

## A STUDY ON SELF-HELP GROUPS AT WORK IN ANANTAPUR DISTRICT OF ANDHRA PRADESH

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### Abstract

*Over the years, a plethora of poverty alleviation programmes in various forms have been implemented in the country and huge amount of social and financial investment has been made to achieve the sole aim and objective of poverty eradication. Most of the programmes were based on top-down approach and did not consider needs requirements of the people. Activities for poverty alleviation in most cases adhered to fund-based development approach where there was little space for importing people's sense ownership which affected negatively the sustainability of the initiatives. The economically vulnerable groups, therefore were forced to remain under-confident and the guarantee for security of their livelihood was found missing in the entire endeavour to eradicate poverty in the country. Over the last few years, "people's participation" and "Empowerment" has become the buzzwords in rural development and local planning. In this context, Self-Help Group (SHG) has emerged as the most successful strategy, in the process of participatory development and empowerment of women. In this paper covers socio-economic development of Self-Help Group Members (SHG) in Anantapur district of Andhra Pradesh through participation in poverty alleviation programmes.*

### Introduction

Anantapur district which is known for its low average rainfall with frequent and severe droughts and relatively low proportion of irrigated land to the total cultivable land has been identified as one of the six drought prone districts in India. Realising the need and urgency, the Central and State Governments have implemented various rural development and poverty alleviation programmes like Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), Development of Women and Children in Rural Areas (DWCRA), Jawahar Rozgar Yojana (JRY), Indira Awas Yojana (IAY) Swarna Jayanti Gram Swarozgar Yojana (SGSY), National Social Assistance Programme (NSAP), Million Wells Scheme (MWS), Employment Assurance Scheme (EAS), Chief Minister's Empowerment programme (CMEY), Indira Kranthi Patham (IKP), National Rural Employment Guarantee Act (NREGA) and so on. In view of speedy eradication of rural poverty, the Government of India launched Integrated Rural Development Programme. self-help group concept implemented in these programme. In the first phase IKP has been implemented in 21 Mandals in Anantapur District. In the second phase IKP has been implemented in 42 Mandals. 1st phase has commenced on June 2000 and the 2nd phase has commenced in June 2002. There are 63 Mandals in the District. In all the mandals, Indira Kranthi Patham (IKP) programme has been implemented. When the Telugu Desam Party (TDP) was in power it was called Velugu Programme. After the Congress Party come in to power it has been renamed as Indira Kranthi Patham (IKP). Now again Telugu Desam Party (TDP) was in power in 2014 it was called Velugu Programme.

This programme addresses poverty alleviation through empowerment of rural poor women, especially the poorest of the poor. The Indira Kranthi Patham (IKP) being implemented by the “Society for Elimination of Rural Poverty (SERP) under the Department of Rural Development and Panchayat Raj, Government of Andhra Pradesh.

The unique feature of the project is that it would be implemented through SHGs and other grass-root level institutions of the poor involving self-help groups (SHGs), viz., Village Organizations (VOs) and Mandal Samakhyas (MSs), enhancing, their capacities to manage their resources. The project would also support sub-projects to be implemented by the grassroots institutions to increase their livelihood opportunities, income and reduce risks. These projects are part of a village micro plan. Viz., Livelihood Enhancement Action Plan (LEAP) prepared under IKP by the project staff.

### **Review of Literature**

Karmakar (2008) reported that studies conducted by various experts have shown that the Self Help Groups have indeed helped in the social and economic empowerment of rural women at the same time delivering crucial financial services. SHG has expanded as the largest micro finance programme in the world in terms of its outreach and has extended banking service to people hitherto not served by the banking systems.

Tripathy and Jain (2008) studied Self Help Groups in Haryana and Orissa and concluded that micro finance has a negligible income impact on asset less rural poor, the deprived and disadvantaged.

Ghosal (2009) analysed the global financial crisis and informed that micro finance is not affected by the crisis because they have been able to maintain an enviable repayment record and also generate sustainable business for the poor and neglected section of the society.

