

# Women Empowerment through SHGs in India and Andhra Pradesh

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**Abstract:** The self help group is functioning very effective dimension role at creating rural livelihood at sustain, the savings and bank linkages are eliminating poverty and creating the effective social functions by participating women at village level committees as a member at each and every village level committees. The self help group members are very active part of an economical status, through Banks they are getting the loan, and loan amount is utilizing for purposeful fields and at their children education, economic activity. And it creates self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. In this paper attempt to women empowerment through SHGs in India and Andhra Pradesh.

**Keywords:** Empowerment of Women, Origin of SHGs, SHG-Bank Linkage.

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*“A nation would not march forward if the women are left behind”*

*-Swami Vivekananda*

## 1. INTRODUCTION

It is widely accepted that the development process in many parts of the world including India had bypassed the women. The rural women in particular are marginalized and are pushed to the bottom of the development pyramid. Series of policy measures and programmes on women development have been initiated and implemented during the last three decades after UN's declaration of International Women's Year in 1975 by the national governments and international bodies. Among the various measures targeted towards development of women and women's empowerment, the crucial importance goes to micro-finance. Micro-Finance is a financial service of small quantity provided by financial institutions to the poor. Besides size and clientele group what makes micro credit different from normal credit is that the latter is 'walk in' and the former is 'walk out' business for the financial institution. Besides, credit is provided without collateral support. After the successful operation of the Grameen Bank model in Bangladesh, the concept of micro-finance has drawn the attention of the development economists all over the world. The micro finance has become, of late, a development feed in many less developed countries. It has created a euphoria that is unparalleled in the recent history of development practice. India has become home to one of the largest micro credit programmes in the world. India's share in the global micro credit market in 2003 was 13 per cent of all clients and 16 per cent of the poorest clients.

## 2. WOMEN EMPOWERMENT

Empowerment of women involves many of these economic opportunities, property rights, political representation, social equality, personal rights and so on. It also occurs at various levels, such as individual, group, and community and challenges the assumptions about the present status, asymmetrical power relationship and social dynamics. Women Empowerment in its simplest form means redistribution of power that challenges the male dominance. This does not, however, mean that the empowerment process adopts an antagonists approach. Indeed, it means making both men and women realize their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, reorienting their priorities, evolving new kinds of adjustment, understanding and trust with each other. Empowerment of women is a new ideology to carry on democratic values into

the family and society. It demands basic changes in the system of marriage and family, husband-wife relationship, attitude towards gender socialization etc. Empowerment would only to enable women to realize their identity, potentiality and power in all spheres of their lives.

‘Empowerment of women also demands that women should become mentally prepared to face the consequences such as divorce, court litigation, resulting from their alleged non-cooperation with and resistance to male dominance in matters of planning the life. Empowerment of women should involve techniques of counseling to resolve differences between the husband and wife, daughter-in-law and parents-in-law. In short, the philosophy of women’s empowerment needs a total overhauling of the Indian society. The present Study highlights of the Empowerment of women and origin and growth of SHGs in India and Andhra Pradesh.

**Objective:** 1. To study the Women Empowerment through SHGs in India and Andhra Pradesh.

**Methodology:** This study is based on the analysis of the secondary data published in the varies Journals, annual reports and websites.

### 3. REVIEW OF LITERATURE

The self-help groups have empowered the women folk economically and socially. Rosalinda (2005) evaluated that micro credit, provides scope for personal, social and political empowerment. The experience of micro credit that began in early 1950 as a social development initiative to alleviate rural poverty created confidence, sense of self-worth, higher conscious of their rights, greater awareness and exposure to the outside world, greater decision-making within the household and outside activities and improved health and nutrition of family members. Amita (2006) expresses a similar view. The author sees Empowerment as a means to let woman live their own life in a way they think appropriate on the basis of their conditions, family circumstances, qualities and capabilities of which they themselves are the best judges In the words of *former President A P J Abdul Kalam*, “Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured”.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency wise SHGs linked on March 31, 2004. They concluded that the success of SHGs not only improve the economic status of women, but also brought lot of changes in their social status. Sobha (2008) made an attempt to evaluate the problem of self employed women. The study took 400 self-employed women as sample from Coimbatore Municipal Corporation limit to use scaling techniques. The study concluded that the problem faced by the beneficiaries of Prime Minister’s RozgarYojana is less severe than non-beneficiaries.

