

# Evaluating the Strategies, Challenges and Policy Recommendations in Empowering Women through Participation in Self-Help Group (SHGS) and Other Rural Livelihoods Opportunities

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**Abstract – Women empowerment is one of the fundamental plans in the formative focuses of a large portion of the countries that could be accomplished with the aggregate endeavors of women who are underestimated. In such manner, Self Help Groups (SHGs) have arisen as the intense technique to enable women through participatory methodology. The idea of SHG administrations the guideline, 'by the women, of the women and for the women' Self-help groups are intentional relationship of individuals with regular interests framed to accomplish aggregate social and monetary objectives. Such groups are coordinated for shared help and advantage. It is shaped justly with no political affiliations. Self-help groups (SHGs) are as an instrument to change the states of women socially and monetarily. Women interest in Self Help Groups have clearly made enormous effect upon the existence example and style of helpless women and have enabled them at different levels as people as well as individuals from the relatives of the network and the general public as entirety.**

**Key Words – Women, Empowerment, Self Help Groups, Political, Monetary.**

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## I. INTRODUCTION

"A huge number of women in our villas understand what joblessness implies. Give them admittance to financial exercises and they will approach force and self-certainty to which they up to this point have been outsiders" - Mahatma Gandhi The connection between women's empowerment and social improvement has been a significant topic in investigations of any country's general turn of events. The United Nation (UN) asserts that improving women's status isn't simply valuable to themselves yet additionally for in general social financial advancement of the country. "Putting resources into women's capacities and enabling them to practice their decisions isn't just important in itself but at the same time is the surest method to add to monetary development and in general turn of events". The term 'Women's Empowerment' was first characterized by the United Nations after the Fourth World Conference on "Women: Action for Equality, Development and Peace" in Beijing in 1995. The United Nations distinguished that Women's Empowerment has five parts: women's feeling of self worth, their entitlement to have and to decide decisions, their entitlement to approach openings and assets, their entitlement to

have the ability to control their own lives - both inside and outside the home, and their capacity to impact the bearing of social change to make an all the more social and financial request, broadly and universally. Regardless of huge development in farming creation and work in the course of recent many years of advancement arranging, provincial destitution keeps on representing the best test in India. Regardless of many years of neediness lightening endeavors, indisputably the quantity of poor has multiplied since autonomy. Around 36 percent of the country family units are discovered to be external the overlap of institutional credit. At the point when we study the different examinations, recommend that the current strategies, frameworks and techniques just as the investment funds and credit items regularly are not coordinating the requirements of poor people. "Whatever you do, be diverse that was the guidance my mom gave me, and I can't consider better guidance for a business visionary. In case you're extraordinary, you will stick out." and "No one discussions about business venture as endurance, yet that is actually what it is and nurtures' opinion. Running the main shop trained me business isn't monetary science; it's tied in with exchanging: purchasing and selling." – By Anita Roddick,

organizer of The Body Shop. So empowerment of women includes numerous things-monetary chance, social fairness and individual rights. Women are denied of these basic liberties, regularly as an issue of convention. In provincial territories, women are for the most part not seeing to have any significant pay age limit, and henceforth, they are consigned principally to family obligations and modest work. Without the ability to work and procure a decent pay, their voices are quieted. Singular researchers likewise have their meanings of women's empowerment. The meanings of women's empowerment by researchers regularly have a place with one or the other classification: empowerment as a cycle, or empowerment as an objective. In the main perspective, empowerment is seen as a continuous cycle instead of an item; there is no last objective to it. Empowerment is the cycle whereby the weak oversee the conditions of their lives. It incorporates both authorities over assets and belief system. Kabeer stresses "power" as the capacity to settle on decisions, and "empowerment" is the way toward procuring the capacity of settle on decisions by the individuals who are denied such capacity. In later meaning of the idea, Mosadale characterizes women's empowerment as the cycle by which women rethink sex parts in manners which broadens their opportunities for being and doing. She accentuates that empowerment must be asserted by the group that need to be engaged, explicitly by women. Empowerment is about capacity: women's capacity to control singular wellbeing; the capacity to control her life; and the capacity to change the world. Various elements of this likewise incorporate the capacities to control their homes, work, connections, recreation time and qualities. One can contend that this perspective isn't vastly different from an overall basic freedoms viewpoint since it doesn't feature the sexual orientation part of women's empowerment. Bradley for instance, sees empowerment as how many women are social entertainers, and subsequently, ready to influence their own positions. Despite the fact that a few researchers see women's empowerment as a result or as a result and a cycle, the definition that portrays women's empowerment as a cycle has gotten greater understanding. The cycle of women's empowerment is dynamic; it isn't static over the existence course however may fluctuate after some time, subject to the aggregation of encounters, assets, and accomplishments just as of time-differing qualities like age, conjugal status and span. Empowerment is additionally relative and logical. Individuals are enabled or depowered identifying with others or to themselves at a past time. The expression "empowerment" may show a reallocation of capacity to the less fueled group. Empowerment is setting explicit; it varies in various societies, circumstances and phases of their life cycles. For instance, the utilization of contraception was once considered engaging, yet when the greater part of the wedded women in rustic Bangladesh have utilized it since 1990s, it has gotten regulating and doesn't essential infer a more significant level of empowerment. Despite the fact that women's empowerment is a cycle, estimating the cycle over the long haul is a significant test in