Jyothi Kalyanrao Heggani (2014) analysed Self-Help Groups are formed for the women’s socio-economic empowerment. Many of the studies were already conducted on different aspects related to women empowerment and it is essential to analyze the women’s participation in income generating activities by participation through Self-Help Groups.

Priya (2015) studied Poverty has global presence and varied genesis and dimensions. Even the formal banking sector had ignored the poor people due to high risk and cost involved in providing finance to them. But there was an approach towards providing finance to poor people through financial inclusion. Micro Finance is a step towards that. Micro finance has been emerged as a tool for poverty alleviation and women empowerment

### **Self-Help Group**

“Self-help groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilisation of Savings and Credit facilities and pursuit of group enterprise activities. The group based approach not only enable the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities”.

### **Profile of Anantapur District**

Anantapur District lies between 13'-40' and 15'-15' Northern Latitude and 76'-50' and 78'-30' Eastern Longitude. It is bounded by Bellary and Kurnool Districts on the North, Cuddapah and Kolar Districts on the South East and North respectively. The District is roughly oblong in shape, the longer side running North to South with a portion of Chitradurg District of Karnataka State intruding into it from west between Kundurpi and Amarapuram Mandals.

The District may be divided into three Natural Divisions. They are:

(i) Northern Mandal of Rayadurg, Kanekal, Beluguppa Gooty, Guntakal, Vajrakarur, Uravakonda, Vidapanakal, Yadiki, Tadipatri, Putlur and Yellanur containing larger areas of Black Cotton soils;

(ii) Kalyandurg, Kambadur, Settur, Brahmasamudram, Ramagiri, Kanaganapalli, C.K.Palli, Dharmavaram, Bathalapalli, Tadimarri, Mudigubba, Anantapur, Kudair, Pamidi and Peddavadugur in the center which are mainly made up of arid Treeless, expanse of poor Red Soils;

(iii) High Level Land of Penukonda, Roddam, Somandepalli, Hindupur, Lepakshi, Chilamathur, Madakasira, Rolla, Gudibanda and Agali which connects with Mysore plateau at higher elevation of the rest of the District. This part has average sandy red soils of normal productivity.

### **Methodology and Sampling**

Anantapur district is in the state of Andhra Pradesh, India. **Anantapur** (Anantapuram in vernacular) is a city with a population of 4,66,359 and a municipal corporation. It is the headquarters of the Anantapur District. It is the second largest district in India after Ladhak (a district in the state of Kashmir). Sri Krishnadevaraya University is located in the rural environs of Anantapur district. Selection of Anantapur district for the purpose of the study is a matter of convenience, need and obligation.

As it is not possible to study all the Self-Help Groups in the district for an individual it is decided to select a sample for the purpose of the study. Hence the multi stage random sample technique has been used. In the first stage two Mandals have been selected at random from each revenue division. In the second stage ten self-help groups have been selected at random from each selected Mandal making a total of 60 self-help groups. In the final stage from each sample self-help group five members have been selected thus making a total of 300 beneficiaries.

The data so collected have been analysed and presented in the form of tables. Measures of central tendency, percentages and weighted scores have been calculated in the process of analysis.

### **Objectives of the study**

The specific objectives of the paper are

1. To study the social category of selected SHG members in Anantapur district
2. To Study the socio economic activity of selected Self-help groups in Anantapur district.

### **Working of the Self-Help Groups in the District – SHG Leaders' View Point**

In this paper Self-Help Group Survey results have been analysed and presented.

