

Sustainable Development through Women Empowerment: A Study of Performance and Possibilities of SHGS in India

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The concept of poverty is multi dimensional. It covers not only the levels of income and consumption, but also health, education, vulnerability and risk. According to NSSO (61st Round) for 2004 – 2005, 28.3% of rural and 25.7% of urban population were below the poverty line. Hence it is of great importance to frame strategies to improve their lives. Development is possible only if poverty alleviation programmes are implemented effectively with the participation of people. All over the world there is a realization that the best way to tackle poverty and enable the community to improve its quality of life is through providing sustainable livelihood to the poor, especially to the women, who are the cruelest victims of poverty. Gender inequalities have resulted in the concentration of women in unorganized sectors and unequal pay for equal work. Even then, among the poor, women tend to contribute a major portion of their income for family sustenance. Hence it is recognized that gender equality must be a part of every country's strategy for eradicating poverty. Without gender equality, poverty eradication will not be achieved and any resources invested in other areas will be wasted.

After independence, the government of India took numerous measures to ensure gender equality. Different plans and policies as well as the Constitution have laid stress on women empowerment. The Women's Empowerment Year was also launched with the conviction that empowered women constitute a nation's strength.

Empowerment provided legitimacy and social justice for human development. Empowerment of women means creating economic independence, self reliance, political, social and legal awareness, self confidence, and positive attitude among women. It enables women to face any situation and to participate in the developmental activities of the nation.

The concept of self help groups has assumed significance in this context. The low social status of women in the society can be attributed to insignificant economic status because of their continued economic dependence on male members of the household. This is mainly due to their poor access to financial support from formal financial institutions. The high cost of credit and time for repayment have created wide gap between the needs of poor women and the services rendered by formal credit institutions. The origin of Self Help Group is an endeavour to reach out to the poor, especially women, at reasonable terms with suitable product.

SHGs are voluntary association of people formed to attain certain collective goals viz, social and economic. Ninety percent of SHGs are women operated as they have proved to the better savers, borrowes and investors. Most of them are from the lowest castes and disadvantaged groups. The SHGs mobilise their own savings, rotate among them as loans and plough their earnings from interest income back in to equity. The SHGs now have become a focal point of the development schemes. But the financial

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resources of the groups are limited. Hence linking these groups to banks is found essential to strengthen their resource base.

In India, linking banks with SHGs was started by NABARD in 1992 and is land mark in the field of micro financing. SHG Bank linkage programme in India is the largest micro finance out reach programme in the world. It is the most cost effective and fastest growing micro initiative the world over. The SBLP now covers 587 districts in 31 states/Union territories of India. 50 commercial banks, 96 Regional Rural banks and 352 co-operative banks have been participating in this programme. From a modest beginning of linking of 255 SHGs during 1992 – 93, the programme reached linking of 29.25 lakh SHGs in 2006 -07. NABARD has expressed its vision to reach banking services to about 100 million un-reached and under served rural poor by 2008. Hence this paper is an attempt to evaluate the working of SHGs in India as a tool for sustainable development and women empowerment.

Objectives

To assess the progress of the programmes under taken by SHGs for achieving its objectives

To measure the impact of the programme on its beneficiaries

To measure the extent of social empowerment achieved by its beneficiaries

Methodology

Since the largest number of SHGs in India are concentrated in the South, South India was taken. The State poverty Eradication Mission, Kudumbashree, launched by the Government of Kerala is a massive poverty eradication programme in contemporary history and is based on micro credit and self help grouping. It presents a unique model of participatory development based on Community Development Societies. The motto of Kudumbashree is 'poverty

eradication through women empowerment'. It has won many international and national Awards. It aims at eradication of poverty from the state with in 10 years and 9 years have elapsed from its inception. Hence Kudumbashree in Kerala has been taken for the purpose of this study.

Both primary and secondary data were used. Analytical tools like percentages, empowerment index etc were used.

