

Women Empowerment and Entrepreneurship Development through Self Help Groups: A Study of Women SHGs of Assam.

Submitted by

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Introduction

From the last three decades of 20th century, women empowerment has become one of the important issues in development discourse. But, due to lack of voice, power and social barriers women are often unable to take advantage of opportunities to exercise their individual rights. Therefore, they need assets and capabilities to increase their wellbeing and security, as well their self confidence. As Women play significant role in all walks of life. Empowerment of women is a necessary basic condition for socio economic development of any society. In this context, interventionist policies of states and intermediate civil society groups plays transformative role in supporting people's capabilities for their development. Due to lack of capacity building process especially in developing and under developed countries, women in rural area remains backward and form the largest of the poor, marginalized and vulnerable group. But, all parts of globe, women have played an important role since the beginning of human life on earth.

Though, men and women are equal but women are not given equal status to men. This unequal gender role in socialization process is operated in every society. Women comprise half of the population and if that half of the population is neglected, how nation's development can be achieved? All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. An ideal society cannot be created without the voices of women. Though, the increasing international awareness on gender issues, but in reality many countries have failed to eliminate the increasing gender gap. Even several countries do not capitalize the potentiality of women and misallocating their human resources and undermining their competitive potential in developmental quest. In most of the

developing and under developing countries, gender inequality is a major obstacle meeting the target of Millennium Development Goals. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities.

Origin of the Research problem

The spirit of entrepreneurship helps individuals to practice the art of innovative ideas, products and services out of their knowledge, skills, competencies and other resources available to them. Further it enables to optimize the use of individual's resources to efficiently organize and manage innovations. In common language, entrepreneur is related with starting a business. Entrepreneur means someone who "undertakes," not an "undertaker" that means someone who undertakes a significant project or activity. More specifically, it came to be used to identify the scheme by some individuals who motivated economic progress by finding new and better ways of doing things. It has the capacity and willingness to organize and manage a business venture to make profit. Self Help Groups (SHGs) is one of the important approaches to women empowerment and rural entrepreneurship. This strategy has brought noticeable results not only in India and Bangladesh but world over. It is used as a tool for various developmental interventions. SHGs are self-governed and decisions are taken collectively which help rural women to manage rural enterprise and make decisions collectively for their common economic interests. It helps in building confidence and motivate individual innovatively identify new activity for economic development. On the other hand, both central and state government plans for the processes of equitable economic development for active participation of women to take part in the entrepreneurial activity.

In the name of liberal democracy the western developed countries tries to gain the economic interest of developing and under developing countries. The process of globalization de-legitimizes the role of state on collective welfare system and strongly argues for free market economy. It recommends only minimum level of social protection. It has brought instability and

insecurity among the people and under mines the capacity of the government to provide education, health care and social protection. It gives much priority to the commercialization of entire economy and neglects the social aspects especially in the informal economy of rural areas. Since 1970s, the idea and practice of self help has developed world wide as a major social phenomenon. It has been widely acknowledged in the development literature that SHGs is one of the means to empower women by providing easy access to credits. Accessibility of women to credit will enable them into income generating activities by establishing microenterprises which will provide additional income to the household. The ability to generate own income will perhaps help them to have more power and choices related to household decision making with regards to household's consumption, education and health, as well as participation in the political process. Self Help Group model has become one of the most widely adopted means for alleviating rural poverty. It is used as a channel for both individual and community development through people's self effort and self-reliance (Sabhlok, 2011). The main intention is to empower individuals within organization or group to create innovative solutions to the problems facing them. This process becomes an opportunity for individuals or communities to realize their problem-solving capacity and resources in order to be self-sufficient (Duffy & Wong, 2000). According to Drower (2005), groups challenge the sense of isolation, separation and loneliness.

Theoretical Framework

Since 1970s, the concept of empowerment has used by feminist literature and became popular in the developmental field from the 1980s. The origin of empowerment as a form of theory was traced back to the Brazilian humanitarian and educator, Freire (1973), when he suggested a plan for liberating the oppressed people of the world through education (Hyung, 2006). The neo-liberal policies and developmental agencies used to mobilize women through self-help groups as better economic and social change agents. Neo liberalist stands on the freedom of individuals to make their own decisions and rejects the culture of dependency. It glorifies the self-control ethos of self-management, self reliance and discipline (Harvey, 2005). It favoured the role of state is to create and preserve institutional framework to appropriate such

practices. But this approach left out large section of people in the development process especially in developing and underdeveloped countries.

