The program helped many participants in improving their economic conditions. It provided new market infrastructure and new marketing channels for the rural poor. The program developed many interesting development models (successful stories).

Another good accomplishment of the program is that it has adopted the SHG strategy. The number of assisted SHG/ group Swarozgaris has increased from 35,000 in 1999 – 00 to 1.15 million in 2007 – 08. At the same time the number of assisted individual Swarozgar has declined from 586 thousand in 1999 – 00 to 254 thousand in 2007 – 08.

The National Bank for Agriculture & Rural Development (Nabard) will create a Rs.15 billion fund to cater to women's Self-Help Groups in economically weaker districts in the country,

According to the Chaitanya and Chalana study, it is an excellent program. If the scheme is implemented properly, there will be no need for another scheme (Chaitanya and Chalana (undated).

Even though Self-help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs, defaults and recoveries, and sustainability - financial value, it is not so satisfactory up to the mark in achieving and fulfilling the objectives of the Scheme.

5. Review and Redesigning the SGSY and the Self-Help Group:

However the program has never taken off. It has progressed at snail pace from the inception. It has been chronically encountering numerous problems in the implementation. The success rate is modest at best and successful cases are few and far way in terms of space and time. Given the importance of poverty alleviation, the Government of India has been extending all kinds of support to the program.

To overcome the challenges and to build on the positive gains, the MoRD got the program evaluated, experimented and got different aspects of the program studied through noted institutions like RBI, NIRD, BIRD, NIBM, NIPFP, etc and experts (e.g. Prof.Radhakrishna committee). The



MoRD has been constantly reviewing and improving the program based on the findings and recommendations of different studies, experiments and experts' advice.

Recently the Ministry of Rural Development (MoRD) has undertaken a comprehensive review and redesigning of the Swarnjayanti Gram Swarozgar Yojana (SGSY) program to make it the flagship program for the alleviation of rural poverty by 2015. In the budget 2009 – 10, the Government announced renaming the program as National Rural Livelihood Mission (NRLM) and also mentioned to cover 50% of all rural households by organizing them in SHGs.

The National Network Enabling Self Help Movement (NN-ABLE) feels that designing the NRLM should be based on a thorough analysis of SGSY experience gained over the last decade. As SGSY is closely intertwined with SHGs in general and SHG-bank linkage in particular, the performance of one will definitely have a large impact on the other. NNABLE, with a vision of a 'vibrant SHG movement in India', has been studying rather closely the SGSY program.

That National Rural Livelihood Mission (NRLM) plans to connect at least one woman from each poor household with a SHG to empower and promote economic wellbeing. "Presently, there are three crore women who are members of SHGs and we plan to raise it to seven crore in the next five years,".

6. Failure of the SGSY program:

Though it was considered as a wonderful program by many stakeholders, the program failed on many counts. Only an indicative list of failures is provided as follows:

a. Challenge of take off:

The program supported promotion of 292 thousand SHGs in the first year, i.e. 1999 – 00. The number remains around this level in all subsequent years with wide fluctuations from year to year. Similarly, 214 thousand groups passed Grade – I, in the second year of the program, i.e. 2000 – 01. It remains around this level in all subsequent years.

Though there is significant growth in the number of groups that passed Grade – II, groups which have taken up economic activities are less. In total only 685 thousand groups have taken up economic activities. It is a little over one-fifth of groups promoted in the scheme.

b. Funds allocation and utilization:

The allocation of funds for the SGSY scheme by both central and states' governments was Rs.1, 472 cr. in 1999 – 00, the first year of the program. In the subsequent 7 years, the allocation remained below that of the first year. It was nearly half of the first year allocation in 2001 – 02 and 2002 – 03.

The total amount allocated for the program during 10 years is Rs.14, 467 cr. It is less than half of the budgetary allocation of Rs.30, 100 cr. for NREG in just one year, i.e. 2009 – 10. The principal reason for stagnation in funds allocation is non-cooperation of banks. The allocated meagre amounts were not fully utilized even in one year during the last 10 years program period.