Achala Srivastava (2009)’ holds the view that the ability to direct and control one’s own life is empowerment. It is a process of enhancing human capabilities to expand choices and opportunities so that each person can lead a life of respect and value. Sherly and Lavanya (2012), states that empowerment gives power to women in various spheres to have control over the circumstances of their lives. It includes both control over resources and ideology, greater self-confidence that enables one to overcome any problems. According to Jaya and Binod (2013), empowerment is a process of awareness and capacity building, leading to greater participation, greater decision-making power and control over transformative action. Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh.

The forgoing review of literature reveals that the full potential of utilizing SHGs remains untapped. The foregoing review exemplifies the fact that the participation in SHGs and their empowerment effect has been discussed at length. However, the studies that attempt to quantify the impact of SHGs on economic social and political empowerment of women are scanty. Such studies can be a valuable guide for the policy maker for an effective implementation of this programme. Hence, the issues such as how helpful SHGs are to the members to achieve economic, social, political and psychological empowerment and what kind of social and economic impact they can produce are to be intensively researched. The present study makes an attempt to fill these gaps.

#### **Emergence of SHG Concept:**

Among the gender specific development programmes for women organization of poor women into self-help groups seemed to have been yielding good results. Hence, the SHG concept is being given more importance in women

development and women empowerment programmes. What are SHGs? The Self-Help Groups (SHGs) are voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupations generally not exceeding 20 members voluntarily come together for a common cause to raise and manage resources for the benefit of the group members. The process by which the group of people with a common objective are facilitated to come together in order to participate in the development activities such as savings, credit, income generation etc., is called 'Group Formation'. Although the SHGs can be formed for any development activity by men or women or by any professional group of persons, the women SHGs are more common and more popular in India.

### Objectives of the SHGs:

The women SHGs are formed with the following objectives:

- i) To promote saving habits,
- ii) To mutually agree to contribute to a common fund.
- iii) To have collective decision making
- iv) To meet small and urgent credit requirements by themselves,
- v) To provide collateral free loans with terms decided by the group at market driven rate
- vi) To utilize the amount borrowed fruitfully and develop the habit of repaying the loans,
- vii) To augment family income,
- viii) To uplift economic conditions by earning independently,
- ix) To avail bank loans and Government's financial assistance continuously,
- x) To inculcate the savings and banking habits among members,
- xi) To gain economic property through loan/ credit and
- xii) To enable availing of loan for productive purposes and repaying the same over a period of time.
- xiii) To solve conflicts through collective leadership and mutual discussion.
- xiv) To provide collateral free loans with terms decided by the group at market driven rate.

### Functions of a SHG:

A small economically homogeneous and affinity group of rural poor who have come together voluntarily

- To save small amounts regularly
- Conflict solving through collective leadership and mutual discussion
- To mutually agree to contribute to a common fund
- Collateral free loans with term decided by the group
- To meet their Emergency
- Have Simple and Responsive Rules
- Collective Decision Making
- Market Driven Rates of Interest
- SHGs hold weekly meetings mostly during non-working hours.
- They promote thrift habit among members.
- They build common-fund slowly and systematically.

- They establish linkage with bank and Government Departments.
- They provide timely loans to the members and
- They act as purveyor of development credit.

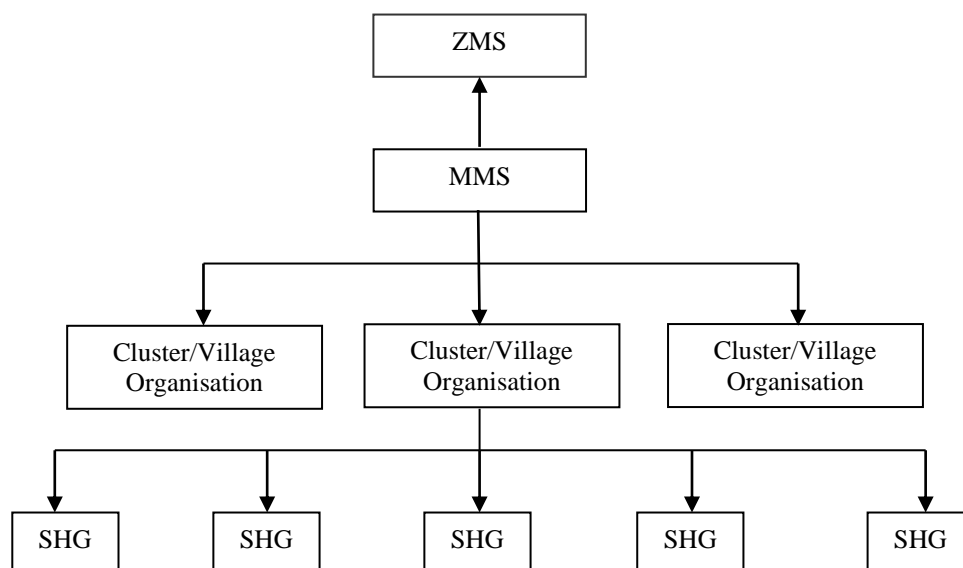
#### Characteristics of SHGs:

