



Economic Empowerment of Women in Urban Areas and Role of Shgs – an Empirical Study with Reference to Municipalities in Kadapa District of Andhra Pradesh

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ABSTRACT

A life of dignity is the right of every citizen. Poverty is an obstruction to a dignified life. Self-employment is a significant step to have sustained incomes and remove the shackles of poverty. Programme for self-employment of the poor has been an important component of the anti-poverty programmes implemented through government initiatives in the rural areas of the country.

More studies reviewed on alleviation of poverty and said, at a time it is not possible to alleviate, but it is possible step by step. But these studies stressed on empowering rural women only but not urban women. From education point of view, the urban women are little bit far better than rural women. It is acceptable and easy to empower educated women. The present study concentrated on urban areas where some educated women are living. This kind of specific micro level studies are very scanty. Hence, this study has been undertaken.

KEYWORDS

According to the State of the Micro-credit Summit Campaign 2001, 14.2 million of the poorest women in the globe now have access to financial services through specialized micro Finance Institutions, banks, NGOs and other non banking financial institutions. Micro Finance programmes have the potential to transform power relations and empower the poor both men and women. In well run microfinance programs, there is a relationship of respect between the provider and the client that is inherently empowering. As a consequence, micro finance has become a central component of many donor agencies and national governments gender, Poverty alleviation and community development strategies. Several studies and the experience of a number of MFIs witnessed that simply putting financial resources in the hands of poor women is not enough to bring about their empowerment. Something more need to be done for making women omnipotent.

MICRO FINANCE – AN OVERVIEW

After independence, the credit delivery in rural areas was mostly confined to co-operatives. In order to give boost to the rural finance through commercial banks, in the year 1969 the government nationalized the commercial banks. However, this nationalization also could not extend the credit in rural areas as desired, mainly due to non-availability of equivalent physical collateral security from the poor. Though nationalization of Banks resulted in HIKE in the outreach but could not replace the existing informal credit supplied in rural areas through moneylenders, which was easily accessible to the poor without assuming much risk.

During 1975, the concept of RRBs also mooted which were having combined characteristics of commercial and co-operative banks. It was hoped that such RRBs could have edge over commercial banks due to their regional focus and better acquaintance with the local rural requirements of the credit and the conditions. The RBI has set up a special cell in 1990 to take care of the requirements of the Micro Finance Sector. In the meanwhile, the NABARD started a pilot project and evolved various models to extend the micro finance through SHGs, linking them to the commercial banks. The commercial banks and SHGs linkage programmes is recognized as a suitable model for extending micro finance in the rural sector of the economy.

MICRO FINANCE AND SELF HELP GROUPS (SHGs)

People's participation in credit delivery, recovery and linking of formal credit institutions to borrowers through intermediaries of SHGs have been recognized as a supplementary mechanism for providing credit support to the Below Poverty Line (BPL). The concept of micro financing through SHGs have been designed to provide the poor with alternative means for obtaining economic and social entitlement to resources through their active participation. SHGs are considered as a powerful instrument to transform the poor women into economically empowered women.

The problems like poverty, illiteracy, lack of skills and health care are the usual problems not only in the villages but also in urban areas. These are problems cannot be tackled individually, but can be better solved through group efforts. To-day the SHGs have become a vehicle of change for the poor and marginalized. Self-help group is a method of organizing the poor people and the marginalized to come together to solve their individual problems. The SHG method is used by the government, banks, NGOs and other institutions worldwide. The poor collect their savings and save them in banks, in return they get more access to loans at a small rate of interest to start their micro unit enterprises. The micro enterprises would be of immense use to the women to economically empower themselves.

DESIGN AND METHODOLOGY

The design and methodology adopted to evaluate the study is presented so as to arrive at concrete inferences.

Literature Review:

Brief review of literature on the subject is outlined:

- In the opinion of Das (2012), the SHGs created a positive impact on the women members in the area of decision making pattern, economic empowerment, building awareness and entitlement. This study is done on three districts of Assam State.
- Bennett, L., and M., Globerg (1993), asserted that in developing economies, low – income women are often victims of societal suppression and abuse; while their counterparts in developed economies are victims of lending discrimination. It is, therefore, argued that lending

to women any help empower them economically and socially.

