

## **ROLE OF TRAINING PROGRAMMES UNDER SELF HELP GROUP FOR SECURING SOCIAL CHALLENGES OF RURAL WOMEN**

**Ankur Yadav<sup>1</sup> & Hema Prakash<sup>2</sup>**

The training programmes for Self Help Group (SHG) are being considered in the rural areas after the group formation and banking linkage programme in India. These programmes are based on various informative knowledge for rural women to secure their social and economic challenges. The present study intends to explain the structure of SHG training programme and its impact on the social well-being of rural women under SHGs. The study also attempts to underscore the challenges of training programmes at the rural level. The empirical evidences gathered through the scheduled interview with rural SHGs women (n=151) from Sultanpur district of Uttar Pradesh, India. The findings reveal a significant impact on the social well-being of SHG women who were involved in various training programmes.

**Keywords** : *Self Help Group, Training Programmes, Social Awareness, Social well-being*

### **Introduction**

The SHG training programmes concept came into the policy circle as an instrument for the growth of poor and marginalized people in society. Thousands of the poor and marginalized people in India are building their lives, their families, and their society through SHGs (Planning Commission, Government of India, 2008). This programme mainly focuses on the women, to eradicate their social and economic challenges. The social challenges faced by women in India have been underestimated, discriminated at every level of class, caste, creed, gender, and in every sphere of life despite their sustainable contribution. Dutt and Samanta (2006) Gender disparity and discrimination are an integral characteristic of the rural society in India. The salient features of rural women's marginalisation are low level of literacy, unawareness about their rights and duties, restriction faced at family and society level or freedom of movement, shyness to discuss their problem or health issues with family members or friends, restricted participation in public meetings, etc. Because of this scenario, they also have to face economic challenges such as low purchasing power, poor health status, low participation rates in the formal economy, and low levels of economic empowerment in the family as well as in the society. In this concern, such SHG facilitate critical tools to empower women through various

---

<sup>1</sup> Ph.D. Research Scholar, Centre for Studies in Economics and Planning, Central University of Gujarat, Gandhinagar - 382029, Gujarat, India. Mobile No. +917048353332, E-mail- ankur.ansh9@gmail.com

<sup>2</sup> Ph.D. Research Scholar, Centre for Studies in Economics and Planning, School of Social Sciences, Central University of Gujarat, Gandhinagar-382029, Gujarat, India. Mobile No. (+918460128151) Email- hemaprakash24@gmail.com

social awareness and information generation based training programmes.

The social growth of SHG members is related to the women's awareness and their social autonomy. For women, in rural India, autonomy exists in a narrow form, where SHG has become a tool to transform rural India from this stricture form and to provide the better platform for social awareness and give freedom to women to express their opinion in the society.

The context of the study is divided into four sections. The first section deals with the literature survey, it explains the growth of SHG in India, such as the formation of SHG and its management; Credit Management Programme (CMP) under SHG and training under SHG. Second section intends to explain the structure of training programmes. The third section, explains the training information and its effect on the social wellbeing of SHG women. And, the fourth section deals with identifying the roles and challenges of the training programme for empowering women.

## **Review of literature**

### ***Group formation and its management***

The first intervention of institution for structuring the SHGs started from 1985. The group is formulated with 10 to 20 members, primarily females, in which three members are position holders (president, secretary and cashier) and rest of the members count as ordinary member in the group. The group management and group activity depends on the position holders. Further, they concentrate on improving the economic well-being of poor people while providing women opportunity to participate in the functioning of the demographic societies (Kannabiran, 2005). Suresh & Saravanan (2003) summarizes several factors associated with group formation and its functioning like the background of SHG formation, internal problem, effective leadership, support to provide by the promoters.

### ***SHG-CMP***

The CMP start after the formation of SHG activity to fulfil the financial requirement of the group member. It is a need-based and multiple credit injection system with 'bankers to the poor' approach (Dhar, Sett & Sarkar, 2008). The CMP is an initiative action of financial inclusion through SHGs, which includes many types of financial institutions such as micro-financing institution, commercial banks, regional rural bank, and other types of NBFC institutions (established by RBI). The SHG-bank linkage programme expanded at a fast pace in India 4.8 million SHG formation, which covers the 97 million families in India

and making this movement world's largest microfinance programme providing credit to any type of group (NABARD, 2012). Swain (2006) explains that the self-help group banking linkage programme in India shows that steps have been made in the right direction and women are in the process of empowering themselves.