The following characteristics identify the SHGs

- 1 An SHG is a homogeneous group in terms of economic status and interest;
- 2 It is small in size and membership of one SHG is in the range from 10-20 people.
- 3 It is non-political and voluntary and it follows democratic culture.
- 4 SHGs have the transparency among themselves and in financial transactions of the group.
- 5 All the initiatives for the management of finance (assets and liabilities) are undertaken by the poor at micro level (group) itself.
- 6 Funds are mobilized at micro level itself and credit is extended to the group members by themselves.
- 7 Selection of borrowers for availing micro credit is also done at micro level / Group level.
- 8 Identification of the activity, unit cost, loan size, norms and procedure for payment are also done at micro level.
- 9 Recovery of loan and recycling of funds for repeat lending (reciprocity) to the group members (group/sangam) loan are all autonomous decisions.
- 10 Under the new concept, the poor borrower stands as manager of credit rather than receiver or the so called beneficiaries longing for credit/subsidy under conventional micro credit programmes, like Integrated Rural Development Programme (IRDP) implemented by Government of India.

#### 4. INSTITUTION STRUCTURE OF SHGs

The institutional set up of the SHGs can be schematically represented as in Figure -1.



- ZMS – Zilla Mahila Samakya
- MMS – Mahila Mandal Samakya
- VO- Village organization
- SHG – Self-Help Group

**SHGs and their importance:**

In 1987, NABARD made an attempt to search for alternative mechanism to improve the access of the poor for financial services in a cost effective and sustainable manner. This search resulted in a development of a delivery mechanism which encompasses financial relationship between informal organizations of the poor and the banks. Later on, with the needed backup policy support from the Reserve Bank and the central Government, the SHG-Bank linkage programme was launched by NABARD in 1992. Encouraged by the success of the 'pilot project in February 1992, the government of India has also accorded importance to the programme of SHGs as a tool for empowerment of rural people, increasing outreach of the banking system and alleviating poverty. Micro credit has worked largely through SHGs in general and women groups in particular. Since the SHG is a small group of 10 to 20 persons drawn from relatively homogeneous backgrounds, the members, who join the group through micro-credit has to use the micro-credit in such way that it benefits SHGs to improve the quality of life of their members and their productivity to earn sustainable income. The SHGs need to firm up their financial and economic norms meant for selection of appropriate beneficiary and subsequent disbursement of credit to the needy.

**SHG movement and its progress in India:**

Having presented the characteristic features, objectives, functions and organizational set up of SHGs, now, one can have a glance of SHG movement in India. In the beginning NGOs spread SHG movement and later on it grew impressively with the patronage of NABARD. The SHGs of the country are concentrated in Southern India and about 29,000 are in Andhra Pradesh alone followed by Tamil Nadu, Karnataka and Maharashtra. However, as many as 7670 SHGs are also working in Uttar Pradesh. As a result of continuous efforts of NABARD, the number of SHGs increased from modest figure of 255 in 1993 to 14,317 covering 30 commercial banks, 101 RRBs and 17 cooperative banks, 269 NGOs, in 19 states and 2 Union Territories. In recent Union Budgets, government has been supporting Micro-finance at and has recognized the importance of Micro-finance institutions in servicing the low-income households. The NABARD has taken special interest to provide financial assistance to SHGs under SHG-Bank linkage programme.

