

## Self Help Groups, Financial Inclusion and Women Empowerment – A Study in Udupi District

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### **Abstract**

Financial inclusion has been given priority in recent years as financial development and economic growth are interdependent. Finance is ascribed as the brain of an economic system and is indispensable to attain economic development. Nearly half of the population in the nation is made up of women, and as they get more and more involved in the workforce, their influence on the family, the community, and the economy grows. Women continue to be relegated to a secondary role in social life, economic activity, and decision-making processes despite their numerical strength. Incorporating marginalized groups, especially women, into the mainstream economy is crucial for promoting economic growth and is an indispensable component of any country's economic advancement.

According to the National Commission for Women (NCW)'s Draft National Policy for Women in Agriculture (April 2008), 20 percent of rural households are de facto headed by women because of widowhood, desertion, or male out-migration. Because of this, women are more likely to be economically disadvantaged and to experience discrimination at work and in society. Therefore, financial inclusion may offer a way out of poverty. In this sense, self-help groups are thought to be the enabling mechanism. "SHG-Bank linkages" is the most popular group financing mechanism now used by the SHG movement in India. Women's Self-Help Groups (SHGs) have increased their engagement and saving ability in towns and regions. Women who are wealthy tend to reinvest their earnings in their families, which improves their financial stability.

But we also need to know if this effect results in improved social security in terms of equity, health, and education, among other things. We contend that social intermediation-free financial inclusion is a haphazard attempt at women's empowerment. The "nobleness" of a group approach and its "ability" to adapt to changing circumstances have become apparent throughout

time. Rather than becoming comfortable in the face of prior experience, SHGs should be prepared for fresh experiments aimed at improving their skill in group management.

When women have financial means, they invest that money back into their families resulting in better economic security. However, we need to know whether this impact translates to better social security in terms of health, education, equity etc. We argue that financial inclusion without social intermediation is a half attempt at women empowerment. Time has come to the 'nobleness' of group approach with 'ability' to cope with challenges and changes of the times. SHGs must be ready for new experiments for the sake of enhancing expertise in group management rather than be complacent with past experience.

The objectives of this paper therefore, are to (i) To examine the role and reach of SHGs towards empowerment, (ii) To assess the potential and performance of SHGs in promoting women empowerment in Udupi District. The study examines the activities of SHGs in the Udupi district of Karnataka state, where despite the strong presence of banking institutions, SHG movement has seen remarkable progress.

### **Introduction**

Women constitute around half of the total human resources in our economy. Yet women are the poorer and more underprivileged than men as they are subject to many socio-economic and cultural constraints. Financial inclusion alone can guarantee economic security to poor women. The Indian Government and RBI have introduced a policy of "financial inclusion". As a part of this policy, the Indian banks are required to lend to "priority sectors". One of which is rural women. Out of the several subsidized programmes launched by the government microfinance has emerged as a catalyst of rural development. Micro finance and SHGs are effective in reducing poverty, empowering women and creating awareness which finally results in sustainable development of the nation. The impact of micro finance programme through self – help groups has been effective in making positive social changes to all members, irrespective of the direct borrowers of the micro credit. They provide assistance to SHGs in income generating activities. Microfinance revolution in India is recognized as a powerful tool for women empowerment because when institutional finance failed, micro finance through SHGs succeeded in meeting the requirements of the underprivileged section, particularly women.

Among all the states in India, Karnataka is at the forefront of rural banking and occupies an important position in promoting SHGs. According to the 2011 census, every 12,000 population has one bank branch in India and there is one bank branch for every 9000 population in Karnataka state. In Karnataka, Udupi district has a bank branch for every 2900 people and has 407 bank branches of 31 different banking institutions and ATMs are also spread across the district. There is one ATM for every 2700 population. Udupi district has the credit of having the highest number of bank branches and ATMs. Despite the strong presence of banking institutions in this part of the state, the SHG movement has seen remarkable progress.