examinations on women's empowerment. Along these lines, women's empowerment must be estimated as a last objective. In spite of the wide variety in the conceptualizing women's empowerment, a definition can be proposed: "Women's empowerment is a self-procured cycle to accomplish women's decisions in all parts of life, including choices about their wellbeing and bodies, their schooling, business, and political portrayal. This cycle should be obtained at all levels: singular, family unit, network, and nation and worldwide. Besides, women's empowerment is logical. It should be deciphered intimately with the financial setting and in timeframe".

## II. SELF HELP GROUPS (SHGS)

SHG is characterized as an intentional group esteeming individual collaborations and common guide as methods for changing or improving the issues apparent as alterable, squeezing and individual by the majority of its participants. these groups are deliberate relationship of individuals shaped to achieve certain aggregate objectives that could be financial, social or both. The source of SHGs is from the Grameen Bank of Bangladesh, which was established by Mohammed Yunus. SHGs were begun and shaped in 1975. In India NABARD had started in 1986-87. In any case, the genuine exertion was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a little monetarily homogeneous proclivity group of the country poor deliberately meeting up to save limited quantity routinely, which are saved in a typical asset to meet individuals' crisis needs and to give guarantee free advances chose by the group. They have been perceived as valuable instrument to help poor people and as an elective component to meet the earnest credit needs of poor through frugality. SHGs upgrade the equity of status of women as members, leaders and recipients in the popularity based, financial, social and social circles of life.<sup>3</sup> The fundamental standards of the SHGs are group approach, common trust, association of little and sensible groups, group cohesiveness, sprit of frugality, request based loaning, insurance free, women benevolent credit, peer group pressure in reimbursement, expertise preparing limit building and empowerment. There are 3 models of acknowledge linkage of SHGs for banks that exist in India:

- Model I: SHGs framed and financed by banks. During most recent five years very nearly one fifth of the all out number of SHGs financed were from this class.
- Model II: SHGs framed by NGOs and formal offices yet straightforwardly financed by banks. This model keeps on having the significant offer for example 72 percent to 75 percent of the all out number of SHGs financed.

- Model III: SHGs financed by banks, utilizing NGOs and different organizations as monetary delegates. The portion of combined number of SHGs connected under this model up to March 2006 kept on being generally little at 6 percent.

The SHGs visited are called 'Udaya Sangha', 'Siddika Sangha' and 'Madeena Sangha' situated in the town Gaalipura in Chamaraj Nagar. The Udaya Sangha was the first to be shaped in the year 2003 with 20 individuals. 'Sadhana', the NGO moved toward this town and acquainted them with the idea of microcredit and SHG arrangement utilizing the 'Participatory Rural Approach' which is a methodology that intends to fuse the information and assessments of provincial individuals in the arranging and the executives of improvement tasks and projects. A joint endeavor between the Microfinance Institution (MFI) called 'Sanghamithra' and NABARD has been shaped as of late and giving monetary help. The SHG development incorporates a couple of stages preceding making a group. At first, mindfulness is made with respect to the microcredit program and advantages are examined. A group of women are eager to join the SHG are prepared to set aside cash and instructed as to pay producing exercises. The whole program sets aside about a month's effort to persuade the members. The SHGs are first needed to save. When they gain some monetary order they can acquire from a bank against their investment funds. Credit against reserve funds is given relying upon the control showed by the SHGs. The initial a half year is intended for limit building and after the term, in view of the routineness of the gatherings and the participation of the members the initial term financing is finished. The financing was finished by the Bharatiya Sahakar Bank. The credit sum is disseminated among its individuals as per the group's need. The pace of interest charged by the SHG from its individuals is 2-3 percent for every month. Utilization credits are permitted. The SHGs are hence ready to give banking administrations to their individuals, which are financially savvy, straightforward, adaptable, and available to their individuals or more all with no default in reimbursement credits.