The SHG Bank Linkage Programme was the major element of the movement to provide bank credit to unbanked poor households through SHGs in India. Starting with a small number of 620 SHGs linked during the first two years, 1992–93 and 1993–94, SBLP, according to NABARD data, had disbursed credit to over 2.23 million SHGs cumulatively by March 2006 and as on 31 March 2011 over 4.78 million SHGs had outstanding loans. SHGs with savings accounts with banks numbered over 7.46 million as on 31 March 2011. Thus, 97 million families were covered by financial services under the SBLP (NABARD, 2011). Accordingly, SBLP enjoys the status of the leading microfinance programme of the world. Though slow to take off, the growth of SBLP accelerated from 1999 and targets of outreach (such as credit-linking one million SHGs by 2008) were easily exceeded. Since the launching of the pilot project in 1992, SBLP had given importance to two objectives, viz., outreach and access of the poor to institutional credit. Three models of bank linkage emerged as follows:

1. SHGs formed by and linked directly to banks (Model I)
2. SHGs formed and facilitated by SHPIs such as NGOs and government departments but linked directly to banks (Model II)
3. Indirect bank linkage or 'bulk lending' where NGOs and other MFIs (like Sanghamithra or Sri Kshetra Dharmasthala Rural Development Project [SKDRDP]) acted as financial intermediaries by borrowing from banks and on-lending to SHGs directly, or through SHG federations (Model III) The annual progress of the SBLP during the period under review is provided in and aspects of the growth and performance in subsequent sections.

It was originally felt that it would be preferable if NGOs could act as financial intermediaries (Model III above) in order to help ensure the responsible use and repayment of bank loans to SHGs (Harper, 1996). There appeared to be sufficient 'spread' in Model III to allow intermediaries in this long chain to take at least a small margin for their work, and the stage was set for a massive expansion. The combined efforts of the banks, the NGOs and the SHGs themselves thus brought institutional credit to the many millions of people who had earlier failed to benefit from it. However, as the programme spread, a host of SHPIs, especially government agencies, contributed to the large numbers of SHGs that were formed with many of them being linked to banks.

**SHG-Bank Linkage Programme:**

Detailed analysis of the SHG-Bank Linkage During 2014-15 about 2.68 lakh new SHGs were added in the domain of SHG to take the number of SHGs savings linked with formal financial institutions 76.97 lakh with saving amount 11059.84 (11.74%) as on 31.3.2015. Programme across the geographical spread of the country and across the financing agencies is being presented in this section. The analysis covers the broader components of the programme, namely inclusive growth, savings, loans and the recovery performance.

**(Table-1) Overall progress Under SHG-bank linkage for last 3 years (Amount Rs.in crore/Number in lakhs)**

Particulars		2012-13		2013-14		2014-15	
		Number of SHGs	Amount	Number of SHGs	Amount	Number of SHGs	Amount
SHG Savings with banks as on 31 <sup>st</sup> march	<b>Total SHGs</b>	<b>73.18</b> (-8.1%)	<b>8217.25</b> (25.4%)	<b>74.30</b> (1.53%)	<b>9897.42</b> (20.45%)	<b>76.97</b> (3.59%)	<b>11059.84</b> (11.74%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	20.47 (-3.6%)	1821.65 (30.6%)	22.62 (10.46%)	2477.58 (36.01%)	30.52 (34.92%)	4424.03 (78.56%)
	% of NLRM/SGSY/other govt.spons. programme groups to total	28.0	22.2	30.45	25.03	39.65	40.00
	<b>All women SHGs</b>	<b>59.38</b> (-5.7%)	<b>6514.86</b> (27.6%)	<b>62.52</b> (5.27%)	<b>8012.89</b> (22.99%)	<b>66.51</b> (6.38%)	<b>9264.33</b> (15.61%)
	Percentage of women groups	81.1	79.3	84.15	80.96	86.41	83.77
Loans disabused to SHGs during the year	<b>Total SHGs</b>	<b>12.20</b> (6.3%)	<b>20585.36</b> (24.5%)	<b>13.66</b> (12.02%)	<b>24017.36</b> (16.67%)	<b>16.26</b> (19.03%)	<b>27582.31</b> (14.84%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	1.81 (-13.8%)	2207.47 (-16.5%)	2.26 (24.56%)	3480.60 (57.67%)	6.43	9487.69
	% of NLRM/SGSY/other govt.spons. programme groups to total	14.8	10.7	16.52	14.49	39.54	34.40
	<b>All women SHGs</b>	<b>10.37</b> (12.4%)	<b>17854.31</b> (26.3%)	<b>11.52</b> (11.02%)	<b>201037.97</b> (17.83%)	<b>14.48</b> (25.69%)	<b>24419.75</b> (16.07%)
	Percentage of women groups	85.1	86.7	84.3	87.6	89.05	83.53
Loans outstanding against SHGs as on 31 <sup>st</sup> march	<b>Total SHGs</b>	<b>44.51</b> (2.2%)	<b>39375.30</b> (8.4%)	<b>41.97</b> (-5.71%)	<b>42927.52</b> (9.02%)	<b>44.68</b> (6.46%)	<b>51545.46</b> (20.06%)
	Of which NLRM/SGSY/ Govt. other spons. programmes	11.93 (-1.9%)	8597.09 (6.7%)	13.07 (9.55%)	10177.42 (18.38%)	18.46 (41.24%)	19752.74 (94.08%)
	% of NLRM/SGSY/other govt.spons. programme groups to total	26.8	21.8	31.1	23.7	41.32	38.32
	<b>All women SHGs</b>	<b>37.57</b> (2.9%)	<b>32840.04</b> (7.8%)	<b>34.06</b> (-9.34%)	<b>36151.58</b> (10.08%)	<b>38.58</b> (13.27%)	<b>45901.95</b> (26.97%)
	Percentage of women groups	84.4	83.3	81.2	84.2	86.35	89.05