## **Background of the study**

Financial inclusion refers to providing banking services to a large segment of low-income and disadvantaged populations at a reasonable cost. As stated by the Dr. C. Rangarajan Committee on Financial Inclusion, financial inclusion is "the process of ensuring vulnerable groups, such as weaker sections and low income groups, have affordable access to financial services and timely and adequate credit when needed."

In India, commercial banks are primarily in charge of guaranteeing financial inclusion, under the direction of RBI standards. The commercial banks had to enlist the aid of several social and financial organizations such as cooperative banks, self-help groups (SHGs), regional rural banks (RRBs), and other non-banking financing firms (NBFCs) due to the population's vastness and diversity.

## **Origin of SHGs**

SHGs are created from a group of fifteen to twenty people who share a common socioeconomic background and come from a certain area. Self Help Groups (SHGs) have their roots in Bangladesh, where Prof. Mohammed Yunus established them in 1975, introducing a novel concept to the country's rural finance system. Self-help organizations are very well-liked and functioning in nations such as Bangladesh, Malaysia, the Philippines, Korea, Indonesia, and India. However, the Self Employed Women's Association (SEWA) founded the nation's first microfinance institution, Shri Mahila SEWA Sahkari Bank, as an urban cooperative bank in 1974. SHGs were first introduced by NABARD in 1986–1987. However, the actual work was done in 1991–1992, following the RBI's July 1991 recognition of informal organizations through SHGs' connections to banks. However, the International Fund for Agriculture Development (IFAD) was partnered with and chosen by the Tamil Nadu Corporation for Development of Women and the Indian Bank to conduct a SHG-based program for poverty alleviation aimed at rural women. However, they are supply-side initiatives that were made possible by leaks and corruption, and they did not address the demand side of the economy.

## **Purpose and Plan of the Study**

### ***Objectives of the Study***

- (i) To examine the role and reach of SHGs towards women empowerment
- (ii) To assess the potential and performance of SHGs in promoting women empowerment in Udupi District.

## **Methodology**

The present study is based on the collection of data from Primary and secondary sources. Secondary data is obtained from various published and unpublished records, books, magazines and journals. Primary data is collected through structured questionnaires eliciting the members of the selected SHG of Udupi district.

## **Conceptual and Operational Framework**

**Working of SHGs :** SHGs operate in a democratic way. The main moto of SHG-bank Linkage Programme is SHGs' financial intermediation. The National Bank for Agriculture and Rural Development (NABARD), India's premier bank for rural development, introduced this program in 1992. Refinance facilities and loans

to microfinance institutions (MFIs) for on-lending to Self-Help Groups (SHGs) and federations of Self-Help Groups (SHGs) were provided by commercial banks, Regional Rural Banks (RRBs), Small Industries Development Bank of India (SIDBI), Rashtriya Mahila Kosh (RMK), Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC), and Friends of Women's World Banking (FWWB). Donors and banks, including Robobank, also played a significant role in this process.

SHGs are essential for overcoming exploitation and empowering the impoverished to become economically independent, especially women who are largely invisible in society.

SHGs are necessary to overcome exploitation, create confidence for economic self-reliance in the poor, particularly women who are mostly invisible in social structure. SHGs become the basis for change and build a relationship of mutual trust between the promoting organisation and the rural poor through constant contact and genuine efforts. Credit delivery through thrift and credit groups (SHGs) emerges as an alternative to the existing system of credit disbursement by the banks. SHGs have been found to help their member's sound habit of saving and banking. SHGs are essential for overcoming exploitation and empowering the impoverished, especially women who are largely marginalized in society, to become economically independent. Through consistent communication and sincere efforts, Self-Help Groups (SHGs) serve as the foundation for transformation and foster a relationship of mutual trust between the promotional organization and the rural poor. As an alternative to the current system of credit disbursement by the banks, credit delivery through thrift and credit organizations (SHGs) emerges. It has been discovered that SHGs support their members in saving practices.

### Sampling Design

The study is conducted in three taluks of Udupi district namely Karkala, Kundapura, and Udupi. For the study SHGs promoted by Shri Kshetra Dharmastala Rural Development Project (SKDRDP) and Government sponsored Sthree Shakthi groups are selected. More than 60 percent of the households in the district are covered under the SHG program.