### **III. EMPOWERMENT OF WOMEN AND SHGS**

Helpless women in India; experience the ill effects of triple weaknesses of neediness, social backwardness (generally covering) and being women (DFID 2000). The Tenth Plan (2002-07) of India intends to proceed with the way toward enabling women through deciphering the public approach for empowerment energetically with a three-overlay methodology monetary empowerment, social empowerment and sex equity. The utilization of the language of empowerment is on the expansion across the sociologies. It tends to be found in the writing on administration, human science, wellbeing administrations, legislative issues, just as worldwide

turn of events. Empowerment includes individuals in a functioning job, in dynamic, yet in addition a comprehension of the elements that shape a circumstance, and the idea of mistreatment itself. Moreover, the network brain science writing sees empowerment to some extent as the structure of self-information and self-regard of the person to diminish 'sensations of estrangement and upgrade sensations of fortitude and authenticity'. To engage women in India, SHGs were presented during the mid-1980s in Karnataka by Mysore Resettlement and Development Agency (MYRADA). It is intriguing to take note of that SHGs with selective women individuals are more manageable than those of men individuals. The term SHGs is utilized to portray a little group of 10 to 20 helpless women who meet up on intentional premise to collect reserve funds through frugality and self administration, to demonstrate their credit value to monetary establishments. The idea expands on common trust and help, shared proprietorship, peer pressure, underscoring group fortitude and harmony. Over a large portion of 1,000,000 SHGs have been connected to banks throughout the years yet a modest bunch of States, generally in South India; represent practically 60% of this figure. Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11%, separately and Karnataka has about 9% of the complete SHGs in India. Two essential cycles have been distinguished as significant for empowerment. The first is social activation and aggregate office, as helpless women frequently do not have the fundamental capacities and self-certainty to counter and challenge existing inconsistencies and boundaries against them. Frequently, change specialists are expected to catalyze social assembly intentionally. Second, the cycle of social activation should be joined and supplemented by monetary security. However long the distraught experience the ill effects of financial hardship and uncertainty of occupation, they won't be in a situation to activate. It is expected that expanding women's information and admittance to miniature account administrations will prompt individual monetary empowerment through empowering women's choices about reserve funds and credit use, empowering women to set up miniature endeavors, and expanding earnings under their influence. This thusly is expected to empower women to start more extensive social and political changes. Inside the appearance of destitution easing and empowerment, the monetary manageability worldview accepts significance for the financial area. Some of NGO reports have demonstrated that the record on the reimbursement of advances by women was frequently in a way that is better than that of men, and that women were additionally bound to utilize the pay procured on their families, prompting improved wellbeing and nourishment of the helpless populace for improving the personal satisfaction. The intelligence of acknowledging to men as heads of family units likewise changed with the acknowledgment that women's cooperation in monetary creation had been significantly disparaged,