There is a certain limitation in CMP, every return possibility creates safety of loan. Without safety or guarantee financial inclusion in any respect, of poor or rural areas does fulfil their ambition. The SHG linkage is concentrated mostly in those parts or areas where bank network is strong and has not spread to the area where bank network is poor; hence, the programme cannot expect to yield miraculous results about correcting the imbalances in the outreach (Satyasai, 2008). CMP is an illusion of women empowerment because the real bottleneck is the hierarchical nature of society. To some extent, the gender discrimination has declined in the upper strata of the poor, but failure of the economic activities coupled with the effect of distress events brought a decline in the living conditions of some of the poor women (Galab & Rao, 2003).

### ***Training programme under SHG***

Training under SHG is a process to improve the information opportunity and awareness regarding socio-economic and health issues. It is a medium to enhance the skills of the SHG member and provide a better opportunity in society as well as source to develop rural India while filling the loopholes of the above programme.

Social empowerment of women is one of the essential aspects of SHG training programmes. It predicts equal status, participation and decision making power for women at the household level and also at the community and village level, by the overcoming social, cultural and religious barriers in their day to day affairs and in matters concerning them (Jothy & Sundar, 2002). The study carried out by EDA Rural Systems and Andhra Pradesh Mahila Abhivruddhi Society (APMAS) in 2005 had found that only 51 percent of its sample SHG members were poor, however the NCAER, (2008) study carried out recently has found that in Uttar Pradesh (UP), Andhra Pradesh (AP) and Maharashtra, SHG mainstream included non-poor members as high as 63%, 43%, and 34 percent, respectively. In Uttar Pradesh, a high degree of discrimination against the poorer has been shown (Reddy & Malik, 2011). According to Kumar (2013), CMPs sometimes lead to increasing domestic tension as the men withdrew their own income once the women were earning, or women struggled to retain control of their earnings. This, in some cases led to divorce, abandonment, and domestic violence. Also, group repayment pressure also increased tension between SHG women (Mayoux, 1998). Husain, Mukerjee, &

Dutta (2012) have questioned the extent to which such benefits reach target households. Hulme (2000), Kabeer (1998) and Morduch (1998), for instance, found that the SHG credit management programme in a region did improve income levels but not of the poorer households. The focus on ensuring high repayment rates often leads to the exclusion of those households who are perceived as being poor credit risks are the poorest and neediest (Noponen, 1990; Hulme & Mosley 1996; Montgomery, 1996; Krishnaraj, 2002).

The training programme provides knowledge about the improvement of social and economic aspects of SHG member. But the impact of the SHG training programme on the members which largely depends on the success or failure of any development programme differs with the degree of social, economic and political constraints. Though there are few studies which have been made so far to measure the impact of training on women SHGs covering different social challenges of women.

### **Objective**

The objective of this study is to examine the role of information-based training programme in improving the social well-being of the SHG women as well as to know its effect upon the social and domestic life of an SHG member.

### **Research methodology**

The study is primarily based on field data survey and two stages purposive sampling method used for this study. In the first stage, we have selected the Sultanpur district of U.P. In the U.P., *Rajiv Gandhi Mahila Vikash Pariyojna* (RGMVP) is first to implement and start the SHG training programme in Sultanpur. With this background, U.P. has been selected for the study. Since in U.P., Sultanpur is the pioneer and has seen the emergence of SHGs and training programme, therefore, we are taking Sultanpur for the study. In the district, out of thirteen blocks, the survey held on seven blocks of Sultanpur district, because, as per the information provided by RGMVP officials, the training programme has been conducted in these seven blocks. In the second stage of sampling, the selection of SHG members has been done from these seven block who have completed their training programmes. A total 151 SHGs were selected from 151 SHGs.

The respondents belong to major four social groups such as General (Kshatriya, Brahmin, Rai, Srivastaw), Other Backward Caste (Yadav, Maurya, Nai, Gupta, Kushwaha, Vishwakarma, Jaisawal, Prajapati, Soni), Schedule Cast (Harijan, Raidas, Nishad, Gautan, Verma, Paal, Sarj, Kori,) and Muslims.