Villages for the study were drawn from the list of remote villages available in the District Census Handbook. Table-1 presented shows the name of villages selected from each taluk of the Udupi district for the purpose of field study.

**Table-1.1**  
**Details of Villages Selected**

| Taluk    | Villages                                       | Total villages per taluk |
|----------|--|--------------------------|
| Udupi    | Athradi, Belle, Hejamadi, Perdoor and Kurkal   | 05                       |
| Karkala  | Bola and Inna                                  | 02                       |
| Kundapur | Navunda, Siddapur, Trasi, ,Heroor, and Halady  | 05                       |
| Total    | Total Villages of the district taken for study | 12                       |

*Source: Adapted from (District Census Hand Book, Udupi District 2011)*

The total number of villages for the district is 233. Kundapur taluk has the highest number of 98 villages followed by Udupi taluk with 86 villages, and Karkala consists of 49 villages. For the purpose of field study from Udupi five villages and from Karkala two villages and from Kundapur five villages were selected randomly. SKDRDP has promoted 13,519 groups with a membership of 1,25,769, and there are 2930

Government sponsored Sthree Shakti groups with a membership of 46,319 operating in the district as on 31st March 2020.

Table-2 presented shows the number of groups and number of members selected from each taluk of the Udupi district for the purpose of field study.

**Table-1.2**  
**Taluk-wise Coverage of Sampling Units**

| Taluk    | No. of villages selected | SKDRDP members | Sthree Shakti members | Total members |
|----------|--------------------------|----------------|-----------------------|---------------|
| Udupi    | 05                       | 60             | 20                    | 80            |
| Karkala  | 02                       | 50             | 20                    | 70            |
| Kundapur | 05                       | 90             | 20                    | 110           |
| Total    | 12                       | 200            | 60                    | 260           |

**Source:** Adapted from (District Census Hand Book, Udupi District 2011)

A total of 24 villages were selected for the study. While selecting the villages among the three taluks in the district, criteria's considered are-total number of villages, number of SHGs and number of members, literacy rate, total rural population and per capita income of the people. Since SHGs are rurally based intermediaries, they have an important role to play in catering the credit requirements of the rural than urban (HDR, 2014).

### Financial Inclusion and Women Empowerment Through Shgs

The primary objective of the study is to understand the role of financial inclusion in empowerment of women with specific focus on economic development of their members.

#### Functions of SHGs

Create a common fund by the members through their regular savings.

Flexible working system and pool the resources in a democratic way.

Periodical meetings are conducted and decisions are taken through group meetings.

The loan amount is small and reasonable. So that it is easy to repay on time.

The rate of interest is affordable, varying from group to group and loan to loan.

The SHG concept is very simple. It lends small funds to the poor for a small fixed period of time and thus, the individual is able to access further lending at points of repayment and thereafter. This would stimulate and empower the entrepreneurs to take up self-employment and allow them to start earning and thus to provide their families with income stability in the rural sector, at a very nominal investment.

#### Profile

**Education:** More than half of the members have education up to high school. Udupi district has a literacy rate of 86.24 percent and stands third literacy rate among the total districts of the state. Literacy rate for the district stands better than the national average of 73 percent.

**Caste:** It is believed that the minority population does not participate in the SHG programme. This has been proved wrong. In Udupi taluk out of the total 80 members, 18 members belong to Muslim community and 3 were from Christian community

**Occupation:** Members of the SHGs studied in all the taluks of Udupi district mainly composed of beedi workers and homemakers. Some respondents were belonging to the farming community and petty traders.

Majority of the groups have members in between 10-15. In the case of SKDRDP groups, weekly meetings are a regular affair. All the groups (100 percent) meet weekly at a predetermined time. But in the case of Stree Shakthi groups, there is no uniformity regarding the group meetings. Some groups meet weekly, while other groups meet fortnightly and few groups meet monthly.