- Amin, S., and Pobley, A.R. (1994) defined that Micro Finance is the provision of a broad range of financial services to poor low-income households and micro enterprises. Research interest in the issue of access to micro finance particularly by women has been on a rising trend in recent times.

Statement of the Problem

According to the State of the Microcredit Summit Campaign Report 2012, out of the total number of clients reached in 2010, 137.5 million were among the poorest and 82.3 percent (113.1 million) were women. The growth in the number of very poor women reached has gone from 10.3 million at the end of 1999 to 113.1 million at the end of 2010. This is 11 times increase in the number of poorest women reached from December 31, 1999 to December 31, 2010. The increase represents an additional 109.9 million poorest women receiving micro loans in the last 11 years.

Alleviation of poverty remains a major challenge before the Government. While there has been a steady decline in rural poverty over the last two decades, there were 244 million rural poor (37 per cent of the rural population) in the country, as per the latest available estimates. There is a dire need to study to alleviate poorness among women by empowering them financially. The study assumes significance in that direction.

Research Gap and Need of the Study

More studies reviewed on alleviation of poverty and women empowerment brought to notice that these two objectives are highly complex and cannot be achieved easily, but it is possible step by step. These studies stressed on empowering rural women only but not on urban women. From education point of view, the urban women are little bit better than rural women. It is easy to empower educated women. The study is concentrated on educated women in urban areas. Moreover, the micro studies on empowerment of educated women in urban areas are scanty. Hence, any study on this topic would be worthwhile to be undertaken.

Objectives of the study

Precisely, the objectives of the study are:

- to review the growth and development of SHGs in Urban areas of Kadapa district.
- to know the educational levels of women in Urban areas.
- to analyse empirically the reasons for joining SHGs by the urban women.
- to understand the income and expense level of respondents during pre and Post- Joining of SHGs.

Methodology

The study is based on both primary and secondary data. The primary data was collected through pretested schedules and secondary data was collected from Books, Annual Reports of MEPMA, DRDA, Kadapa, Status of Micro Finance, NABARD, Daily News Papers, and Internet etc.,

Sample Selection

Kadapa District (YSR Kadapa District) of Andhra Pradesh has been taken for study purpose. The district consists of nine municipalities (urban areas). Among nine municipalities there were 13845 SHGs with 138450 respondents. Since, the universe is large, it is not possible to draw a sizeable number of SHGs for sample frame. Hence, convenience method of sampling has been adapted to draw the sample and accordingly 90 respondents were selected purposively representing ten respondents each municipality. The data had been analyzed with the application of statistical tools at appropriate contexts.

Tools and Techniques

Averages, Percentages, and 'Paired 't' test' have been applied to draw the results. Further, graphs also used.

Period of the Study

Four years starting from 2010-2011 to 2013-2014 data has been taken for the study.

Hypotheses

In the light of the objectives, the following hypotheses have been formulated for testing:

- H₀: There is no significant difference in the income level of respondents during pre and post joining SHGs
- H₁: There is an increase in income levels after joining SHGs

H₀: There is no significant difference in the household expenses of respondents during pre and post joining of SHGs

H₁: There is an increase in expenses after joining SHGs in Kadapa District Municipalities – An Analysis

The growth and development of women SHGs are reviewed analytically in the following tables.

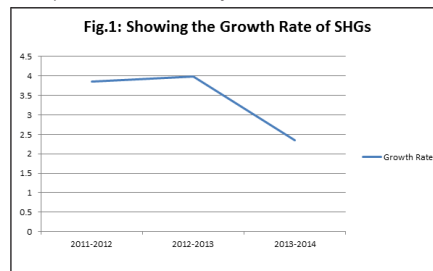
Table-1 (Fig.1) displays the details with regard to number of groups formed from 2010-11 to 2013-14 in Kadapa District Municipalities.