**Analysis and findings**

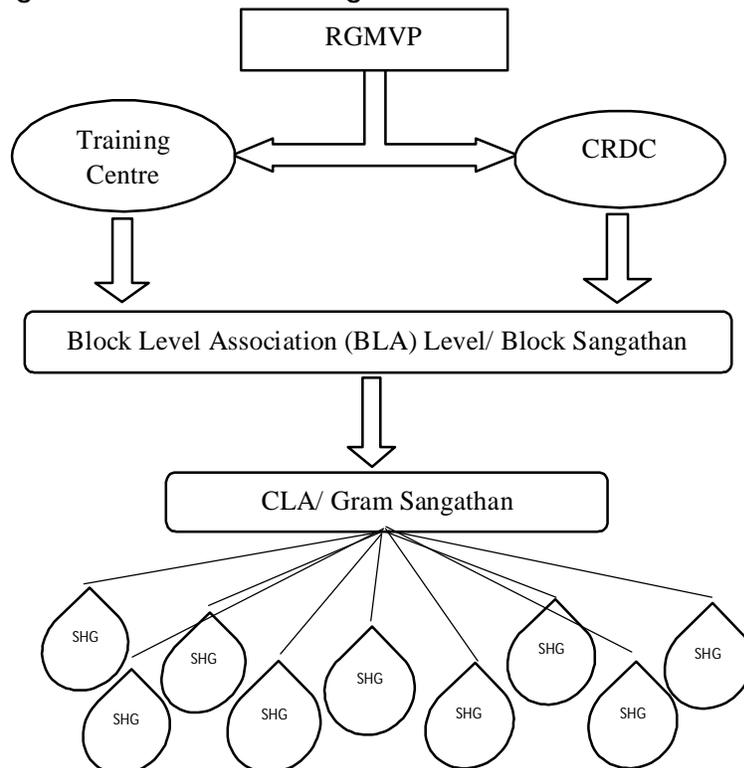
***Organisational structure of the training programme***

The RGMVP is promoting training programme under SHG in UP since 2006. The training programme is supported by a tripartite agreement between RGMVP, NABARD, and SERP. The training programme aims to strengthen and increase RGMVP efforts in institution building, capacity building, and social awareness programme by replicating the successful SHGPI modal of SERP. These are training programmes provided through block level associations (BLAs) and Gram Sangathan or Cluster level associations (CLAs).

***Levels of training dissemination***

RGMVP provides the different level of training programmes in Sultanpur district in which they provide training at the training centre and community resource development centre (CRDC) level then at BLAs and CLAs level. Figure 1 shows different levels and process of the training programme.

**Figure-1. Levels of training dissemination**



Source: Author's, 2016

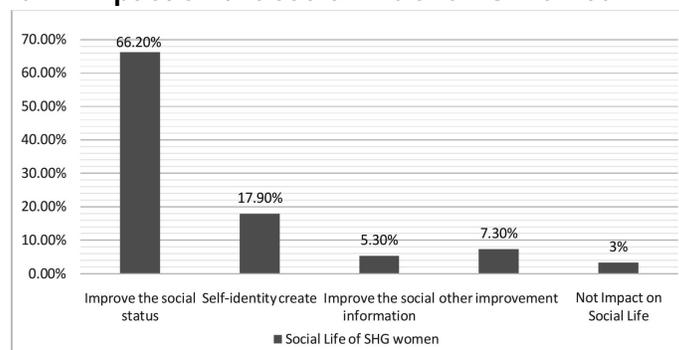
There are three tier training dissemination program which provides training at different levels. The levels of training programme are as follows; at the training centre (Jayas) and CRDC (Munshiganj) level of training and workshop organised for the trainers. It includes special vision, planning for the workshop, and training for SHG members, officials, staff, and partners. It provides training using different methods to train staffs with participatory skills, training of SHG trainer on community mobilisation skills and information generation skills. At the BLA level (BLA is situated in the every block of the district) training programme is organised at every block level centre, where 30 to 35 members are included in every batch of training. These members are from 10 to 15 CLA (CLA member is also the SHG member) and each CLA calls 2 to 3 members for the training programme. Most of the trainees are office bearers of SHG and members of CLAs. These members disseminate information on the CLA level training program (in every BLAs area there are 10 to 15 CLAs are established by RGMVP). CLA level training programmes organised at a very broad level. It includes all SHG (10 to 15 SHG) women in gram sangathan. Sometimes women strength in CLAs training programmes reaches to near about 150 to 200 SHG women. Mainly this training programme is organised at Panchayat Bhawan or Primary School or at an open place. There is no particular infrastructure facility for the training programme at CLA level.