In this perspective, the libertarian concept developed by John Rawls is significant. His theory has great significance with the perspective of empowerment for establishing social justice. The concept of empowerment related with those who are powerless and need states intervention to give them power. Rawls developed the theory of justice which is to be understood by means of fairness and demands that society should distribute goods according to merit and needs (Rawls, 1971). His theory is based on two principles i.e. the principle of equality and principle of inequality. Principle of inequality is important for bringing gender equality which is the prime aim of this study for strengthening grassroots democracy and to bring participation of deprived section in society. On this basis government of India launched the programme “Swaranjayanti Gram Swarozgar Yojana” (SGSY) for rural area and “Swarnajayanti Sahakari Swa Rozgar Yojana”(SJSRY), for Town area, Municipalities and corporations to encourage entrepreneurial activity through micro- finance.

Concept of Empowerment

Empowerment is a multidimensional process which enables an individual to realize his/her full identity and power in all spheres of life. The word 'empowerment' means giving power and power means having the capacity and the means to direct one's life towards desired goals. The term “power” is the root in empowerment. It has been one of the most contested concepts in social and political theory. Power can be understood in different ways: power over, power to, power with, power within (Oxaal & Baden, 1997). Michel Foucault (1976) refers power is knowledge and derived from below. It requires micro political channels to disseminate throughout the social body (Banu Zenab, 2001). It relates to how individuals can recognize through analyzing their experience, how power operates in their lives, and gain the confidence to act, influence and change. It focuses participation into decision-making and challenges oppression and inequality with a bottom-up process. It's aimed at decentralizing authority and getting the participation of the deprived section in the decision making process.

Power is unevenly distributed among stratified groups in society. Stratification is commonly based on differences in gender, age, income, race, ethnicity, religion, ability, class, and sexual orientation. Even, there is a high gender gap in literacy, voiceless, lack of information, awareness, skills, low wages and income earning capacity, gender discrimination excludes poor access to resources, power, and control over their own lives. Amartya Sen's (1999) approach on 'development as freedom' has been a starting point for many recent definitions of empowerment. According to him the goal of development is to increase choices. Kabeer (1999) uses this approach in her definition of empowerment as the movement from an inability to an ability to make choices. According to Sen greater freedom will enhance the ability of people to help them and also to influence the world which is important for the process of development. Narayan (2002, 2005), Alsop and Heinsohn (2005), Petesh, Smulovitz and Walton (2005), and Alsop, Bertelsen and Holland (2006) have come together with common conceptual frameworks for understanding empowerment. The World Bank publication on Empowerment and Poverty: A Sourcebook is to be viewed empowerment broadly as increasing poor people's freedom of choice and action to shape their own lives (Narayan, 2002). It also implies more participatory, bottom-up approaches toward development objectives. Poor people's choices are extremely limited. They are lack of assets and their powerlessness excluded from participation in state institutions both formal and informal. So, poor people need assets and capabilities to increase their wellbeing and security, as well as their self-confidence. Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable the institution that affects their lives. From the theoretical analysis, empowerment can be conceptualized as a social process of recognizing, promoting and enhancing people's abilities to meet their own needs, solve their own problems, and mobilize the necessary resources in order to control of their own lives

Concept of Self Help Group

Self Help Group is voluntary apolitical associations of women or men, residing in a given area, formed democratically and come together for a common collective purpose. SHGs are small informal associations created for the purpose of enabling members to reap economic