Total utilization is 74% of funds made available. However, the utilization ratios are increasing over the years. It has increased from 49% in 1999 – 00 to 86% in 2003 – 04. It remains well over 80% in the subsequent years.



Though there is provision for utilizing of 10% of allocated funds for training and another 20% for development of critical infrastructure, utilization of funds in these two activities is quite less and relatively more funds were used for providing subsidies and grants to SHGs and individual Swarozgaris. As a result the program is often known as subsidy oriented program.

c. **Credit mobilization:**

Mobilizing bank credit is a major challenge of the program, due to which the governments at centre and states could not increase the allocations over the years. In total, the target of credit mobilization is Rs.29, 831 cr. But little over half of that amount was mobilized during the last 10 year. However, the proportion of actual mobilization to target is increasing over the years. It is a healthy sign.

Because of lower than targeted mobilization of bank credit and allocation of a relatively higher proportion of funds for subsidy, the ratio of credit to subsidy was about two during the period and did not vary much from year to year. Thus, the credit-subsidy ratio remained much below the target ratio of 3:1 (GoI, 2009). It also resulted in less than planned investment per Swarozgar.

d. **Challenge to target the real poor and vulnerable sections:**

A comprehensive study by BIRD, 2007 on coverage of SCs/ STs in SGSY, which covered 10,848 Swarozgaris and non-Swarozgaris (control sample), pointed out exclusion of SCs and STs in the following ways and for the following reasons.

Physical exclusion – by not being accepted as group members, Financial exclusion by denial of their due share either by group leaders or by implementing bank or block officials, Exclusion because they are already covered under some state government sponsored programs (often implemented by state (ST/ SC corporations) and in many cases are already defaulters of bank loans (BIRD, 2007).

About 60% of the non-Swarozgaris (control sample) were found to be sure about their inclusion in the BPL list (BIRD, 2007). A more dismal picture is provided by a MoRD (2007) briefing, which shows that SGSY covers only 1% of the relevant household population, and only 33% of its beneficiaries are drawn from the poorest quintile, whereas as many as 14% are from the richest and 26% are from the two richest quintiles.

Further, the total benefits are even more inequitably distributed with the richest quintile receiving as much as 50% as compared to 8% for the poorest (as quoted in Tankha, et al. 2008).

The annual report of MoRD 2002 – 03, reported that in most of the areas, especially in Bihar and Uttar Pradesh, influential persons in villages were found to own a group (as quoted in GoI, 2009).

e. **Low survival rate of promoted micro-enterprises:**

Many assisted Swarozgaris are either reluctant to create or acquire the planned assets or were disposing them immediately after acquiring. According to BIRD's study "in northern states, the success rate in terms of whether units exists or not in case of units financed to group Swarozgaris turned out to be even worse than that in case of individual Swarozgaris as only 17.7% units were found to be existing in case of group Swarozgaris as against the 31.11% units intact in case of individual Swarozgaris.

The results indicate just opposite pattern to what most of us believe/ perceive that group approach of financing is better than the individual financing. However, in case of southern states,



76.6% units were found to be existing at the time of field visits which shows the better care by the government department as far as monitoring of units is concerned” (BIRD, 2007).

The present author observed that in Andhra Pradesh some groups manipulated acquiring of assets/ livestock. According to the group members, they sent their buffaloes to their relatives'/ friends' houses a day before the proposed transaction. The next day they acted as if purchasing (their own) livestock from their relative/ friend in front of the officials. The Government of AP noticed these kinds of problems long ago and converted capital subsidy into interest subsidy in 2004. Now one hardly hears words like SGSY, subsidy and revolving fund among SHGs in rural areas of Andhra Pradesh.