as women were occupied with limited scope exercises in the casual area which were hard to catch measurably. Malhotra et al. built elite of the most usually utilized components of women's empowerment, drawing from the systems created by different creators in various fields of sociologies. These systems recommend that women's empowerment needs to happen along different measurements including monetary, socio-cultural, familial-relational, lawful, political, and mental. Since these measurements cover a wide scope of variables, women might be engaged inside one of these sub-areas. They give the case of "socio-social" measurement which covers a scope of empowerment sub-areas, from marriage frameworks to standards with respect to women's actual portability, to non familial social emotionally supportive networks constantly accessible to women. In a complete report, Item Response Theory (IRT), where the component of examination is the entire example of a bunch of paired pointers that intermediary for lady's self-rule, dynamic force, and investment in family unit and cultural dynamic. They find that credit programs lead to women playing a more noteworthy job in family dynamic, having more prominent admittance to monetary and financial assets, having more noteworthy interpersonal organizations, all the more bartering power opposite their spouses and having more noteworthy opportunity of portability. Hashemi researched the adjustment in women empowerment with the help of an ethnographic investigation and quantitative study. The investigation examines 1,300 women to quantify the impacts of Grameen Bank and Bangladesh Rural Advancement Committee. They made an empowerment marker based on the accompanying eight models: versatility, monetary security, capacity to make little buys, enormous buys, association in significant family choices, and relative independence from control by the family, political and lawful mindfulness, interest out in the open fights and political missions. The center components of empowerment have been characterized as organization (the capacity to characterize one's objectives and follow up on them), familiarity with gendered power structures, self-regard and self-certainty. This mindfulness happens through the social union the group brings and the nearby organizations to which the group uncovered its individuals. In this way, a significant part of SHGs is the verifiable supposition that through interest in the groups, women will pick up, produce and gain power, and improve their 'position' inside the family and the general public. Social 'position' or status of women is a part of positional force that alludes to the force or authority appointed to explicit positions and jobs in a general public.

The Self-Help Group (SHG) development in India has been working the correct way in enabling women and destroying destitution in the provincial and metropolitan regions. In any case, women are as yet not engaged according to the desire. Empowerment is a functioning multidimensional cycle to empower women to understand their character and force in all circles of life. Empowerment gives a more noteworthy

admittance to information and assets, more self-rule in dynamic, more prominent capacity to design lives, more command over the conditions which impact lives, and independence from customs, convictions and practices. Empowerment requests an uncommon and fundamental change in the arrangement of marriage and family, a couple relationship and mentality towards socialization and remarriage. Empowerment is a cycle that gives an individual opportunity in dynamic. Self-Help Group (SHG) is a homogenous group shaped by 10-20 individuals from helpless family units having comparative goals, points and desires. The SHGs are framed under the standard of self-help to advance people through aggregate activities in zones of enlarging pay, picking up simpler admittance to credit and different assets and expanding their haggling power. The SHGs might be framed either by male individuals or by female individuals or both. The SHG is a deliberate relationship of the helpless who meet up to improve their financial conditions. Preparing is a basic part for creating a capable corpus of business visionaries who make due as well as flourish and add to the neighborhood and eventually, the worldwide economy. Advancing business venture for women will require a much more prominent inversion of conventional perspectives than the simple formation of occupations for women would. Understanding the requirement for preparing, the public authority has presented a few projects. Basic assessment of the current administrative and non-legislative endeavors show that preparation and specialized help offered are not equipped to suit the individual requirements. They are just 'case' inputs zeroing in on the personal stakes of individual coaches and think about the preparation as an 'end' in itself. Following quite a while of provincial guideline, we began to consider ourselves a Nation.

#### IV. STRATEGIES OF WOMEN'S EMPOWERMENT

UNIFEM and the UN Global Compact (2004) offer Women's Empowerment Methods with the expectation that utilizing them as a focused on "sexual orientation focal point" rouses and heightens the endeavors to get women at all levels. Balance implies business. Among these are instruction and preparing, endeavor advancement, inventory network and advertising rehearses, network authority and commitment, promotion and investment. In understanding these basic highlights and the dynamism of empowerment in self help groups, this segment of the section is customized along the significant strategies for women's empowerment particularly with respect to rights to land, schooling, ability preparing and the inducing variables of women's empowerment among others.