**Table: 1 Age of the Self-Help Groups Selected**

S. No.	Age of the SHGs (In Months)	No. of Groups	Percentage
1	Below 12	2	3.33
2	12 – 24	8	13.33
3	24 – 36	6	10.00
4	36 – 48	11	18.33
5	48 – 60	12	20.00
6	60 and Above	21	35.00
---	<b>Total</b>	<b>60</b>	<b>100.00</b>

Source: Field Survey

Table 1 shows age of the self-help groups selected at random. The ages of the self-help groups have been given in months elapsed from the date of commencement till 31st December 2006. There are:

- Two (3.33 per cent) self-help groups, which are less than one year old;
- Eight (13.33 per cent) self-help groups, which are one to two years old;
- Six (10.00 per cent) self-help groups, which are two to three years old;
- Eleven (18.33 per cent) self-help groups, which are three to four years old;
- 12 (20 per cent) self-help groups, which are four to five years old; and
- 21 (35.00 per cent) self-help groups are either five years old or more than that.

From the above it can be concluded that a majority (55 per cent) of the self-help groups are either four or more than four years old.

**Table: 2 Category-Wise Percentage of Members in Different Self Help Groups**

S. No.	Number of Members in the Group as Per Cent	Category-Wise Number of Groups with Respective Percentages of Members							
		OC		BC		SC		ST	
		F	CF	F	CF	F	CF	F	CF
1	0	18 (30.0)	18 (30.0)	18 (30.0)	18 (30.0)	49 (81.7)	49 (81.7)	55 (91.7)	55 (91.7)
2	9	---	18 (30.0)	3 (5.0)	21 (35.0)	---	49 (81.7)	---	55 (91.7)
3	10	---	18 (30.0)	1 (1.7)	22 (36.7)	1 (1.7)	50 (83.3)	---	55 (91.7)
4	17	2 (3.3)	20 (33.3)	---	22 (36.7)	---	50 (83.3)	---	55 (91.7)

5	20	4 (6.7)	24 (40.0)	5 (8.3)	27 (45.0)	2 (3.3)	52 (86.7)	1 (1.7)	56 (93.3)
6	25	---	24 (40.0)	---	27 (45.0)	1 (1.7)	53 (88.3)	---	56 (93.3)
7	29	---	24 (40.0)	1 (1.7)	28 (46.7)	---	53 (88.3)	---	56 (93.3)
8	30	1 (1.7)	25 (41.7)	3 (5.0)	31 (51.7)	1 (1.7)	54 (90.0)	---	56 (93.3)
9	33	1 (1.7)	26 (43.3)	2 (3.3)	33 (55.0)	---	54 (90.0)	---	56 (93.3)
10	36	1 (1.7)	27 (45.0)	---	33 (55.0)	---	54 (90.0)	---	56 (93.3)
11	40	3 (5.0)	30 (50.0)	3 (5.0)	36 (60.0)	---	54 (90.0)	---	56 (93.3)
12	43	1 (1.7)	31 (51.7)	---	36 (60.0)	---	54 (90.0)	---	56 (93.3)
13	46	---	31 (51.7)	1 (1.7)	37 (61.7)	---	54 (90.0)	---	56 (93.3)
14	50	2 (3.3)	33 (55.0)	4 (6.7)	41 (68.3)	1 (1.7)	55 (91.7)	---	56 (93.3)
15	54	1 (1.7)	34 (56.7)	---	41 (68.3)	---	55 (91.7)	---	56 (93.3)
16	57	---	34 (56.7)	1 (1.7)	42 (70.0)	---	55 (91.7)	---	56 (93.3)
17	58	---	34 (56.7)	1 (1.7)	43 (71.7)	---	55 (91.7)	---	56 (93.3)
18	60	3 (5.0)	37 (61.7)	4 (6.7)	47 (78.3)	1 (1.7)	56 (93.3)	---	56 (93.3)
19	64	---	37 (61.7)	1 (1.7)	48 (80.0)	---	56 (93.3)	---	56 (93.3)
20	67	2 (3.3)	39 (65.0)	1 (1.7)	49 (81.7)	---	56 (93.3)	---	56 (93.3)
21	70	2 (3.3)	41 (68.3)	---	49 (81.7)	---	56 (93.3)	---	56 (93.3)
22	71	1 (1.7)	42 (70.0)	---	49 (81.7)	---	56 (93.3)	---	56 (93.3)
23	80	4 (6.7)	46 (76.7)	1 (1.7)	50 (83.3)	---	56 (93.3)	---	56 (93.3)
24	83	---	46 (76.7)	1 (1.7)	51 (85.0)	---	56 (93.3)	---	56 (93.3)
25	90	1 (1.7)	47 (78.3)	1 (1.7)	52 (86.7)	---	56 (93.3)	---	56 (93.3)
26	91	3 (5.0)	50 (83.3)	---	52 (86.7)	---	56 (93.3)	---	56 (93.3)
27	100	10 (16.7)	60 (100.0)	8 (13.3)	60 (100.0)	4 (6.7)	60 (100.0)	4 (6.7)	60 (100.0)
---	Total	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)