(Figures in the parenthesis indicates growth/ decline over the previous year)

**Source:** Status of Micro-finance in India NABARD Mumbai, (2013-14, 2014-15), pp.8, pp11.



An overall decline in the number of SHGs linked to banks for their savings accounts under the SHG-Bank linkage programme noticed during 2012-13 -first time since the programme was launched two decades back – has been reversed during the current year though with a marginal increase of 1.53% with 74.30 lakh SHGs savings linked to Banks as on 31.3.2014 as against 73.18 lakh during the previous year and total saving amount 11059.84 On march 2015 an only women SHGs having saving amount 9264.33 (15.61%)per cent. Correspondingly, the coverage of rural households having access to regular savings through SHGs linked to banks also went up to 96.6 million from 95 million as on 31 March 2013. Another highlight of the year's performance under the programme was the spurt in the number of SHGs being sanctioned fresh loans by banks during the year. 13.66 lakh SHGs were sanctioned fresh loans during the year – a 12% increase over 12.20 SHGs getting fresh loans during 2012-13.

The quantum of fresh loans issued by banks also rose by nearly 17% during the year (24017 crore). This is indicative of increasing confidence in lending to SHGs by banks. Number of SHGs credit linked with banks, however, showed a decline of nearly 6% to 41.97 lakh as against 44.51 lakh a year back though the amount of loan outstanding has gone up by 9%. The total loan outstanding by SHGs stood at 42928 crore as on 31.3.2014. The average loan outstanding of SHGs with banks is 1, 02,273 against 88,500 a year back. The share of exclusive women SHGs in the total number of SHGs linked to banks now stands at 84% (up from 81 % last year) while the groups formed under the NRLM/SGSY/Other Government sponsored programmes now constitutes 30% of the total number of groups. Table-1 gives the growth of SHGs – saving as well as credit linked – for the last 3 years, separately for all Groups, Groups under NRLM/SGSY/Other Government sponsored programmes and exclusive Women Groups.

#### **Saving linked SHGs:**

The number of saving linked SHGs now stands at 74.3 lakhs with a membership of over 96.6 million poor households showing a marginal increase of 1.53% (73.18 lakh SHGs as on 31.3.2013) from the previous year. The number is still substantially less than 79.60 lakhs SHGs reported during 2011-12 (with coverage of 104 million households). Only southern region reported a growth in savings linked SHGs during the year compared to previous year while all other regions continued to report decline in the number of SHGs. Continued decline in the number of savings linked SHGs in resource poor regions where special SHG programmes are implemented, needs to be viewed with concern. Among the major states only Assam, Karnataka, Rajasthan and Tamil Nadu have reported upward trend in the number of savings linked SHGs compared to the 2011-12 status. The savings balance of these SHGs with banks, however, shot up by over 20% during the year (9897 crore against 8217 crore a year back). All except the North and North Eastern region recorded higher savings bank balance with banks with western States recording nearly 34% increase while the Central region reporting 27% and Southern region recording an increase of 23%. The average savings bank balance of SHGs with banks as on 31.3.2014 was 13322, with southern region reporting an average of 16878 while the North Eastern states having an average saving of only 4073 per group Statements II A and Statement III indicate the Bankwise and Statewise position of saving linked SHGs.