Kudumbashree – An Overview

In spite of the unique achievements of Kerala in health and literacy, poverty remains an unsolved problem. More than 15 lakh families are in the clutches of poverty. Women and children are the main victims of this curse. Though government has implemented various anti-poverty programmes, they failed to produce the desired results due to several reasons. All the bitter experiences forced the government to think about a holistic approach to fight against poverty with active support from the community. In 1993, Kerala Government has introduced community based, women oriented, participatory approach to poverty eradication in Alappuzha Municipality. The success of the Community Development Societies (CDS) Systems in the Alappuzha Municipality motivated the government to accept the system as a strategy for the development of the poor throughout Kerala. In accordance with the 73rd and 74th amendments to the Indian Constitution, the CDS can act as a subsystem of local bodies and can spread decentralization to the grass root level. All these led to the introduction of Kudumbashree, which literally means the prosperity of the family, in Kerala.

In 1999, Government of Kerala launched 'Kudumbashree', an innovative, women oriented poverty eradication programme with the active support of local bodies and NABARD to eradicate absolute poverty from the state within 10 years. The very motto

of Kudumbashree is based on poverty eradication through women empowerment.

The peculiarity of Kudumbashree stems from its noble approach in identifying poverty. To identify poor, it adopts a unique criterion based on nine indicators or risk factors. A household is considered poor, if it possess four of the nine risk factors. $9C_4$ combinations provide 126 possible ways of identifying poor. One woman from every identified poor family is made a member of NHGs (Neighbourhood Groups). The NHGs are federated into ward level ADS. ADS are federated into CDS. Micro finance and micro enterprises are identified as major activities of these Groups. These three tier structure and activities would empower the poor women of the state to eradicate poverty.

The Kudumbashree programme now covers the entire rural area of the state and formed 1,68,157 NHGs, 15832 ADS and 999 CDS. It has a coverage of 32,43,395 families. (Economic Review, 2007)

The Focus

For alleviating poverty and achieve women empowerment Kudumbashree mission focuses an the following programmes.

- Micro Finance Operations/ Thrift and Credit Societies
- Micro Enterprises
- Micro Housing/ Bhavanashree
- Destitute Identification, Rehabilitation and monitoring Programme/ Ashraya
- Lease Land Farming/ Harithashree
- Children's Neighbourhoods/ Balasabha
- The S³ Programme
- Solid waste Management/ Clean Kerala
- Employment Opportunities for 50K educated youth in Kerala
- Special school for the Disabled Children/ Buds
- Keralashree / Virtual Employment Gate Way

- Amrutham / Take home food supplement
- GRQ Project

Micro Finance Operators/ Thrift and credit societies

Thrift and credit societies are set up at Neighbour Hood Group (NHG) level to facilitate the poor and to avail easy credits, which have new grown up to informal banks of the poor at their door steps. Thrift and credit societies, attached to local bodies, mobilises small savings to promote saving habits so as to with in the resource base of the group. The small savings so collected is used for lending to members for productive and consumption purposes. A member can avail loan up to a maximum of 4 times of her savings. The repayment is collected weekly and the income towards interest is generally used for reloading. The repayment rate in the Kudumbashree groups is almost 100 percent.

Currently thrift and credit societies mobilises Rs. 848.03 crores as thrift fund and disbursed credit to the extent of Rs. 2186.12 crores to its members (Economic Review 2007). State level details of thrift mobilization and credit disbursement under Kudumbashree are given in Table 1.

Table 1

State level thrift savings and credit disbursements by Kudumbashree from 1999-2000 to 2006-2007

(Rs. in Crore)

Year	Thrift	Credit	Velocity of lending (Percentage)
1999 -2000	8.84	5.61	0.64
2000 - 2001	24.87	17.64	0.71
2000 - 2001	24.87	17.64	0.71
2001 - 2002	158.36	163.92	1.04
2002 - 2003	249.82	390.43	1.56
2003 - 2004	402.93	791.5	1.96
2004 - 2005	473.57	1004.2	2.12
2005 - 2006	719.23	1975.4	2.75
2006 - 2007	848.03	2186.12	2.58

Source : Economic Review, various Issues

During the eight year period 1999 – 2000 to 2006 – 2007 the amount of thrift and credit were increased by 95 times and 369 times respectively. Velocity of lending has also increased from 0.64 in 1999 – 2000 to 2.58 in 2006 – 2007.

Bank Linkage Programme

NABARD has developed a 15 point index for rating NHGs as the basis of which they are allowed to link with various banks under the Bank Linkage Programme. Once the groups are linked they are eligible to receive credit in the ratio ranging from 1:1 to 1:9. The credit so received can be utilised by the group for internal lending and taking up of micro enterprises. Out of 1, 10, 339 NHGs graded 88, 964 are linked with NABARD and Rs. 513.19 crores are mobilised as loan from banks.