Source: Field Survey

Note: (a) Figures in the parentheses are the percentages on total.

(b) F = Frequency, and CF = Cumulative Frequency

Table 2 shows that:

In 18 (30.0 per cent) groups there are no OC category members.

In another 18 (30.0 per cent) groups there are no BC category members.

In 49 (81.7 per cent) groups there are no SC category members.

In 55 (91.7 per cent) groups, there are no ST category members.

Cumulative Frequencies of Self-Help Groups and Percentages of Cumulative Frequencies of Self-Help Groups where percentage of particular category members is equal to or less then:

10 per cent: OC (18) [30.0%]; BC (22) [36.7%]; SC (50) [83.3%]; ST (55) [91.7%]

20 per cent: OC (24) [40.0%]; BC (27) [45.0%]; SC (52) [86.7%]; ST (56) [93.3%]

30 per cent: OC (25) [41.7%]; BC (31) [51.7%]; SC (54) [90.0%]; ST (56) [93.3%]

40 per cent: OC (30) [50.0%]; BC (36) [60.0%]; SC (54) [90.0%]; ST (56) [93.3%]

50 per cent: OC (33) [55.0%]; BC (41) [68.3%]; SC (55) [91.7%]; ST (56) [93.3%]

60 per cent: OC (37) [61.7%]; BC (47) [78.3%]; SC (56) [93.3%]; ST (56) [93.3%]

70 per cent: OC (41) [68.3%]; BC (49) [81.7%]; SC (56) [93.3%]; ST (56) [93.3%]

80 per cent: OC (46) [76.7%]; BC (50) [83.3%]; SC (56) [93.3%]; ST (56) [93.3%]

90 per cent: OC (47) [78.3%]; BC (52) [86.7%]; SC (56) [93.3%]; ST (56) [93.3%]

Note: Figures in ( ) are the cumulative frequencies and the figures in [ ] are cumulative percentages.

In 46 (76.7 per cent) groups all the members belong to one single social category.

In 10 (16.7 per cent) groups all the members belong to Open Category.

In 8 (13.3 per cent) groups all the members belong to Backward Community Category.

In 4 (6.7 per cent) groups all the members belong to Scheduled Caste Category.

In 4 (6.7 per cent) groups all the members belong to Scheduled Tribe Category.

**Table: 3 Percentage of Members and Number of Groups, Education-Wise**

S. No.	Percentage of Members in the Group	Education-Wise Number of Groups			
		Illiterates	Primary Education	Secondary Education	Other Education
1	0	25 (41.7)	20 (33.3)	28 (46.7)	54 (90.0)
2	7	---	---	1 (1.7)	1 (1.7)
3	8	---	---	2 (3.3)	---
4	9	1 (1.7)	1 (1.7)	1 (1.7)	2 (3.3)
5	10	1 (1.7)	6 (10.0)	9 (15.0)	1 (1.7)
6	13	---	---	1 (1.7)	---
7	14	---	---	2 (3.3)	---
8	15	---	1 (1.7)	---	---
9	16	---	---	1 (1.7)	---
10	17	---	2 (3.3)	1 (1.7)	---
11	18	1	---	---	---