### ***The role of training programme to secure the social challenges of rural women***

Training under SHG is based on several information generation and social awareness programmes such as awareness on social issues, communication skills, education awareness, social norms, panchayati raj information, information on women right and duties etc. The effect of training programme on social challenges of SHG women are as follows-

### ***Changes in the role and status in family and society***

Social awareness training has improved the role and status of SHG members in the family under the social order. It has benefited the life of SHG members in terms of improving their status, creating social and political identity with freedom of movement and achieving self-respect in society and family. Figure 2 shows the impact of training programmes in terms of improvement in the social life of the SHG member.

**Figure-2. Impact on the social life of SHG member**

Source: Author's field survey data, 2016

A significant figure of 66.2 percent of SHG women have shown improvement in their social status through the social awareness training programme. Among them, majority of percent women belongs to 26-30 age group (18.5 percent). 17.9 percent of SHG women believed created a self-identity in society where 4.8 percent found to be in the 36 to 40 age group. Women belonging to the age group of 21 to 25 years and above the 51-year old age groups women shows very less improvement. According to social categories majority i.e. 28.1 percent of OBC SHG women benefited in terms of social status and 4.8 percent of SC SHG women created the self-identity in society.

Table 1 shows the effect of the training programmes on status in society and family of SHG women in terms of freedom of opinion in family matters, teaching/ training someone, speaking during the public meeting, presenting cultural programme in public meeting, taking up leadership position in any organisation, bookkeeping of group account, going/ talking to government officials/police station, decision-making skills and marketing skills. These are the important variables which show the major impact on SHG members in society and the family.

**Table-1. Impact on role and status in society and family**

Sr. Statement	Yes	No	No*
1. Freely and Frankly Speaking in Family Matters	94.7%	4.0%	1.3%
2. Teaching/ Training Someone Else	98.0%	1.3%	0.7%
3. Speaking During The Public Meeting	80.8%	18.5%	0.7%
4. Visit the School and Query About Your Child Education	86.8%	12.6%	0.7%
5. Presenting The Cultural Programme in Public Meeting	1.3%	98.0%	0.7%
6. Taking up Leadership Position in any Organisation	4.0%	95.4%	0.7%
7. Maintain The Bookkeeping of Group Account	80.8%	18.5%	0.7%
8. Going/ Talking to Government Office/Police Station	90.7%	8.6%	0.7%
9. Decision Making Skills	94.7%	4.6%	0.7%
10. Marketing Abilities	95.4%	4.0%	0.7%

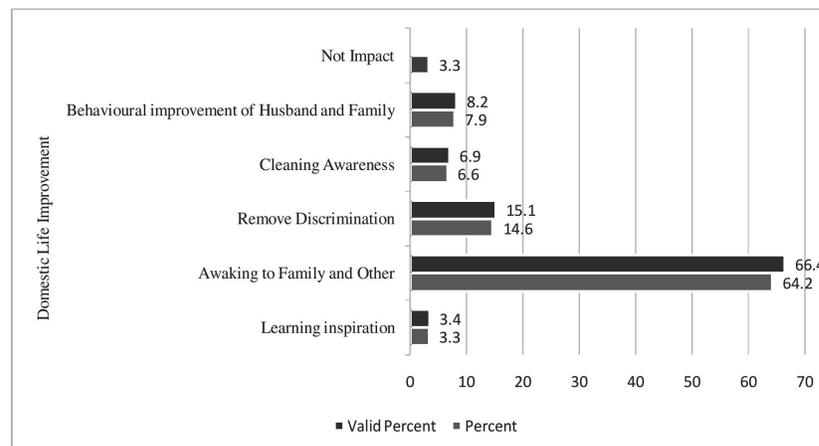
Source: Author's field survey data, 2016, \* No Answer

Majority of SHG women, i.e. 63.97 percent have shown positive changes in the role and status in society and family through social awareness training programme. While 98.0 percent of SHG have shown their negative response on presenting a cultural programme in public meeting and 95.4 percent SHG women do not take up a leadership position in any organisation.

### ***Changes in family life of SHG member***

Social awareness training has improved the life of SHG members with the help of awareness regarding health information, child growth, discrimination, restriction, social evils. It also helped in awakening of family members and provided the opportunity to improve their self-esteem in domestic life. Figure 3 shows the effect on improvement in the domestic life of SHG member.