Micro Enterprises

Kudumbashree believes that efficiency in the management of micro finance is fruitful only if it is properly invested. This is possible only through micro enterprise development. Micro enterprises under Kudumbashree aim to promote innovative business ideas rather than 'tested' ideas. A systematic step by step process is followed for enterprise development. Brain storming sessions for idea generation for enterprise development in the NHG meetings are held and administered by Kudumbashree officials. The ideas generated are analysed in the light of market feasibility, technology, existing skills, training needs, funding etc. Financial assistance and subsidies are provided to the beneficiaries of micro enterprises. Kudumbashree provides funds ranging from one lakh to nine lakhs as special assistance to various Grama Panchayats for financing micro enterprises. Challenge fund, matching grant, revolving fund etc. are other forms of assistance given to NHGs through Kudumbashree. Innovative funds are provided to innovative projects ranging from Rs.1

lakh to 1.25 lakhs subject to 50% subsidy. Technological funds are provided for launching enterprises using new technology. A series of training programmes were arranged on the functional areas of management. Assistance from banks and other financial institutions including thrift and credit societies of Kudumbashree were channeled for achieving the objectives of micro enterprises. All Kudumbashree micro enterprises are bank linked and a minimum of 50% of the project cost has to be through bank loans. The subsidy components is limited to 50% of the total project cost and the beneficiaries share is limited to 5% of the total project cost.

Inspired by the encouragement provided under central and state government schemes the number of micro enterprises has increased from 10,604 individual micro enterprises under USEP (Urban Self Employment Programme) and 685 group enterprises under DWCUA (Development of Women and Children in Urban Area) in 1999-2000 to 20, 760 individual micro enterprises under USEP and 1,928 group enterprises under DWCUA in 2006-2007. These enterprises are set up across the state covering urban and rural areas, ranging from traditional enterprise like goat rearing and diary, catering units to computer hardware and data entry units. Amount disbursed as subsidy under DWCUA and USEP components has increased from 407.162 lakhs and 176.98 lakhs in 1999-2000 to 1736.8 lakhs and 626.49 lakhs respectively in 2006-2007.

Micro Housing/ Bhavanashree

Under this programme, poor families who are in need of constructing new houses are able to avail loans from banks. The repayment of the loan is ensured by tri-party agreement between the beneficiaries, the CDS and the banks. 10 banks are now implementing this programme. Poor families who own 1.5 cents of land

or landless for whom local self government provide 1.5 cents of land can avail loan up to Rs. 40,000 at 7.25% interest p.a. The repayment period is 10 years and the EMI is Rs 469. Life coverage and insurance coverage is provided to beneficiaries. 42617 loans were sanctioned for Rs. 17, 633.36 lakhs up to 31- 03 – 08.

The Destitute Identification, Rehabilitation and Monitoring Programme/ Ashraya

This programme addresses the poorest among the poor and aims at up lifting them from destitution. Poorest of the poor families are identified and rehabilitated under various schemes. The programme covers 584 Grama Panchayats and 16 Municipalities. Till 31- 03 –'08, 47125 families were identified and rehabilitated by using Rs. 242.45 crores.

Lease Land Farming/ Harithashree

Through this programme, Kudumbashree, creates employment opportunities for women in agricultural sector. Under this, fallow lands are brought under cultivation on rent and provide these lands to willing members for agricultural operations. This provides opportunity to implement new agricultural methods and new planting materials. During 2006 – 2007 lease land farming was done in 57,436.28 hectares benefiting 3, 54, 513 families holding from 35,130 NHGs in the state.

Children's Neighbourhoods/ Balasabha

Balasabhas are grass root level groups of the children of BPL families. Catch them young and nip poverty in the buds is the guiding principle under this. Balasabhas provide a platform to the children to develop their overall capabilities which combine education, entertainment and empowerment. The ultimate aim of this programme is to emancipate the young generation of the BPL families from the vicious circles of poverty. 28,333 Balasabhas with 5,04,341 children have already organized under Kudumbashree.