		(1.7)			
12	19	---	---	1 (1.7)	---
13	20	3 (5.0)	10 (16.7)	5 (8.3)	---
14	21	---	1 (1.7)	---	---
15	27	---	2 (3.3)	---	1 (1.7)
16	28	---	---	1 (1.7)	---
17	29	1 (1.7)	---	---	---
18	30	8 (13.3)	4 (6.7)	5 (8.3)	1 (1.7)
19	31	---	1 (1.7)	---	---
20	33	1 (1.7)	---	---	---
21	36	2 (3.3)	3 (5.0)	1 (1.7)	---
22	40	6 (10.0)	3 (5.0)	---	---
23	41	---	---	1 (1.7)	---
24	42	2 (3.3)	---	---	---
25	45	---	1 (1.7)	---	---
26	50	5 (8.3)	2 (3.3)	---	---
27	60	3 (5.0)	3 (5.0)	---	---
28	67	1 (1.7)	---	---	---
---	Total	60 (100.0)	60 (100.0)	60 (100.0)	60 (100.0)

**Source:** Field Survey

Table 3 shows that:

In 25 (41.7 per cent) groups there are no illiterates. In other 35 (58.33 per cent) groups percentages of members who are illiterates vary from 9 per cent to 67 per cent.

In 20 (33.3 per cent) groups there are no members with primary education. In other 40 (66.67 per cent) groups the percentage of members with primary education varies from 9 per cent to 60 per cent.

In 28 (46.7 per cent) groups there are no members with secondary education. In the remaining 32 (53.33 per cent) groups percentage of members with secondary education varies from 7 per cent to 41 per cent.

In 54 (90.0 per cent) groups there are no members with other education i.e. higher than secondary level whether general or technical education. In the remaining 6 (10.00 per cent) groups percentage of members with other education varies from 7 per cent to 30 per cent.

One noteworthy feature is that there are no either all illiterate, or all primary educated, or all secondary educated, or all other educated groups.

**Table: 4 Periodicity of the Group Savings**

S. No.	Periodicity of the Group Savings	No of Groups	Percentage
1	Weekly	42	70.0
2	Monthly	18	30.0
---	Total	60	100.0

Source: Field Survey

Table 4 shows periodicity of the group savings. Responses to the question concerned reveal that members of 42 (70.0 per cent) groups save weekly once, whereas members of 18 (30.0 per cent) of the groups save monthly once. By saving monthly once means savings of a month are deposited in to the bank concerned. Anyhow members of all the groups save periodically. That period can be a week or a month. The amount to be saved either per week or per month is fixed by the groups and the members save that fixed amount periodically.

**Table: 5 Savings per Person per Period in the Group**

S. No.	Savings per Person per Period in Rs.	No of Groups at the Time of Inception	No. of Groups during the Current Year
1	5	13 (21.7)	1 (1.7)
2	10	19 (31.7)	29 (48.3)
3	15	1 (1.7)	2 (3.3)
4	20	4 (6.7)	5 (8.3)
5	25	5 (8.3)	5 (8.3)
6	30	2 (3.3)	2 (3.3)
7	40	1 (1.7)	1 (1.7)
8	50	15 (25.0)	15 (25.0)
---	<b>Total</b>	<b>60</b> <b>(100.0)</b>	<b>60</b> <b>(100.0)</b>

Source: Field Survey

Details of the amounts saved per person per period (the period may be week or month as decided by the group) are given in table 5. The amounts vary from Rs.5 to Rs.50 per period. The group member's start saving in small amounts and later raise it presumably as their earnings increase. At the time of inception 13 (21.7 per cent) were saving @ Rs.5 per period but at present only 1 (1.7 per cent) group is saving @ Rs.5 per period. At the time of inception 19 (31.7 per cent) were saving @ Rs.10 per period whereas during the current year



as many as 29 (48.3 per cent) groups are saving @ Rs.10. Slight increases in the number of groups also been recorded in the case of groups saving Rs.15 and Rs.20 per period. The amount saved may also depend on the longevity of the period chosen by the group. For example those groups, which select week as a period, tend save lesser amount the groups, which decide month as the period.