One can only hear the words ‘Pavala Vaddi’ or ‘3% interest loans’. In other states, many studies reported that groups’ focus is on subsidy. They dispose the capital/ livestock immediately, repay the bank loan and distribute the subsidy amount (see e.g. APMAS, 2008; Tankha, et al, 2008; BIRD, 2007).

f. Low realized incremental income from Income generating activities:

The program envisaged that Swarozgaris would realize about Rs.2, 000 per month from the investment of about Rs.25, 000. Except a few case studies, no major evaluation study reported additional income anywhere close to Rs.2, 000 per month. In 2002 – 03, only 43% of the assisted Swarozgaris reported an increase in their income (as quoted in GoI, 2009).

A rigorous study by Pathak and Pant (2006) in Jaunpur district of UP shows that SGSY has not contributed significantly to the change in the level of income of the beneficiaries (as quoted in Tankha, et al, 2008).

According to a NIRD (2008) study, even in the better performing State of Andhra Pradesh the income gain to a Swarozgar from enterprise activities under SGSY was a mere Rs.1,228 per month (as quoted in GoI, 2009).

BIRD presented an even grimmer picture. According to their study the poor income generation in both the cases of individual Swarozgaris (Rs.9, 391) and The group members shared these old stories (6 to 7 years old), since then they have repaid their loans and all officials got transferred. swarozgaris (Rs.6, 916 in northern states and Rs.11, 089 in southern states) per member per annum suggests for serious thinking about implementation of the program in its present format.

Certain success stories, here and there should not be read as final outcome of the program and at the best, these can be documented and evaluated so that the reasons for success can be internalized into the future policy guidelines. The program also breaks the great myth that ‘group approach of lending’ is always better than the individual approach of financing (BIRD, 2007). Needless to say, that the above figures are only of surviving units. If failed units were also included, the average incremental income would be around a few hundred rupees or less.

It may be recalled that about 50% of the Swarozgaris have taken up dairy. About another quarter has taken up other livestock rearing, including poultry and other primary activities. It is surprising to note that Indian villagers need training in activities like livestock rearing, the primitive and primary occupation in the country.



7. **Suggestions:**

a. **Suggestions for designing the NRLM:**

As three-fourths of households in the country are either poor or vulnerable, NRLM may cover all willing rural households, irrespective their BPL or APL status, in the SHG program for effective financial inclusion.

It may be divided into two sub-programs, viz. Financial Inclusion and Livelihood promotion.

Two programs may be implemented sequentially. The first five years may be totally focusing on promotion and strengthening of SHG institutions and later focus may be on setting up of small and medium enterprises under SHG federations.

b. **Suggestions to promote Financial Inclusion:**

1. SHG banking may be allowed to function as core banking activity without any outside interference like target fixing, interest cap, loan size, etc.

2. The Government may promote quality SHGs through village/ cluster level; sub-district/ block level and district level federations.

3. Wherever banks are not accessible or not responsive, federations may be prepared to take up financial intermediation

4. Promoting agencies play a crucial role in developing quality institutions. Promoting agencies may be given adequate financial and capacity building resources and timeframe. Available evidence indicate that investment of about Rs.15,000 per SHG for 8 to 10 years is required to promote quality SHGs with strong federations and effective livelihood opportunities.

5. Promoting agencies should have a clear role transformation strategy and should implement the same in letter and spirit

6. NRLM may work on sensitization and orientation to bankers about the commercial value of SHG banking.

7. NRLM may understand the banks' concerns such as quality of groups, political interference in functioning of federations, wrong signals like loan waivers, etc and address them.

8. NRLM may provide interest subsidy as given in AP.

c. **Suggestions for promotion of small and medium enterprises:**

To obtain desirable employment transformation and to take full advantage of booming secondary and tertiary sectors, NRLM may focus on manufacturing and service sectors. The small and medium enterprises may be promoted to village/ cluster; sub-district/ block and district level SHG federations.

1. The potential units could be agro-processing units; milk processing units; common service providing units; cold storages; rural warehouses; market yards to organize weekly markets; etc

2. Appropriate institutions like 'commodity cooperatives' and 'producer companies' may be promoted under SHG federations to take up small and medium enterprises as per the pattern of the borrowing from the SHGs.