Table – 1: Growth Rate of SHGs in Kadapa District Municipalities

Year	No. of groups Cumulative	Growth Rate
2010-2011	12473	--
2011-2012	12972	3.85
2012-2013	13510	3.98
2013-2014	13835	2.35

Source: Figures compiled from the records of DRDA, Kadapa.

As evidenced from the Table-1 that the number of women beneficiaries under SHGs increased from 12473 in 2010-11 to 13835 by the end of 2013-14. During the year 2012-13 recorded a growth rate of 3.98 per cent. But in the year 2013-14, it declined to 2.35 per cent.



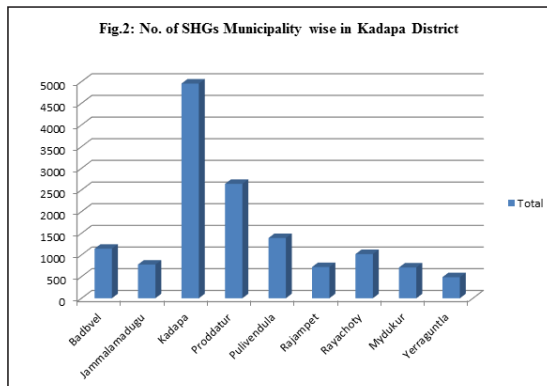
Self Help Group in Urban Areas of Kadapa District – A Review

Table -2 (Fig.2) reflects on municipality – wise break-up of SHGs in Kadapa District. Kadapa Municipal Corporation occupies the first place (499 SHGs) followed by Proddatur Municipality (2640 SHGs). Yerraguntla is the least among all.

Table - 2: Municipality wise SHGs in Kadapa District from 2010-11 to 2013-14

Sl. No.	Name of the Municipality	SHGs formed	Year wise				Total
			Existed	2010-11	2011-12	2012-13	
1	Badbvel	1011	19	31	48	35	1144
2	Jam-malama-dudu	675	21	40	27	15	778
3	Kadapa	4040	79	173	200	102	4955
4	Proddatur	2193	87	156	142	62	2640
5	Pulivendula	1259	18	39	47	27	1390
6	Rajampet	665	12	13	20	11	721
7	Rayachoty	906	20	29	37	28	1020
8	Mydukur	646	08	18	15	24	711
9	Yerraguntla	463	00	00	02	21	486
	Total	12219	264	499	538	325	13845

Source: Figures compiled from the records of MEPMA, DRDA, KADAPA



SHGs Through Bank Linkage Programme in Kadapa District

Linkage is the scheme of linking of SHGs to Bank Finance. The scheme was introduced during the year 1996-97 by the NABARD. With this scheme, women gained access to institutional credit without any collateral security and the cost of lending has come down. Further, the recovery rate has improved a lot leading to better performance of banks. 126 bank branches in the district are extending the Bank Linkage to the Self Help Groups. Each Self Help Group becomes eligible for Bank-linkage after a period of six months. Regularity of thrift, meetings and attendance, internal lending and repayment supported by the book keeping are eligible for bank finance. The particulars of progress of SHG Bank Linkage in Kadapa District are incorporated in Table - 3.

TABLE -2: Performance of Amount Sanctioned by Banks To SHGs

(Rs.in Lakhs)