### Dimensions of Women empowerment

The economic dimensions of empowerment of the poor people are measured in terms of development of thrift habits, access to credit and other financial services for their social and economic welfare. The field study focused on compilation of information from sample SHGs on saving mobilization, lending, income and employment generation and access to other financial services.

### Savings

The first and the most vital step of SHGs as a tool for economic development of the rural poor begins with savings. The SHGs stress the need for developing a habit of voluntary savings or thrift among the poor. Regular savings ensures the poor not only to develop savings habits but also to build funds of their own to meet their emergent needs. Savings made enables the members to approach the formal banking institutions to borrow and to improve their living standards. Thus developing the habit of saving among the voiceless at regular intervals is considered as an important component of the SHG movement.

**Table 1.3**  
**Saving Habit**

| Saving Habit | Frequency | Percentage |
|--------------|-----------|------------|
| Before       | 44        | 16.9       |
| After        | 216       | 83.1       |
| Total        | 260       | 100        |

The above table shows the saving habits of the members before and after joining SHGs. It is evident that only 16.9 per cent of the members had the habit of saving before joining SHGs while the proportion of saving habit increased after joining SHGs.

### Loan Utilization

Microfinance in the initial stages has to focus on meeting the requirements of the family consumption needs. In the next stage, the focus of microfinance has to be investment on income generating self-

employment ventures. Empowerment cannot be achieved without involving women in income generating ventures. Transition from consumption credit to investment credit is vital for achieving the primary objective of the SHG movement. Investment needs include self-employment ventures such as tailoring, petty business, agriculture and allied activities and other income generating activities.

The study shows that there is no uniform pattern of loan utilization in different taluks. However a comparative analysis of different taluks clearly indicates a changing pattern of loan utilization from consumption purposes to investment purposes. Majority of the groups have lending programmes in between ₹100000-200000 lakhs. The study shows that lending programmes differ between groups and between taluks. Amount of loan granted also depends on the creditworthiness of the borrower. The ability of a group to avail loan depends on the grading of the group. Groups with higher grades can lend more to its members. Grading depends on the efficiency and performance of the group. Regularity of attendance, amount of savings generated and high recovery rates are the determinants of grade.

Loan for other uses like house repair and house construction, land purchase, buy two wheelers, to dig well, shows an upward positive trend. There is a significant increase in the total self-employment ventures undertaken by the SHG members after acquiring membership.

### **Role of SHGs towards Women Empowerment**

A multifaceted process, empowerment aims to help people realize their identities and abilities in many areas of life. In 2013, Radhakrishnan.N. found in his study that SHGs having easier access to information and resources, having more freedom to choose how to proceed, and not being bound by social norms, beliefs, or customs. The goal of SHGs is to raise women's knowledge of ongoing development initiatives. Additionally, they raise women's social standing and aid in their economic independence.

For example, TATA Steel's Tejashwini initiatives were created to improve women's lives through Self-Help Groups (SHGs) and have been successful in guaranteeing women's economic emancipation and independence. Currently, 800 villages in Jharkhand, Odisha, and Chattisgarh are served by Tejashwini. To help women become economically independent, they have also taught them how to make pickles, raise chickens, make crafts, and engage in other related activities through Self-Help Groups (SHGs) (Economic and Political weekly 2014). There is a need for similar programmes which encourage economic empowerment of women.

### **Women's indicators of empowerment through microfinance & SHGs**

Increase in ability to save and access loans

Increase in entrepreneurial ability.