##### 4.1 Skill Training

Skill training is one urgent approach to help in the monetary empowerment of women. On the off

chance that one discussion about women's empowerment, it is significant that women approach the diverse preparing openings recently denied them. This consequently implies: getting ready for occupations that are generally not open to them; turning out revenue creating ventures that are market-situated (not government assistance arranged undertakings); and preparing fit female pioneers at all levels

#### 4.2 Right to Land

Land rights offer a key to financially engage women, giving them the certainty they need to handle sexual orientation disparities. Regularly, women in agricultural countries are legitimately limited from their property on the sole premise of sex. They experience enormous hindrances to guarantee the land that ought to legitimately be theirs. Reserving an option to their territory likewise gives women such a haggling power that they wouldn't regularly have. Thusly; they pick up the capacity to stand up for themselves in different parts of their life, both in and outside of the home

#### 4.3 Education

The Fourth World Conference on Women, held in Beijing in 1995, perceived that women's proficiency is critical to engaging women's support in dynamic in the public arena and to improving families' prosperity (UNESCO, 2003). Instruction is a basic apparatus for women's empowerment as it brings about sure externalities. Training doesn't just offer an inborn benefit in the feeling of the delight of getting the hang of, perusing and so on in any case, additionally; women's schooling regularly spreads thusly, more explicitly, through same sex impacts. That is an informed lady is unmistakably bound to send her girl to class than a uninformed lady. Additionally, she is probably going to keep up better states of sustenance and cleanliness in her family unit and consequently improve her family's wellbeing and absolute prosperity.

#### 4.4 Participation

Participation, which can be seen and picked up in an assortment of ways, has been contended to be the most valuable type of sexual orientation empowerment. Political support, be it the capacity to cast a ballot and voice feelings, or the capacity to pursue position with a reasonable possibility of being chosen, assumes a gigantic job in the empowerment of individuals. Notwithstanding, cooperation isn't restricted to the domain of governmental issues. It can remember interest for the family, in schools, and the capacity to settle on decisions for one. It tends to be said that these last co-operations should be accomplished before one can move onto more extensive political investment

#### 4.5 Micro-credit

At the point when women have the organization to do what they need, a higher correspondence among people is set up. It is contended that microcredit likewise offers an approach to give empowerment to women. Governments, associations and people have seized the bait of microfinance. They trust that loaning cash and credit permits women to work in business and society, which thus engages them to accomplish more in their networks. One of the essential objectives in the establishment of microfinance was women empowerment. Advances with low financing costs are given to women in creating networks with the expectation that they can begin independent companies and accommodate their families. It should be stated, notwithstanding, that the achievement and effectiveness of microcredit and microloans is questionable and continually discussed.

### V. CHALLENGES FACED BY SHGS

- **Family constraints:** Rural women needs backing of their relatives particularly their spouses and parents in law to join different SHGs. Taking care of the youngsters, preparing food and dealing with other family undertakings is viewed as the essential duty of women. Hence women don't get enough help from family to go into business exercises. The principle explanation for this is absence of schooling and protection from change among the rural populace.
- **Social Taboo:** The constitution of our nation talks about equity of sex. In any case, a huge part of the general public is as yet overwhelmed by male individual from the family. He takes all the choices for women. This segment of society doesn't offer regard to women who go out to take up financial exercises, to go to preparing programs or partake in group gatherings.
- **Lack of conveyance facilities:** Numerous multiple times the banks are situated at far spots from the village. This distance and absence of appropriate vehicle office makes a major issue for the self help group women. They need to cover the distance by strolling which sits around and influences their day by day work and wages. The issue increments numerous folds if there should be an occurrence of pregnant women and old women.
- **Indifferent attitude of Bankers:** There is anxiety among the brokers whether the women of self help groups taking the advances will have the option to restore it or not. They are far-fetched whether the individuals will be fruitful in taking up and

supporting pay creating exercises. Because of this explanation the brokers wonder whether or not to offer credit to the women individuals without any problem. Hence women need to visit the banks over and over to get their credits authorized. A ton of time is squandered in handling of the applications and dispensing of advances.