Name of the ULB	2010-2011			2011-2012			2012-2013			2013-2014			Total	
	Amount Targeted	No. of SHGs	Amount	Amount Targeted	No. of SHGs	Amount	Amount Targeted	No. of SHGs	Amount	Amount Targeted	No. of SHGs	Amount	No. of SHGs	Amount
Badvel	753.00	352	742.50	750.00	290	796.65	1000.00	399	1269.00	900	295	1139.15	2821	5553.07
Jammalamadugu	493.00	389	1070.70	500.00	202	686.00	500.00	225	839.50	550.00	220	837.39	1609	4174.31
Kadapa	1976.00	1910	3474.22	2700.00	1387	3462.01	2900.00	1148	3408.91	2700.00	872	2801.11	10118	17746.64
Proddatur	1057.00	877	1772.07	1800.00	798	2416.51	1500.00	1198	3781.97	1600.00	719	2495.54	5649	12387.34
Pulivendula	917.00	408	999.35	700.00	307	940.10	1000.00	386	1400.72	1000.00	347	1313.40	3157	7326.01
Rajampet	357.00	194	451.70	60.00	234	597.55	500.00	192	564.29	600.00	166	581.55	1496	2970.49
Rayachoty	564.00	332	536.65	450.00	256	538.75	600.00	317	824.15	700.00	176	510.30	1868	3083.25
Mydukur	0.00	297	777.37	0.00	354	926.25	500.00	188	630.40	500.00	176	576.50	1393	3893.91
Yerraguntla	0.00	NA	NA	NA	NA	NA	NA	NA	NA	450.00	148	617.00	148	617.00
Total:	6117.00	4759	9824.56	7500.00	3828	10363.82	8500.00	4053	12719	9000.00	3119	10871.94	28259	57752.02

Source: Figures compiled from the records of MEPMA, DRDA, Kadapa

It could be observed from the table that huge amounts were sanctioned to the SHG beneficiaries by the nationalized banks. Kadapa Corporation recorded the highest amount, sanctioned to SHG followed by Proddatur Municipality. The Yerraguntla Municipality has recorded a less amount.

FIELD STUDY - AN ANALYSIS

Sample Selection

The Table - 4 gives a vivid picture on selection of sample size

Table - 4: Sample Frame

Sl. No.	Name of the Municipality	No. of SHGs	No. of Respondents	Sample Respondents
1	Badvel	1144	11440	10
2	Jammalamadugu	778	7780	10
3	Kadapa	4955	49550	10
4	Proddatur	2640	26400	10
5	Pulivendula	1390	13900	10
6	Rajampet	721	7210	10
7	Rayachoty	1020	10200	10
8	Mydukur	711	7110	10
9	Yerraguntla	486	4860	10
	Total	13845	138450	90

Source: Figures compiled from the records of MEPMA, DRDA, Kadapa

Age wise Classification of SHGs

Age is the main criteria not only for earning money but also meeting household expenses. Table - 4 shows the distribution of sample respondents on the basis of age.

Table: 4: Age -Wise Classification of Respondents

Sl. No.	Age - Group	No. of Respondents	Percentage to Total
1	Less than 20	02	2.22
2	20-30	15	16.67
3	31-40	38	42.22
4	41-50	25	27.78
5	51-60	08	8.89
6	Above 60	02	2.22
	Total	90	100.00

Source: Figures compiled from the field study

It is observed that most of the respondents fall in between the age group of 31 and 40 years which accounts for 42.22 per cent and followed by the age group of 41 to 50 which recorded to 27.78 per cent. The least was recorded in the age group of above 60 years, constituting 2.22 per cent of the total.

Reasons for joining for Self Help Groups:

There are so many reasons to join in SHGs. Some of the reasons are presented in Table - 5.

Table- 5: Reasons for joining Self Help Groups

Sl. No.	Reasons	No. of respondents	Percentage to Total
1.	For Family Support	55	61.11
2.	For Promoting Savings	05	5.56
3.	For Social Status	05	5.56
4.	For Financial Security	15	16.66
5.	For Getting Loan	10	11.11
	Total	90	100.00

Source: Ibid.,

It is observed from the Table – 5 that majority of the respondents in the study have joined SHGs for family support (61.11%) and 16.66 per cent respondents reported they joined for Financial Security Purpose. 11.11 per cent respondents joined in SHGs for getting loans.

Educational Qualifications

Education is one of the inputs for Empowerment. It enables the women to gather information from different sources and helps them to analyze properly and think innovatively to start the business. The education levels of the respondents are portrayed in Table-6.

Table -6: Educational Background of Sample Respondents

Education	No. of Respondents	Percentage to Total
Illiterates	11	12.22
Below SSC	31	34.45
Up to SSC	40	44.44
Intermediate	06	6.67
Graduation	02	2.22
Total	90	100.00

Source: Ibid.,

Most of the SHGs members studied 10th standard which is 44.44 per cent. 12.22 per cent are illiterates and 34.45 per cent studied below SSC and the rest of the respondents have better qualifications i.e., graduation.