#### **SHG movement in Andhra Pradesh:**

The SHG movement in Andhra Pradesh through implemented for the development of women in the country was 'Development of Women and Children in Rural Areas' (DWCRA). It was started as a Sub-programme of Integrated Rural Development programme (IRDP) which was first introduced as an important anti-poverty programme in 20 selected districts on experimental basis in the country. This programme was started with UNICEF support with the primary objective of focusing attention on the women members of the rural families living below the poverty line to provide them with opportunities of self employment on a sustained basis. This programme aimed at the formation of women self-help groups at the village level. The women members of DWCRA form groups of 10 to 15 women each for taking up economic activities suited to their skills, aptitude and locally available resources. Under the scheme, the selection of like minded poor women living in the neighborhood is encouraged. The scheme provides group support to individuals to have access to resources and credit for purchasing income generating assets or working capital for undertaking any economic activity. The programme also imparts training for increasing awareness about political and social situation and capacity building of women to improve their status and quality of life. This programme also aims at improving women's access to basic services like health, education, child-care, nutrition, water and sanitation.

The DWCRA programme got popularity particularly in Andhra Pradesh on account of vigorous implementation in the state. The programme was first introduced in Sri Kakulam, and Kadapah districts in the year 1983-84 and it was extended to other districts in the state in a phased manner as detailed in Table -2.

**Table -2 Phased Extension of DWCRA Programme in Andhra Pradesh**

Year	Districts covered
1983-84	Srikakulam, Cuddapah
1986-87	Anantapur
1988-89	Vijaynagaram
1989-90	Prakasam
1991-92	Nellore, Kurnool
1992-93	Chittoor
1993-94	Visakhapatman
1994-95	East Godavari, West Godavari, Krishna, Guntur

Source: Department of Rural Development, Govt. of A.P.

Up to 1994-95, financial support towards Revolving Fund (R.F) of Rs.15, 000 per group was shared equally by UNICIF and Govt. of India and the respective state governments. During 1996-97 when UNICIF withdrew its support, Govt. of India and State Governments shared the burden of Revolving Fund on 50:50 bases.

The SHG movement in Andhra Pradesh State has to its credit many success stories of women SHGs. The state government has succeeded in linking SHGs with banks under the Indira Kranthi Patham or the district poverty initiative programme. As such, the women of SHG movement in the state caught the imagination of the visiting World Bank president Paul D Wool with its power articulation as much as overcoming poverty through group economic and social activities. When he visited the state in the month of August 2005, he termed the SHG movement of Andhra Pradesh as unparalleled and something that deserves to be emulated in Africa, South America and also in other states in India. He further said that 'the world Bank is really proud to be associated with the programme through \$ 260 million assistance to the SHG movement in the state [Business Standard, 19 August 2005]. The banks have provided micro-credit to the women SHGs and helped millions of poor households in rural areas. It is found that majority of women [59 per cent] belong to petty business units, because the rural women find it easy to manage the petty business with their inherent skill and little education. These units are mostly milk vending, petty shops, banana- leaf cutting, vegetable vendors, cloth merchant etc.

As at the national level, in Andhra Pradesh also NABARD has taken special measures to provide financial assistance to SHGs under bank-SHG linkage programme contains the progress details of SHG-bank linkage programme in different districts of Andhra Pradesh up to 31<sup>st</sup> March 2014 nearly 23.776 lakhs SHGs were provided with bank loan under SHG-Bank linkage programme. During the year 2013-14, more than 94 thousands SHGs were provided with the bank loan under SHG-Bank linkage programme showing an increase of 23.72 percent over the previous year. Up to March 2015 in Andhra Pradesh total SHGs 884508 their saving amount 262949.95 and their bank linkage total number of SHG lone disbursed amount 562314.81.

## 5. CONCLUSION

In this twenty-first century, the society must take an active people centered and growth-oriented poverty alleviation strategy. The self-help groups will play a vital role in such strategy. The system of SHG facilitates its members to improve their financial position. The government should take effective steps in increasing the pace of development through SHG. The SHG-Bank

Linkages are a benchmark in women's empowerment and socio-economic development women at the village level. SHGs contributed significantly to the development of women entrepreneurs and also for overall development of the economy. Poverty alleviation has always been the first concern of the policy makers in India. Because more than about 24% of population is below the poverty line. To promote balanced development and reduce the inequalities, the concept of Micro Finance has been recognized as comprehensive and viable approach in recent times. The Government and the policy makers have recently evolved the bank – Self Help Groups linkage programme to eradicate poverty and increase income



of the poor people. Women are very important segment in development at local to global levels. Economic independence and education of women will go a long way in attaining self-reliance for women. Real change will come when women are treated on par with men and give equal opportunities. When that happens, India will be able to harness its women power and emerge as a respected nation. Hence, the issues such as how helpful SHGs are to the members to achieve economic, social, political and psychological empowerment and what kind of social and economic impact they can produce are to be intensively researched.

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