**Table: 6 Average Loan Amount Received by the Group Members**

Average Loan Rs.	No. of Groups	Percentage	Cum. Total	Cum. Percentage
0 – 5000	4	6.7	4	6.7
5001 – 10000	7	11.7	11	18.3
10001 – 15000	12	20.0	23	38.3
15001 – 20000	21	35.0	44	73.3
20001 – 25000	8	13.3	52	86.7
25001 – 30000	8	13.3	60	100.0
<b>Total</b>	<b>60</b>	<b>100.0</b>	<b>---</b>	<b>---</b>

Source: Field Survey

The average loan amount received by the members varies. In some cases it is more than Rs.25,000. Model average loan amount falls between Rs.15,000 and Rs.20,000. (Table 6)

**Table: 7 Type of Economic Activity Taken up by the Selected SHG Members**

S. No.	Type of Economic Activity	No of Members	Percentage
1	Sheep/Goat Rearing	24	8.0
2	Milk Animals	68	22.7
3	Agriculture Investment	59	19.7
4	Fruits/Flowers/Vegetables Vending	22	7.3
5	Weaving	16	5.3
6	Tailoring	13	4.3
7	Petty Shop	15	5.0
8	Street Wise Cloth Vending	10	3.3

9	Hotel/Tiffin Centers	7	2.3
10	Others Activity	23	7.7
11	Not Applicable	43	14.3
---	<b>Total</b>	<b>300</b>	<b>100.0</b>

**Source:** Field Survey

Table 7 shows the economic activities taken up by the selected self help group members.

### Conclusions

Conclusions drawn from the analyses of the data collected from the selected groups through the group schedule are given hereunder.

**1. Age of the Members:** Age of the youngest members of the group varies from 19 to 30. Age of the oldest members varies from 35 to 52 years. Average ages of the members of different groups vary from 26 to 42 years. Median ages of the members of different groups vary from 26 to 43 years. Model age of different groups varies from 23 to 46. The minimum, maximum, average, median and model ages of groups indicate that all the members are in economically active age range and may bear a relationship with age of the SHG.

**2. Category-Wise Percentage of Members in Different Self-Help Groups:** A considerable number of groups have been formed on community basis. In 26 (43.33 per cent) groups all the members belong to one single social category. In 10 (16.7 per cent) groups all the members belong to Open Category. In 8 (13.3 per cent) groups all the members belong to Backward Community Category. In 4 (6.7 per cent) groups all the members belong to Scheduled Caste Category. In 4 (6.7 per cent) groups all the members belong to Scheduled Tribe Category. Others are mixed groups.

**3. Percentage of Members and Number of Groups, Education-Wise:** In general literacy level is low but there are no either all illiterate, or all primary educated, or all secondary educated, or all other educated groups.

**4. Periodicity of the Group Savings:** Members of all the groups save periodically. Periodicity of group savings is either a week or a month. Responses to the question concerned reveal that members of 42 (70.0 per cent) groups save weekly once, whereas members of 18 (30.0 per cent) groups save monthly once. By saving weekly or monthly once means savings of a week or a month are deposited in to the bank concerned. The amount to be saved either per week or per month is fixed by the groups and the members save that fixed amount periodically.

**5. Savings per Person per Period in the Group:** Details of the amounts saved per person per period (the period may be week or month as decided by the group) show that the amounts vary from Rs.5 to Rs.50 per period. The group members start saving in small amounts and later raise it presumably as their earnings increase. The amount saved may also depend on the longevity of the period chosen by the group. For example those groups, which select week as a period, tend to save lesser amount than the groups, which decide month as the period.

**6. Average Loan Amount Received by the Group Members:** The average loan amount received by the members varies. In some cases it is more than Rs.25,000. Model and average loan amount falls between Rs.15,000 and Rs.20,000.

**7. Economic Activity Taken up by the Selected SHG Members:** As many as 85.7 per cent of the members say that they have taken up the economic activity by taking the loan.

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