Income Level of the Members

The income level of the people changes the life style and improves standard of living of the people.

Table - 7 depicts the income level of SHG members Pre and Post Joining of SHGs. Income is the major determinant of the standard of living of the people in the society. Different Income levels of the respondents are incorporated in Table – 7.

Table – 7: Income level of Sample Respondents Pre and Post Joining of SHGs

Sl.No.	Monthly Income	Pre Joining of SHG		Post Joining of SHG	
		No. of respondents	Percentage to Total	No. of respondents	Percentage to Total
1.	Less than 1500	51	56.67	15	27.77
2.	1501-3000	15	16.67	16	38.88
3.	3001-4000	09	10.00	25	24.44
4.	4001-5000	02	2.22	13	3.33
5.	5001-6000	01	1.11	09	2.22
6.	6001-7000	00	-	07	2.22
7.	Above 7000	00	-	05	1.11
8.	Non-earning members	12	13.33	0	-
	Total	90	100.00	90	100.00

Source: Ibid.,

It could be observed that most of the members earned less than Rs.1500 per month before joining SHGs. But the income levels have increased in between Rs.3000-4000 or more after joining as members of SHGs. Thus, after joining in the SHGs, the members income level has been improved due to additional income. It is understandable that there is an economic empowerment among the beneficiaries after joining in SHGs.

Paired “t” test has been calculated to test the hypothesis (H₀) which was formulated to know the income levels of respondents. The values has been calculated by taking the real incomes which were collected from respondents directly.

Mean: 1. Before Joining of SHGs 1484.011
 2. After Joining of SHGs 3956.771
t cal = -11.506

Significant at 5% level

Hence, the null hypothesis which was interpreted has rejected as there is an increase in the income level of respondent after joining SHGs.

Family Expenses of the Self Help Group Members

The family expenses has increased due to positive changes in the income level of SHGs members. An increase in the income level not only enhances the expenses of the family but also promotes the savings habits of the family. Pre and Post joining of the respondents in SHGs, their monthly expenses status are shown in Table - 8

Table – 8: Monthly Family expenses of the Sample Respondents Pre and Post Joining of SHGs

Sl. No.	Monthly expenditure	Pre Joining of SHG		Post Joining of SHG	
		No. of Respondents	Percentage to Total	No. of Respondents	Percentage to Total
1.	Less than 1000	20	22.22	10	11.11
2.	1000-2000	26	28.89	15	16.67
3.	2000-3000	35	38.89	25	27.78
4.	3000-4000	07	7.78	31	34.44
5.	Above 4000	02	2.22	09	10.00
	Total	90	100.00	90	100.00

Source: Ibid.,

It can be noted from the Table - 8 that most of the members incurred between Rs.2000 - 3000 before joining SHGs. But the expenses level of respondents has increased to Rs.3000-4000 or more after joining in SHGs. Thus after joining in SHGs, the members’ wellbeing has been improved due to additional income.

By taking into account the original expenses which were collected directly from the respondents Paired “t” test has been calculated to test the hypothesis (H₀) which was formulated. The values are:

Mean: 1. Average Expenses before Joining of SHGs 1431.778
 2. Average Expenses after Joining of SHGs 2996.89
t cal = -15.4716

Significant at 5% level

Hence, the null hypothesis which was interpreted has rejected as there is an increase in the expenses level of respondents after joining SHGs.

Purpose of Loans to Respondents

Table - 9 demonstrates various types of loans as designed by the Government to the respondents and their aspirations are provided in table 9.

Table – 9: Classification of Loans needed by the Respondents

Sl. No.	Type of the Loan	Respondents	Percentage to Total
1	Business	62	68.89
2	Marriage	12	13.33

3	Repayment of existed loan	10	11.11
4	For Medical	04	04.45
5	New House construction / Repairs	02	02.22
	Total	90	100.00

Source: Ibid.,

Table - 9 shows more loans are sanctioned for the purpose of the business which accounts for 68.89 percent, followed by marriages of their children very least in case of medical expenses and payment of outstanding debts etc., The respondents are showing interest to do business and they themselves are slowly becoming empowered. The maximum loan amount per member is decided at the general body meeting.