Wider opportunity to undertake an economic activity

Increase in mobility

Creation awareness of local issues

Promotion of skills for income generation

Enhancement of decision making within the household as well as in society

Increase in mobilization of groups in support of individual clients and social issues

Active participation in community development activities



**Table 1.4**  
**Association of various factors determining Empowerment(Y): ANOVA Test**

|             | Variables                              | SKDRDP<br>F | p    | SSG<br>F | p    |
|-------------|--|-------------|------|----------|------|
| Udupi Taluk | Age (X <sub>1</sub> )                  | 3.063       | .035 | .725     | .552 |
|             | Period of membership (X <sub>2</sub> ) | 2.528       | .040 | 5.795    | .012 |
|             | Education (X <sub>3</sub> )            | .129        | .943 | .076     | .927 |
|             | Income(X <sub>4</sub> )                | .716        | .174 | .244     | .786 |
| Karkala     | Age (X <sub>1</sub> )                  | .068        | .976 | .645     | .597 |
|             | Period of membership (X <sub>2</sub> ) | 8.485       | .000 | .258     | .776 |
|             | Education (X <sub>3</sub> )            | 2.880       | .066 | 2.553    | .066 |
|             | Income(X <sub>4</sub> )                | .909        | .444 | .712     | .505 |
| Kundapur    | Age (X <sub>1</sub> )                  | .814        | .490 | .287     | .834 |
|             | Period of membership (X <sub>2</sub> ) | .699        | .595 | .618     | .551 |
|             | Education (X <sub>3</sub> )            | .946        | .422 | .363     | .781 |
|             | Income(X <sub>4</sub> )                | 1.489       | .231 | .082     | .922 |

*Source: Field Survey data*

An attempt is made to study the association to determine the relative importance of factors in the empowerment of the SHG members. Here empowerment (Y) is dependent variable and age of the member ((X<sub>1</sub>) and Period of membership (X<sub>2</sub>), education (X<sub>3</sub>), and income (X<sub>4</sub>) as independent variables. Table shows the estimates of Association carried out. The relative importance of the selected variables in determining the empowerment level differs widely in different categories of SHGs and in different taluks. In the case of SKDRDP of Udupi taluk the impact of the age of a member has a significant (p=.035) impact on social empowerment when compared to Stthree Shakthi groups. In the case of Stthree Shakthi, the impact of the period of membership has a significant (p=.012) impact on social empowerment when compared to SKDRDP groups. In Karkala, the impact of age has an insignificant impact on empowerment for all the groups. But the impact of membership has a significant impact on empowerment in the case of SKDRDP (p=.000) when compared to Stthree Shakthi groups. In Kundapur, the impact of age has an insignificant impact on social empowerment for all the groups.

From the study it is clear that it is very difficult to generalize the relative significance of factors that determine the empowerment of the SHG members. The diversity in the socio-economic background, differences in backup services and capacity building services provided by the promoting agencies, maturity in terms of experience in management of the groups and graduating to sustainable income generating activities play a significant role in ensuring empowerment of the members. High level of empowerment is linked to the significant of the role played by the promoting agencies in the empowerment process. The empowerment process is not merely restricted to formation of groups but also in provision backup services and capacity building services and smooth graduation to self-employment. The SHGs only can realize the goal of empowerment.



### **Impact SHGs on Women Empowerment**

**Involvement in Decision Making:** In case of purchase item women more 70 percent of the respondents opined that they solely decide on purchase of household items. Even in the case of family savings women are the sole decision maker. In the case of deciding girls' education, women have a major role and women independently decide whom to vote in elections.

**Changes in Consumption Pattern of Members:** Before joining the group, food items, consumer durables and social and religious ceremonies were assigned top importance were the top priority expenditures. But after joining the group, with the improvement in income, education and health gained top slots in the priority list of expenditures. This is because members view that expenditure on education and health is an investment. Empowered women can bring about remarkable change in health and educational status of the family as well as the community around.

**Impact on Asset Creation:** It is gratifying to note that a significant increase has taken place in most of the household items after joining the group. Members acquired smartphones, two wheelers, cooker, television, cable network, solar system, converted Kacha house into Pucca house after becoming members.

**Increase in Self Employability:** after membership of SHGs, total number of members venturing into self-employment has increased in the taluks. Like diary and tailoring, food items like papad making, bakery items, catering services etc. is undertaken at home without any overhead expenses and can be taken up during leisure time. During festival seasons and marriage seasons, these products have huge demand. Members found engaged in these self-employment ventures.