- **Defaulters in the family:** Banks assume an essential job in shaping and urging the SHGs to start enterprising exercises. A few banks understand this significant job of theirs and consistently welcome women to give advance and other financial offices. In any case, there are women whose relatives have taken advance previously and didn't bring it back. Their names are recorded as defaulters with the banks. This makes issue for women in opening up of records in the bank.
- **Lack of awareness:** The individuals from the self help groups are not completely mindful about the distinctive administrative plans and projects actualized for them and how they can infer its advantages. Obliviousness on their part brings about disappointment of a definitive goal of such projects.
- **Lack of training and capacity building:** The individuals from SHGs need training in essential aptitudes and other limit building exercises expected to begin any enterprising work. They frequently need inspiration and authority characteristics to confront the common difficulties and gain triumph over them. They additionally face trouble in keeping up legitimate records, for example, accounts book, advance register, participation record, pass book and so forth. Indeed, even the workplace conveyors and different individuals from the group who have gotten preparing doesn't think of it as adequate and feel the requirement for going to all the more preparing programs. Accentuation is to be given to give preparing in the field of bookkeeping, promoting, business, group building, character improvement, job and duty of and such different points.
- **Lack of adequate marketing facilities:** The SHG individuals market and sell their items through melas or shows coordinated by DRDA at area and square level each six month to month. The individuals get exceptionally restricted occasion to showcase their items. There is a need to investigate more business sectors for their items. Likewise the individuals should be prepared in territories like item planning, bundling, marking and so on with the goal that their items show up more alluring and excite interest in clients.

## VI. POLICY IMPLICATIONS OF EMPOWERMENT OF SELF HELP GROUPS

### 6.1 A Gender Transformative Policy

Gender distinction in admittance to assets, for example, land, innovation and preparing, or segregation in wages paid to women and men, affect women's abilities. Strategy producers should consider both the reality of women's lives and the way in which organizations and thoughts (political, social, financial, and strict) find them. Sexual orientation groundbreaking strategy can allow women the assets which will allow them to assume upgraded responsibility for their lives, to figure out what sorts of sex relations they need to live with, and to devise systems and coalitions to help them arrive.

### 6.2 A Synergistic Convergence of Inputs

UNICEF connected the conveyance of social administrations to credit and other help gave under the Small Farmer Development Program (SFDP) in 1982-1983. In zones where acknowledge has been consolidated for help for essential social administrations, baby mortality is lower, school participation for young ladies is higher and children's wellbeing, sustenance and training have demonstrated more prominent improvement, than in territories where credit alone is given or no credit is given. A mix of different contributions with miniature credit would build its adequacy in enabling women; insignificant credit programs are less viable than a collaboration of credit with essential social administrations like wellbeing, nourishment, schooling and education programs. Fundamentally, these mediations would help to decipher the pay increment through support in miniature endeavor because of credit into empowerment gains.

### 6.3 A Gender Specific Technology

Women's lives can be made simpler by focusing on their functional necessities and the weight of their conceptive jobs, by dealing with issues of youngster government assistance guaranteeing practical and available medical care frameworks, fundamental administrations and foundation like water and power supply and giving a solid and modest public vehicle framework to make market access compelling. Besides, more drudgery-inclined undertakings are for the most part allocated to women, henceforth the importance of building up a sex explicit innovation considering women's jobs in cultivating and creature farming receptive to the issues of rural women. Actualizes which increment productivity and slice time and exertion must be conceived for the regular positions women customarily do. Women must be made focuses of scattering and preparing in new innovations in agriculture and domesticated animals' management.

#### 6.4 Linking with Wider Movements of Social Change

In spite of the fact that microfinance regularly targets women, Johnson 1999 notes, that item configuration seldom tends to sexual orientation explicit parts of the utilization of monetary administrations. Women's activist developments don't scrutinize the authenticity of microfinance however argue for its political securing. As per these developments, microfinance ventures are legitimized just if key connections are set up with different powers of progress, among which are networks and women's developments, just as associations of safeguard and halls for women.

#### VII. CONCLUSION

This examination has demonstrated that, the idea of SHG is a superior component for simple accessibility of microcredit to rural women and helps them to elevate their social and financial status. Their association in family choices is improved. Microcredit office empowers women to claim devices and methods for creation to redesign their aptitudes and improve their business. In the wake of empowering propensity for investment funds among women, group credits for explicit financial objects are given. The greater part of the helpless women utilizes this cash from the start, for homegrown necessities, to help their families. Helped by microcredit, women are currently running containers, providing food units, cooking for schools, fitting and so on Women have understood that they have a significant task to carry out in the family and sure about accomplishing their objectives set for their families and settle on significant choices, in this manner inferring an expansion in the impact of women in dynamic in their family units. The women are illuminated and taught on different issues – political, to deal with funds, to talk unreservedly openly and know about the current happenings. They are urged and spurred to fill in the general public. Thusly it very well may be reasoned that there is an expansion in their mindfulness and information.

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