**Figure-3. Impact on improvement in domestic life of SHG member**



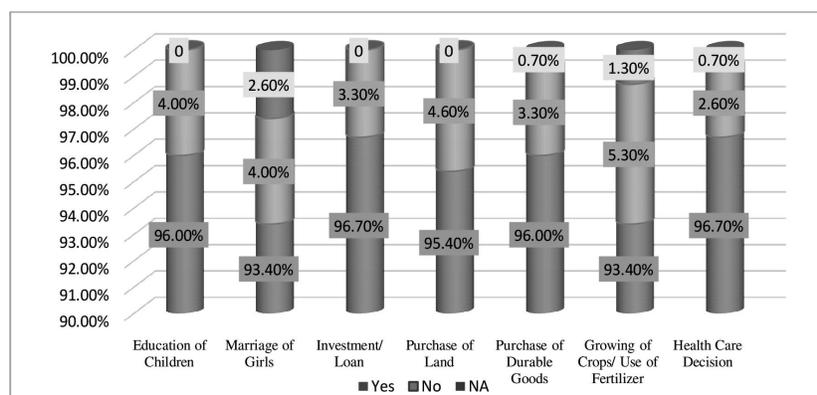
Source: Author's field survey data, 2016

Majority of (66.2 percent) SHG women are improving the information level of their family member and neighbours; 14.6 percent of SHG women succeed in the significantly reducing of the gender and caste-based discrimination in her family and society; and 7.2 percent member have changed the behaviour of husband and family members with respect to women discrimination. About, 6.6 percent of women disseminate their information learned regarding cleanliness, sanitation, safe drinking water, personal hygiene, etc. to others. 3.4 percent SHG women responded that SHG is a new way of learning for the rural women which is providing learning and inspiration regarding health awareness, social evil awareness and discrimination awareness. With respect to social category, the majority of 26.0 percent of OBC

and 29.5 percent of SC category of SHG women had felt improvement in their domestic life

Figure 4 shows the impact of training programme on accepting the opinion of SHG women in decision making process of the family and the indicators which include decisions on the education of children, marriages of girls and healthcare, investment, loan, purchases of land, purchases family durable goods, growing corps and use of fertilizer in agriculture.

**Figure-4. Decision making in family**



Source: Author's field survey data, 2016

After the training programme, 95.3 percent of SHG women have given a positive response regarding the acceptance of their view or opinion in family decision making process.

The SHG training programmes have benefitted SHG members in terms of freedom of movement at great extent. The women have gained freedom to move independently anywhere without restriction and permission. Table 2 shows after the training and before the training improvements in seeking the permissions to go alone which indicates improved freedom in movement.

**Table-2. Freedom of movement**

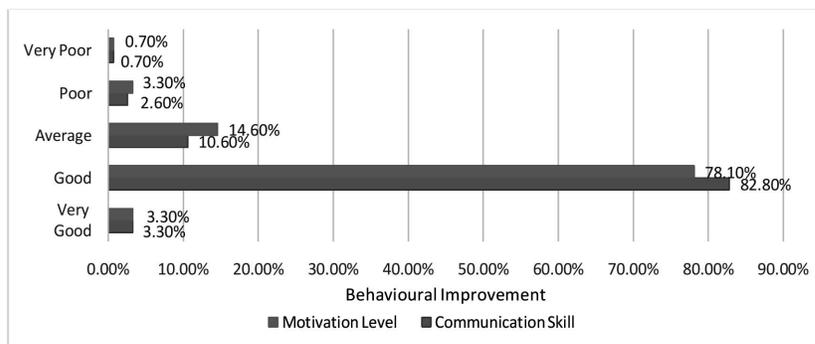
Permission to Alone For	Before Training		After Training	
	Yes	No	Yes	No
<b>Market</b>	70.9%	29.1%	9.3%	90.7%
<b>Visiting friends and relatives</b>	76.2%	23.8%	11.9%	88.1%
<b>Local Health Centre</b>	75.5%	24.5%	9.9%	90.1%
<b>Bank</b>	79.5%	20.5%	4.6%	95.4%
<b>Fields outside the village</b>	77.5%	22.5%	11.9%	88.1%
<b>For community work</b>	80.1%	19.9%	13.2%	86.8%
<b>Community function</b>	78.8%	21.2%	14.6%	85.4%

Source: Author's field survey data, 2016

89.22 percent of SHG women responded positively on freedom of movement in the society after the training programme, while 76.92 percent SHG women were facing the restrictions before attaining the training programme.