benefit out of mutual help, solidarity, and joint responsibility (Anand, 2002). That members have come together to share a common experience and eventually create an opportunity to mobilize resources in the pursuit of needs and interests (Kurtz, 1981). Katz and Bender (1976) defined self help groups are voluntary, small group structures for mutual aid to the accomplishment of purpose. In India, it was piloted by NGOs, notably MYRADA (Mysore Resettlement and Development Agency), with a mission of “Building poor people’s institution” in the mid-1980s, in order to provide financial services to poor people which become a movement for social empowerment for rural poor people in general and women in particular (Aloysius, 2007). SHG is synonymously use as with the words of Abraham Lincoln’s definition of democracy “for the people, by the people and of the people”. It serves the principle “by the women, of the women and for the women”. The basic principles on which self help groups function are group approach, mutual trust, organization of poor manageable small groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, friendly loan, peer group pressure in repayment, skill training, capacity building and empowerment. SHG is such an organization of poor people, particularly for women through which they can become self reliant and self sufficient to take active part in decision making process in their day-to-day life. The self help approach is a unique form of help that can lead to improving skill, self esteem and personal growth and collective mobilization for social change and service innovation and today this phenomenon becomes an integral part of the human services (Yeheskel and Benjamin, 1993).

Significance of the study

Various studies reveal that SHG helps to reduce rural unemployment, poverty and strengthening rural services in the process of women empowerment. It gives them sufficient scope to develop capabilities, to take part in decision making, planning, political participation and various rural development activities. The significance of group approach through micro-finance system is to venture into enterprises with skill and confidence. The present study is an attempt to assess the skill development of rural women through the formation of Self Help Groups. The entrepreneurial activities of women are primarily focused on any income generating activity that they undertake by using the available resources. It also helps to reduce the

administrative red-tappism and corruption and bring administrative transparency and accountability as it involves the participation of mass people especially women. The study also helps to reduce the rural-urban gap, population explosion, poverty, family conflict, violence against women, etc. to achieve inclusive development. The study has been designed to focus on the contribution of rural women towards the strengthening grassroots democracy and the extent of participation in governmental policy in rural area.

Profile of the study area

The Self Help Groups have become the focal point of development schemes under the unified poverty alleviation programme, “Swaranjayanti Gram Swarozgar Yojana” (SGSY) for Gram Panchayats and “Swarnajeanthi Sahahari Swa Rozhar Yojana”(SJSRY), for Town Panchayats, Municipalities and corporations launched by the government of India on 1st April, 1999. The scheme was initiated to promote self-employment among the rural poor. Since 1999, a large number of rural people particularly women have been mobilized into Self Help Groups in Assam. The SGSY programme emphasized more on Group approach than individual approach. Under this programme, the self help groups are developed through series of activities and then graded and arrangements are made bank loan with subsidy for entrepreneurship development.

For the purpose of the study Nagaon district is selected which is situated in the middle part of Assam with an area of 3,975 sq. km with 3 sub divisions and 18 Developmental blocks, 10 revenue circles, 241 Gaon Panchayats and 1412 Villages. It is one of the 27 Districts of Assam where the existence of highest number of population and highest concentration of rural population (86.97 percent) compared to the other districts of Assam according to the census, 2011. The district is divided into three sub divisions namely Nagaon, Kaliabor and Hojai. It is also one of the flood affected districts of the state. In every year the flood and erosion creates many problems in the life of people of this area. However, there is existence of char areas in this Block. It is seen that the char areas are comparatively backward in the field of education, communication system and infrastructural development. So, in this situation, it is important to

know the status of SHGs in continuing its function for empowering women in entrepreneur development.

Objectives of study

The main objectives are

- 1) To study the nature and socio-economic background of women SHGs to manage entrepreneurship.
- 2) To study the impact of SHG in entrepreneurship development of women.
- 3) To find out the problems and make suggestions for effective working of SHG for entrepreneurship development.

Research questions

The present study is guided by the following research questions:

- How far SHG initiatives are able to effectively continuing its function for empowering women to develop entrepreneurship?
- Does it help to enhance the ability and make women to undertake entrepreneurial activity?
- How far group approaches are effective in developing capacity and asset through income generation to develop micro- enterprise?

Methodology

Both qualitative and quantitative methods will be used in the methodology of this research. The study is based on collection of data and information both from primary and secondary sources. The primary data will be collected through randomly selected sample survey (SHG members) with the help of well structured questionnaires. Secondary data will be obtained from various published and unpublished records, books, journals and information given by the Blocks and district offices. Further, qualitative method will be used through focused group discussions (FGD) for gathering information regarding the general functioning of the groups and

feeling of empowerment of the respondents. Multi stage purposive and simple random sampling technique has been used for selecting the members of SHGs as the respondents for the purpose of this study.