**Supplementary Source of Income:** SHG members are successful in earning additional supplementary income by engaging in additional income generating activities; this is true for all the taluks in the district. Women who are in diaries found additional income in jasmine cultivation, beedi rolling and vegetable cultivation. Women along with tailoring found readymade shops as an additional source of income. For pandal service providers catering is an additional source of income. For agricultural labourers, housemaids are an additional source of income. For Jasmine growers, mehendi and beautician services are additional sources of income. Thus women are engaged in too many income generating activities at a time.

**Build a Healthy Society:** SHG members participate in eradicating social evils like drive against alcoholism, gambling and social movements. SHG members understand their role in building a healthy society. We often see Sthree Shakthi groups actively participate in all the government sponsored programmes to eradicate social evils.

**Women Groups by the Women, for the Women and of the Women:** One of the laudable objectives of the promotion of SHGs is the social empowerment of Women, enabling the poor women to become confident, independent and self-reliant in social dealings and participation.

**Skill Development:** Training forms an integral part of the empowerment process in terms of capacity building for the management of SHG affairs. The promoting agencies undertake awareness and skill related training to impart knowledge on book keeping, group dynamics, conducting meetings and general awareness.

**Unity:** The unity, informal set up and participatory approach are some of the basic strengths of SHGs to be sustainable. members cooperate and understand that unity is their strength. Regular meetings of the members of the group enabled participatory approach and cementing group relationships.

**Financial Empowerment:** The financial empowerment of SHGs was examined in terms of savings mobilization, access to credit and its impact on employment generation and income and other financial services and recovery performance.

**Convenient Repayment System:** Weekly repayment of the loan is a highly convenient system of loan repayment. Though members experience huge stress to pool the required resources to meet the weekly repayment commitment and to avoid default. Members opined that weekends are highly stressful and painful. Still members are able to repay. Members say that they do not know the magic factor that makes them repay the loan on time. If they borrow loans from credit institutions other than SHGs, they struggle a lot to repay even if the loan repayment is in easy monthly installments. SHGs are appreciated for their recovery performance which banking institutions could not achieve.

### **Limitations**

Since most of the SHG members are semi-literates, they need training not merely in the management of the groups and banking operations but also in skills and capability development to undertake income-generating activities.

Male SHG groups need to be promoted in a big way as complementary to women groups. This also helps to reduce the problem of unemployment as well as inclusive development.

Knowledge about digital literacy is totally missing among the members.

Withdrawal of membership by the members are also seen in the SHGs. In the field study an attempt was made to find out the number of members who left the group in the last five years on the basis of information provided by the group leader.

**Table 1.5**  
**Reasons for Withdrawal of Membership**

| Reasons  | SKDRDP | Sthree Shakthi |
|--|--------|----------------|
| Marriage   | 6      | 2              |
| Distance   | 8      | 3              |
| Membership in Local Government                               | 3      | 0              |
| Loss of labour   | 4      | 1              |
| Family problems  | 3      | 1              |
| Total No. of members left from the group in the last 5 years | 24     | 7              |

Out of the SKDRDP group surveyed, 8 members left the group because of the distance they needed to travel to reach the meeting point. Fall in number of members in a group also speaks of efficiency and effectiveness and the level of confidence of the members towards the group. The major reason for the members deserting the group includes marriage, distance to reach the group leader's place to attend the weekend meetings and other personal family problems.

### **Conclusion:**

The SHG-Bank linkage programme is considered as a benchmark in women's empowerment and socio-economic development of women, but it has a long way to go. SHGs have influenced all spheres of human life, from livelihood to health, education, insurance, savings and should prioritize its policies in line with the national policies and should implement those policies at the grass route level. SHG is a platform for the people to grow and ensures the development of other members in the bargain. SHGs in empowering women through financial inclusion must scale up in the parameters namely access, quality, usage and welfare. Role and reach of SHGs have proved that SHGs is an effective mechanism to accomplish the objective of financial inclusion. The only solution is to enhance the volume of credit in line with the growth of the productive activities i.e. 'Macro' finance is needed for a larger scale of operations.

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