Figure 5 shows the impact on improvement of behaviour of communication skill and motivation level of SHG member after the training programme. In the behaviour of communication skills, SHG member had benefited in improving their behaviour towards other society's women, improvement in the sense of talking with family members, talk with the government officials such as at police station and other administrative levels. It has also improved the freedom of speech in society, family, panchayat, and other places. The motivational training programme has benefitted the SHG women in terms of attending social programme, speaking against the injustice, freedom of speech on social issues, discussions about the village problem, and on different government scheme with Gram Pradhan in Aam Sabha Baithak. Figure 5 shows the impact of improvement in behaviour of communication skills and motivational level of SHG member after the training programme. In which rate of responses has been derived on the basis of five categories such as very good, good, average, poor and very poor.

**Figure-5. Impact on improvement of communication skill and motivational level**



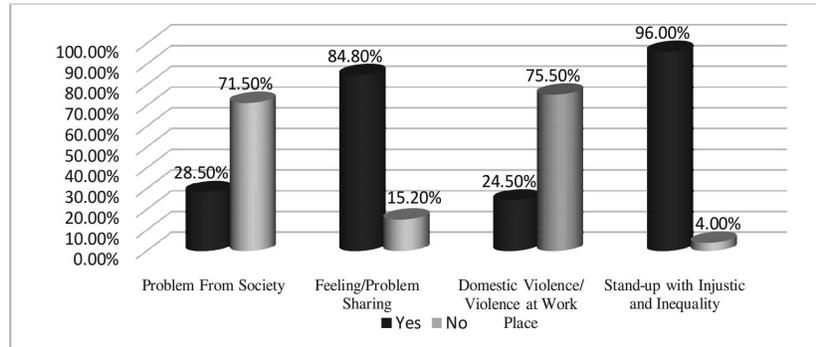
Source: Author's field survey data, 2016

82.80 percent of SHG women have the good impact on behavioural communication skill and 78.10 percent SHG women have good impact on motivation level.

Figure 6 represents the impact of awareness regarding social issues through variables such as domestic violence/ violence at the work place; problems faced within the society (commenting and molesting on women in society and problem face on the basis of caste; gender; social status in society); impact on expression of health issues

and personal feelings with their husband and family members and stand up against the social injustice and inequalities (social evil, social restriction, family norms, child marriage, child labour, education discrimination against girls and anti-alcoholism in society).

**Figure-6. Impact on empowerment regarding social issues**

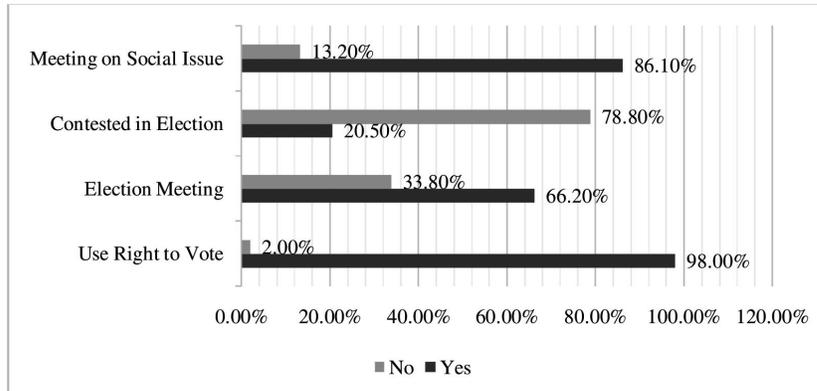


Source: Author's field survey data, 2016

In this context, 71.50 percent SHG women did not face problems from society after the training programme, but 28.50 percent SHG women face problem from society such as passing of negative remarks on women, social restrictions, society through family restrictions. About 84.80 percent SHG women reported that they share their feelings and the health problem with their husband or family members, but 15.20 percent women do not share their personal health issues, personal feelings and problems with others. 75.50 percent of SHG women do not face domestic violence or violence at the work place, but 24.50 percent SHG women face the domestic violence or violence at work place. Majority of i.e. 96.0 percent of SHG women reported that they stand-up against the social injustice or inequality.

### ***Political awareness***

The political information disseminated through the PRI training program under SHG, in which provides the information regarding Panchayat elections at the village level, block level, district level etc. However the RGMVP motivates the SHG women to participate in Panchayat election and to make their identity in society as a political leader with the help of SHG members. The PRI training provides the information regarding voting rights and right to participate in Panchayat elections, to organise the meeting for election and make the agenda for election, to discuss the social issues during the election etc. Figure 7 shows the impact of the PRI trainings programme on SHG women.