MAJOUR FINDINGS

The major findings that emerge from the study are:

- The growth rate of SHGs in Kadapa District Municipalities shown 3.98 during the year 2012-13 which is highest during the period.
- Municipality wise SHGs in Kadapa District, Kadapa Municipal Corporation has occupied the first place among all Municipalities.
- In the bank Linkage Programme loans sanctioned by the banks recorded highest in Kadapa Municipal Corporation area.
- In Age-wise classification most of the respondents lies in between age agroup 31-40 years which accounts 42.22 per cent.
- The reasons for joining SHGs most of the respondents joined in for giving financial support to their families which was recorded 61.11 per cent.
- The respondents with regarding educational qualifications most of the respondents studied upto SSC, in this graduates could also be observed.
- To test income levels of the respondents, a null hypothesis was formulated and has rejected as there is an increase in the income levels of the respondents after joining SHGs.
- To test the expenses level of SHG members a null hypothesis which was interpreted has rejected as there is an increase in the expenses level of respondents after joining SHGs.
- Most of the respondents taken loan for business purpose only which accounts for 68.89 per cent.

SUGGESTIONS

- The following are the suggestions offered to empower women more particularly in Urban areas
- The growth rate of SHGs has to improve by encouraging the women in empowerment by the MEPMA, DRDA of the concerned district.
- Creating awareness about economic empowerment among educated women is easy rather than un-educated women. This kind of women are available in urban areas.
- In so many family cases, the women who are in between the group of 31 to 40, their children are studying higher classes whose required more money. Earning money pre-requisite through SHGs. Hence, women required SHGs.
- When income level increases, the stand of living may be increased, it is a positive sign for future prospects of the respondents.
- When expenses of household increases, it is also positive trend among the SHG members that there is some financial empowerment developed.
- In the study most of the respondents taken loan from business purpose only, the educated women is utilizing money on business aspects only.
- The Government should implement all micro-finance schemes effectively and systematically.
- Women should be aware of their opportunities and up-

grade their knowledge according to the social and technological changes.

- Women should maintain interest in empowering themselves and prepare themselves to face any problems in their business.
- The women are trying to exercise variety in their business ideas, but need support from the family members and a positive attitude from society, in particularly for establishment and sustaining in their enterprises. Women should balance both the family and business to empower themselves. The family members should give moral support to the women.
- Encouragement by the family is the most important factor in empowerment of the women. In spite of strong will and firm determination, women entrepreneurs look for support from family members, friends, government and others in the society in which they operate their business.

CONCLUSION

Regarding economic empowerment, the role of women in decision making in children education had improved considerably their role in savings, expenditure related decision making. There was a moderate increase of income, enhanced savings, undertaking income generating activities, reduced dependency on homey lenders, ability to deal with the financial crisis and the women moved independently to other places without the support of male members of the family.

Micro finance can empower women, as it imparts awareness, strength and confidence to them to fight against poverty. Several SHGs in the country are doing a great job as they are helping the poor women to break the cycle of poverty by giving them access to micro finance services so that they can become self employed and can earn their livelihood.

So many women are not aware of the functioning of SHG schemes. The DRDA and banks have to conduct awareness programmes to improve awareness among rural women. SHG members have often lacked business skills and administrative capacity due to their poor education and training. Hence, the government organizations like DRDA and Banks have to provide training to the members of SHGs. In this regard, the non-government organizations and other associations should take initiative to make the women aware and motivate them towards self-employment.

Further, women should be encouraged to start lucrative ventures confidently with enthusiasm by employing modern technology. They have to shift their line of activities on scientific and modern lines. The government should ensure a speedy change from traditional occupation to modern business enterprises in order to take the maximum benefit of new market conditions and technology. These measures, would certainly contribute to women employment by transforming traditional women into industrial women.

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