The S³ Programme

Kudumbashree address the multiple deprivations faced by the poor family which consist of food, health, education, shelter, drinking water etc. It is felt that poverty reduction would foster economic development and local economic development would lead to sustainability and prosperity. To achieve this, Kudumbashree has evolved a project to build model in selected panchayats on the concept of comprehensive development. The project focuses on self sufficiency, self reliance and sustainability (S³) of the village panchayats. Initially this programme was piloted in 3 panchayats. Now it is extended to 14 panchayats, ie, one panchayat per district. Expansion of programme is done to another 70 panchayats (5 per district)

Solid Waste Management/ Clean Kerala Business

Solid waste is a serious menace for all the urban and semi urban areas of Kerala. Now Kudumbashree tries to tackle this problem by setting up women entrepreneur groups to segregate, collect and transport solid waste from the households, commercial establishment, hotels etc. so far 75 clean Kerala business units are formed in the state.

Employment Opportunities for 50K educated youth in Kerala

The State government has announced a special employment programme to provide employment opportunities to 50,000 educated youth in the state and assigned this task to Kudumbashree. The main tasks of Kudumbashree under this programme are:

- To foster economic development by creating jobs for the poor
- To Identify innovative areas to set up micro enterprises for the youths from BPL families
- To provide handholding and escort services to the new generation entrepreneurs

- To capacitate the Local Self Government Institutions to take up the challenge
- To improve and enable the CBOs of poor women to take up the lead role

The total project cost is Rs. 146.73 crores of which Rs. 52.5 crores is the bank finance and Rs. 15 crores is the share of Local self Governments for creation of infrastructure. Net support from government is only Rs. 79.23 crores. Employment opportunities are provided to the youth through self employment ventures, viz, Individual and group enterprises. 211 group and 170 individual enterprises have been formed under this programme, benefiting 1307 people.

Buds – A special school for abled and differently abled

These schools aim at providing for the developmental, social and emotional needs of children who are disabled. These children are provided with the necessary medical attention, physical and mental therapy, mobility equipment, hearing aids, vocational and educational training, skills to enable them to be independent etc.

Keralashree – virtual Employment Gateway

This programme is meant to create employment opportunities for youth from Kudumbashree families and provide a platform for registered employees and employees to meet. It is managed by groups of entrepreneurs from Kudumbashree. The main centre is located at Thiruvananthapuram with support centres in 8 districts. This programme has succeeded in creating more than 500 jobs.

Amrutham – Take home food supplement

This programme is introduced to improve the nutritional status of children between 6 months and 3 years. The project envisaged to start 500 production

units in different parts of Kerala and 21 production units have already been started. It is estimated that 2500 women can find gainful employment through the programme and the expected turn over is Rs. 200 crore p.a.

GRQ (Goat – Rabbit – Quail)

This project is a unique micro enterprises project for recurring the three species together to earn a steady income to the family entrepreneurs. This project aims at utilizing the inherent advantage of the homestead farming practiced by number of families. Quail rearing as an activity can ensure a weekly cash flow and that combined with the quarterly and half yearly cash flow of rabbit would ensure a source of steady income of the family.

Impact of the Programme on Beneficiaries

Any programme meant for poverty alleviation and women empowerment is said to be fruitful only if it creates a positive impact on the living standards of beneficiaries. Here an attempt is made to evaluate the impact of the programme on the basis of two crucial variables, viz, monthly income and family expenditure of the beneficiaries. For this, 10% of SHGs in Palakkad district of Kerala had been selected at random. Thus 43 NHGs and all its beneficiaries i.e., 369 had been taken for assessing the impact of the programme on beneficiaries.

Monthly Income of the family

Income is the major determinant of the standard of living of the people. So monthly income of the family was analysed to ascertain whether there is any significant improvement in the income of the family after becoming a member of the group. Table 2 reveals the monthly income of the family of SHG members before and after becoming a member.

Table 2

Monthly income of the family before and after becoming a member of the group

Monthly Income (Rs.)	Before becoming a member		After becoming a member	
	No. of respondents	%	No. of respondents	%
Less than 1,000	294	79.7	25	6.8
1000 – 2000	75	20.3	128	34.7
2000-4000	--	--	191	51.8
Above 4,000	--	--	25	6.7
Total	369	100.0	369	100.0

Source: Survey Data

Table 2 shows that before becoming a member of the group 79.7% had an income of less than Rs. 1,000 and 20.3% had income between Rs. 1000 to Rs. 2000. No family had income above Rs. 2,000. From this it can be found that majority of the families had income below Rs. 1000 before becoming a member of the group.