3. The federations could be assisted to have **state of the art** units by hiring professional consultancy firms, who can provide these units on turnkey basis.

4. NRLM may provide investment and working capital to the federations to set up these units

5. If banks are non-responsive, the apex financial institutions like state finance corporations/ SIDBI/ NABARD could be accessed.

6. Acquired units could be pledged as security to the banks and financial institutions.

7. These units would result in development of entrepreneurship in federations, provide a large number of regular employment opportunities to the members and boost the rural economies.

8. SHG concept should target the holistic development of women members. The ministry may bring out publications pertaining to different aspects of SHG and its development / empowerment.

9. It is felt that efficiency and effectiveness of SHG should be regularly monitored by a qualified and designated body to give corrective input wherever necessary as well as encourage the deserving ones.



10. Timely release of adequate loans and the eligible subsidy is important. SHG member education and awareness on the high poverty regions should be viewed as long term investment in human capital development.

All stakeholders should invest their time for capacity building, handholding and development support.

d. Implementation machinery:

Implementation mechanism may follow the design of the program. It may be kept in mind that a proper role transformation strategy and implementation of the same in letter and spirit is essential for the development of people's institutions.

8. Future directions:

To overcome the above described problems and make the program more effective the MoRD got the program studied by many important institutions and experts. It also took up wider consultations to revamp the program. Based on the inputs received, the MoRD is planning to redesign the program.

Main features of the proposed re-designing of SGSY (extracts from MoRD, 2009)

a. Demand Driven Strategy:

More flexibility to the States for formulating their own poverty elimination plans and allocation of funds on the basis of the action plans.

b. Universalizing of SHGs:

To ensure that all the poor in the country become a part of the social mobilization process.

c. Setting up of People's Institutions:

Success of a Program like SGSY can be ensured only through peoples' participation. Therefore, states should federate the SHGs at various levels.

d. Setting up of Dedicated Implementation Structure:

It is proposed to have a dedicated professional institutional structure from Sub-district level up to national level with suitable linkages with the existing network of DRDAs.

e. Special focus on training & capacity building:

with dedicated staff/ cells at the State, district and sub-district levels to ensure comprehensive training of SHGs and all other stakeholders.

f. Setting up of one Rural Self Employment Training Institute (RSETI):

In each district of the country for skill development training. States need to identify land for setting up these Institutes.

g. Massive up-scaling of special projects for skill development and placement.

h. Subsidy: Continuation of capital subsidy at enhanced rates and introduction of Interest Subsidy.

i. Greater Emphasis on Infrastructure and Marketing through involvement of the Private Sector and adoption of the PPP model.

j. Convergence for technical & other inputs with programs of different ministries in order to achieve synergies.

k. Improved evaluation and monitoring:

For ensuring complete transparency and accountability in the implementation of SGSY through **social auditing** of the scheme and **third party evaluations**. A **national MIS** for SGSY will also be put in place for better and continuous evaluation and monitoring.

l. DRDA (ADMN.) – Major issues on one hand DRDAs are over burdened with a multiplicity of schemes and on the other hand more than 40% of posts in DRDAs are vacant.

m. Lack of professionals and specialists from different fields in DRDAs.

n. The question is whether the DRDA should be an implementing body or an overseeing body for various Rural Development Programs.



o. Restructuring of the DRDA Administration scheme:

The broad structure of DRDAs will consist of core wings like administration, Finance, Monitoring, Training etc. with subject specialists in each wing.

p. Implementation of the programs will be through dedicated machineries of the respective programs.

q. The cost of the implementation structure would be met out of program funds by earmarking a certain percentage of the allocation for the programs.

9. Conclusion:

From the above analysis we can conclude that inspite of the concerted efforts taken by SGSY, it is clear that the failure of the programme is seen. But of course there are lot of advantages as well as disadvantages. Now MoRD has been taking a lot of initiatives to revamp the programme. Let us hope that better solutions coming up to implement the programme in effective and efficient ways and means in the near future.

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