**Figure-7. Impact of PRI information on SHG women**

Source: Author's field survey data, 2016

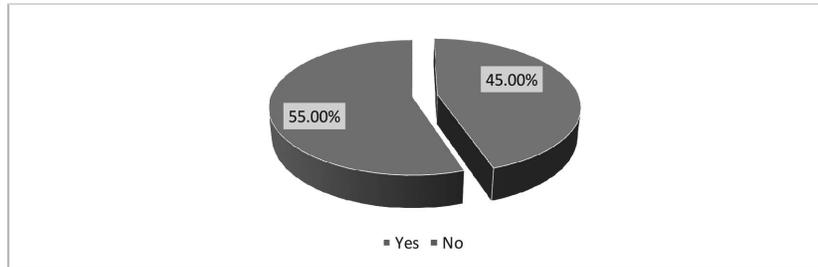
98.0 percent SHG women utilise their voting right in elections and in which 90.7 percent women take self-decision on her vote, while around 9.0 percent SHG women do not decide her vote and their vote decided by their husband or family leader. 66.20 percent women actively participate in an election meeting during the election time and the meeting organise at SHG level or Gram sangathan level, but 33.80 percent women do not attend or participate in an election meeting due to family restrictions and social norms. 20.50 percent SHG women are nominated as a candidate for Panchayat election, in which 7.3 percent women nominated for Gram Pradhan, 4.0 percent women nominated for Gram Pradhan members and 9.3 percent SHG women nominated for BDC elections. About 86.10 percent SHG women reported to attend the public meetings and discuss the problem regarding social issues, village issues, women's issues, and problem-related to social norms. In this mostly 39.7 percent SHG women interested to discuss on village development issues, while 14.6 percent SHG women discuss about the village or local level conflicts and 11.3 percent women discuss on the government scheme with Gram Pradhan and other district officials in the public meeting.

### **Challenges of training the programme**

The challenges of the training programme occurs for both the SHG member and organising institution. The challenges of organising an institution are found in context of planning of training, availability of training materials, suitable place of training, and facility arrangements for trainees such as food, child caretaker, etc. The selection of SHG member, selection of SHGs and subject selection for training programme are major challenges for organisers. The challenges faced by organiser while evaluation process are scaling response of SHG member and evaluation of training knowledge.

The challenges faced by SHG women have shown in Figure 8, with the majority of SHG women face problem regarding permission granted by their families for attending the training programme.

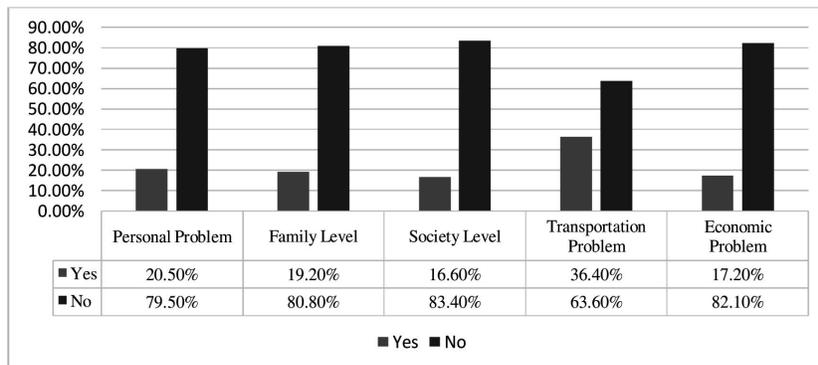
**Figure-8. Permission for attending the training programme**



Source: Author’s field survey data, 2016

The reason behind it is found to be conservative social norms, family restriction, domestic duties, personal health problem and burden of child care. These problems are challenges for inclusive growth of social and economic empowerment of SHG women. Due to this reason the participation rate of SHG women is effected in training programmes.

**Figure-9. Problems faced in attending the training programme**



Source: Author’s field survey data, 2016

Figure 9 shows the problems faced SHG women while attending the training programme is also a big challenging issue for training programme. The major problems observed are lack of communication skill, shyness, group conflict, the attitude of NGO employee during the training programme dissemination. Maximum SHG women feel uncomfortable with the male trainer while discussing about health information.