After becoming a member of the group, the percentage of families having income less than Rs. 1,000 is decreased to 6.8%. 34.7% have income between Rs. 1,000 to Rs. 2000, 51.8% have between Rs. 2,000 to Rs. 4,000 and 6.7% have above Rs. 4,000. After becoming a member of the group, the highest percentage of monthly income is in between Rs. 2,000 to Rs. 4,000.

Before becoming a member of the unit, the maximum number of respondents are in the income level of less than Rs. 1,000 and none of the families had income above Rs. 2,000. After becoming a member 58.8% have income above Rs. 2,000 of which 6.7% have income above Rs. 4,000.

This implies that there is significant improvement in the monthly income of the members after becoming a member of the group. This is because many of the

members were not earning anything before joining the SHGs, but after becoming a member, they began to earn reasonable income. This increased their willingness to participate in the activities of the SHGs. Many of the members began to involve in independent economic activities either individually or with other group members after joining the group. This would enable them to economically independent and contribute to their household income.

Family Expenditure

The increase in the family income of members after joining SHGs would automatically enhanced the family expenditure and saving. This implies the fulfillment of the objectives of SHGs. Generally income earning women are respected by family members and the society. Now a days women in the SHGs are also respected equally, because they are earning incomes and contributing to family expenditure and savings. This makes it clear that after joining SHGs, the members and their families' well being has been improved. This is revealed by Table 3

Table 3

Family expenditure of members before and after becoming a member of SHGs

Monthly Expenditure (Rs.)	Before becoming a member		After becoming a member	
	No. of respondents	%	No. of respondents	%
Less than 1,000	300	81.3	68	18.4
1000 – 2000	40	10.8	102	27.6
2000-4000	29	7.9	183	49.6
Above 4,000	--	--	16	4.4
Total	369	100.0	369	100.0

Source: Survey Data

It is observed from Table 3 that there was considerable change in the expenditure pattern of members, before and after becoming a member of the group. Before

becoming a member of the group, the expenditure of 300 (81.3%) respondents was less than Rs. 1,000, 40(10.8%) respondents was between Rs. 1,000 and Rs. 2,000 and 29 respondents (7.9%) was between Rs. 2000 to Rs. 4000. Expenditure of none of the members of the group was above Rs. 4,000.

After becoming a member of the group the percentage of members having expenditure less than Rs. 1,000 was decreased from 81.3% to 18.4%. Monthly expenditure of 27.6% respondents was between Rs. 1,000 to Rs. 2,000 and 49.6% was between Rs. 2,000 to Rs. 4,000. Only 16 respondents (4.4%) had expenditure above Rs. 4,000.

A comparison of monthly expenditure before and after becoming a member of SHG showed that there is considerable increase in the number of respondents in the monthly expenditure of Rs. 1,000 to Rs. 2,000, Rs. 2,000 to Rs. 4,000 and above Rs. 4,000. Before becoming a member the highest percentage (81.4%) of beneficiaries monthly expenditure was below Rs. 1,000 whereas after becoming a member the highest percentage of beneficiaries monthly expenditure was between Rs. 2,000 to Rs. 4,000. This implies increase in the standard of living of the families of members of SHGs.

Social Empowerment

An important objective of SHGs is the social and economic empowerment of women. Empowerment involves a process which facilitates women's control over resources, including knowledge about the technology involved and marketing skills.

The women do feel confident after group formation and are able to deal with outsiders including their promoters. They feel equal to others in what was an unequal environment previously. However, how

far the empowerment process has set within the households is to be studied. Group formation, in addition to a means of accessing credit, should be a forum for helping women to be equal partners within the family as well as in the community. So here an attempt is made to measure the extent of empowerment achieved by group members after the group formation.

For measuring the extent of women empowerment, data were collected directly from 369 beneficiaries. They were requested to give their opinion about different variables. The options given were (i) 'Yes' (ii) 'To some extent' and (iii) 'No'. At one extreme there is a strong degree of empowerment ('Yes') and at the other least degree ('No') and between them lie in the intermediate point ('To some extent'). Each option carries a score. Response indicating 'Yes' was given the highest score, i.e. two, 'To some extent' was given the score 'one' and 'No' was given the least score, i.e. zero.

Individual scores were collected for different variables from 369 beneficiaries. Then the total score was divided by 369. Thus the average score for each variable was obtained. After getting the average score for all variables, the total was divided by the number of variables.

Since there are 3 scores or points, viz, two, one and zero, to analyse the extent of empowerment, the following decision criteria was used:

Average score of below 0.67 - Low empowerment

0.67 to 1.33 - Moderate empowerment

Above 1.33 - High empowerment

In this study to measure the extent of empowerment, 12 variables were identified and analysed and the result was given in Table 4.

Table 4
Social Empowerment

No.	Variables	No. of respondents				Total	
		Yes	To some extent	No	Total	Total score	Average score
1.	Better self awareness	62	160	147	369	284	0.77
2.	Leadership quality	48	144	177	369	240	0.65
3.	Decision making ability	83	88	198	369	254	0.69
4.	Handle cash and bank transactions	103	142	124	369	348	0.94
5.	Time Management	91	136	142	369	318	0.86
6.	Freedom to spend earnings	64	98	207	369	226	0.61
7.	Public speaking ability	38	76	255	369	152	0.41
8.	Express your opinion in a meeting/ discussion	53	124	192	369	230	0.62
9.	Raise voice against injustice	67	91	211	369	225	0.61
10.	Knowledge about laws to protect and defend women	48	89	232	369	185	0.50
11.	Utilise the opportunity to contest in elections	39	66	264	369	144	0.39
12.	Travel alone even at night	22	74	273	369	118	0.32
	Total and average score					2724	0.61

The above table reveals that the average score among 12 variables, measuring empowerment varied between 0.32 to 0.94 with an average of 0.61. Among the 12 variables, none of the variables scored more than 1.33. For 4 variables the average score was above .67 and hence it can be concluded that as far as these variables are concerned, the empowerment was at moderate level. For 8 variables the average score was below 0.67 and hence can be inferred that the empowerment for these variables was at low level. The average score (0.94) was highest for the variable 'handle cash and bank transactions' and lowest (0.32) for 'travel alone even at night'.

Since the overall average score was 0.61, it can be inferred that the degree of empowerment achieved through SHGs formation is low. But empowerment is a time consuming process. Since the SHGs got momentum only since 1990's and the area of operation is rural one can say that the 'take off' stage is successful.

Thus Kudumbashree model in Kerala has proved that self help groups can survive even after the kudumbashree would withdraw as the groups formed under it are successfully mobilising savings of its members, availing loans from banks, undertaking income generating activities and various programmes

which have strong social implications in the life of rural poor. Kudumbashree have undertaken programmes to emancipate the young generation of the BPL families from poverty. Balasabhas, Ashraya, Amrutham and Keralashree are unique and deserve special mentioning.

Suggestions

Care should be taken to create high quality groups through regular capacity building and sustaining existing groups with best practices.

Even after promoting groups, continues efforts are required to monitor these groups and strengthen their internal capacity and group dynamics

Members should be motivated through small informal gathering where the importance of small savings and thrift and building up funds for meeting contingency etc are explained. Once they are motivated, they will motivate other group members and in the process empowerment automatically takes place.

The insurance scheme should be made popular

Besides savings and borrowings, the members should concentrate on taking up income generating activities especially micro enterprises. Promoting agencies should give attention to the availability of backward/ forward linkages and marketing facilities for the products of members.

Create more awareness among members as social activities and to encourage them to participate in it.

Intensive supervision of SHGs can provide early warning signals relating to probable defaulting, poor financial management etc

The multiplication of micro finance agencies poses a great threat. Therefore dual membership should be strongly disapproved

Conclusion

SHGs are playing a crucial role of harmonizing the society and strengthening the rural economy. It is recognized as one of the major programme of sustainable development and women empowerment in India with full participation from the formal banking system. Kudumbashree experience in Kerala has proved it. The concept of group activity is gradually catching up. Beyond financial intermediation, SHGs can bring about dynamic changes in the lives of the poor. It has been clearly established that delivery credit alone may not produce the desired results. Supporting services and structures through which credit is delivered, ranging from group formation and training to awareness rising and a wide range of other supporting measures are critical to make the impact of the group activity strong and sustainable. The government welfare departments, NGOs, banks, Financial Institutions and Centre for Entrepreneurial Development Programmes etc.. may help the members of SHGs by educating them in all ways and providing them more opportunities to come up.

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