## Conclusion

The SHG members have reaped a variety of benefits through information generation and social awareness training programme. The benefits have improved the social status of SHG members and created their own identity in the society. It has improved decision making powers regarding their family matters like education of children, the marriage of girls, financial investment, purchases of family goods, health care and, decision-related to agriculture. Awareness regarding social and health issues, the majority of women have shown their positive responses on- problem facing from society; problem sharing with others; reduction in the domestic violence and maximum women response to standing against social injustice and inequality. However, study finds that discrimination related to caste and creed among women while attending the training programmes still exist. The structure of training program did not provide a significant chance to most of the ordinary member to get information from it and it is limited to the position holders in the groups. This restrains number of women from attending the training programme which is a challenge in itself for the proper dissemination of training programme. These are the challenges of training programme, creating limitations for the women empowerment. And also due to this reason, the holistic approach of training programmes is going to weak. Despite these challenges, the training being provided by RGMVP have improved the lives of thousands of women and their families in Sultanpur district of Uttar Pradesh.

## Acknowledgements

*We would like to take this opportunity to express our profound gratitude and deep regards to Dr. Tulika Tripathi, Faculty member of Centre for Studies in Economics and Planning, Central University of Gujarat, for her exemplary guidance and constant encouragement throughout the developing of this paper and Prof. N. K. Mishra, Department of Economics, Banaras Hindu University for his valuable feedback. Special thanks are due to the members of SHGs for the remarkable discussion as well as key resource person of Rajiv Gandhi Mahila Vikas Pariyojna during the field survey of Sultanpur district.*

## REFERENCES

- APMAS. (2005). *A study on self help group SHG-bank linkage in Andhra Pradesh*. Hyderabad: Mahila Abhivruddhi Society.
- Dhar, S. N., Sett, K., & Sarkar, S. (2008). SHG banking in India empirical evidences of bankers' perception and problems . *Vidyasagar University Journal of Commerce*, 54-65.
- Dutt, K. L., & Samanta, G. (2006). Constructing social capital:Self help groups and rural women's development in India. *Geographical Research*, 285-295.

- Galab, S., & Rao, N. C. (2003). Women's self help group, poverty allivation and empowerment . *Economic and Political Weekly* , 1274-1283.
- Hulme , D., & Mosley, P. (1996). *Finance against poverty*. London: Routledge.
- Hulme, D. (2000). *Impact assesment methodology for microfinance: Theory, experience and better practice/citation formats*. Manchester: University of Manchester.
- Husain, Z., Mukerjee, D., & Dutta, M. (2012). Self-help groups and empowerment of women: self-selection, or actual benefits? *Journal of International Development*.1-16
- Jothy, K., & Sundar, I. (2002). Self help groups under the women's development programme in Tamil Nadu: Achievemendations . *Social Change*, 195-204.
- Kabeer, N. (1998). *Can't buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh*. Sussex: Intitute of Development Studies.
- Kannabiran, V. (2005). Marketing self help managing poverty. *Economic and Political Weekly*, 3716-3717.
- Krishnaraj, M. K. T. (2002). *Report of review of IFAD gender mainstreaming projects in Asia*. Rome : IFDA.
- Kumar, L. (2013). Illusion of women empowerment in microfinance. *Economic & Political Weekly*, 70-76.
- Mayoux, L. (1998). Women's empowerment and micro-finance programmes: Strategies for increasing impact. *Development in Practice*, 235-241.
- Montgomery, R. (1996). Disciplining or protecting the poor? Avoiding the social cost of peer pressure in micro credit scheme. *Journal of International Development* , 289-305.
- Morduch, J. (1998). *Does Microfinance Realy Healp the Poor: New Evidence for Flagship Programs in Bangladesh* . world Bank. Washington DC: World Bank.
- NABARD. (2012-13). *Status of microfinance in India*.Mumbai: NABARD.
- NCAER. (2008). *Impact and Sustainability of SHG Banking Linkage Programme*. National Council of Applied Economic Research. New Delhi: National Council of Applied Economic Research.
- Noponen, H. (1990). *Loans to the working poor: A logitudinal study of credit, gender and the household economy*. Rutgers University. New Brunswick: Rutgers University.
- Planning Commission of India. (2008). *Tenth Five Year Plan*. New Delhi: Government of India.
- Reddy, A. A., & Malik, D. P. (2011). A review of SHG-bank linkage programme in India. *Indian Journal of Industrial Economics and Development*, 1-10.
- Satyasai, J. K. S. (2008). Rural credit delivery in India: Structural constraints and some corrective measures.*Agricultural Economics Research Review*, 21, 387-394.
- Suresh, S. S., & Saravanan, S. (2003). Women empowerment through self help groups: A case study. *Economic Affairs*, 147-154.
- Swain, R. B. (2006). *Microfinance and women's empowerment evidence from the self help group bank linkage programme in India*.Uppsala, Sweden:Division for Market Development, SIDA.