Discussion and findings of study:

Socio-economic background of the respondents

Socio Economic aspects are important and inter-related to each other for determining the status of an individual. The socio-economic profile is essential for any study as it helps in building a comprehensive and complete picture of the respondents and the society in which they live. Development of the socio-economic conditions of women is indispensable to take decisions in their family matters.

The study reveals 37.5 percent respondents are belong to both president and members where 25 percent respondents are secretary which shows that all the category of SHG members are included in the study. 87.5 percent of the respondents belonged to the age group 29 to 50 years where 50 percent of respondents age group is 29to 39 which is the most productive period. 87.5 percent of the respondents were married. 62.5 percent respondents are Muslims and 37.5 percent respondents are Hindus. 50 percent of the respondents having educational qualification of primary followed by 45percent of the respondents are high school level and 05percent are Higher Secondary level. No respondents are illiterate. It does not mean there are no illiterate women. Before formation of the SHGs in the study area respondents remained housewives and their involvement in economic activities was very less. After the formation of the SHGs occupational status of members has improved. As 52.5 percent respondent's primary occupations is housewife but they are self employed. The self employment activities related with animal husbandry, agriculture, business, weaving etc. As a result of it 50 percent of the respondent's monthly family income is below 5000 and other 50percent respondent's monthly incomes are between 5001to10000.

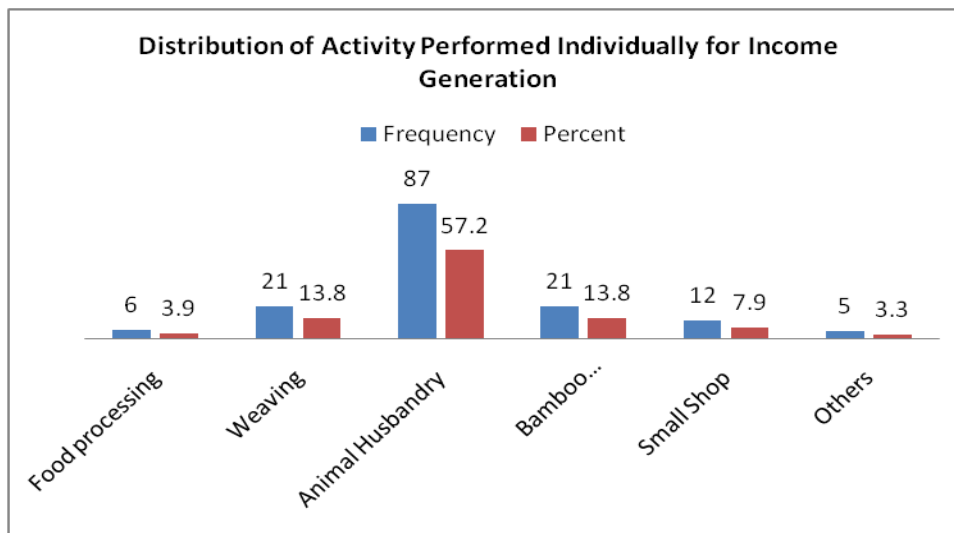
Entrepreneurial activity performed by SHGs

Table: 01

Distribution of Activity Performed Individually for Income Generation

Individual Activities for Income Generation	Frequency	Percent	Valid Percent	Cumulative Percent
Food processing	6	3.9	3.9	3.9
Weaving	21	13.8	13.8	16.4
Animal husbandry	87	57.2	57.2	73.7
Bamboo product and Handicraft	21	13.8	13.8	87.5
Small shop	12	7.9	7.9	96.7
Others	5	3.3	3.3	100.0
Total	152	100.0	100.0	

Source: Field Study



The above table and figure shows that 57.2 percent of the SHGs members are engaged in animal husbandry, 13.8 percent respondents are engaged in both weaving and handicraft, 3.9 percent of the respondents are engaged with the activity of food processing and 7.9 percent of the respondents are engaged in business. It indicates that all the respondents are engaged in income

generating activities though these activities are mostly traditional in nature. It indicates the SHG impacts on the changing behavior of respondents to undertake different income generating activities which was absent before the member of SHGs.

Table: 02

Purpose of Loan and Utilized

Purpose of Loan and Utilization	Frequency	Percent	Valid Percent	Cumulative Percent
Consumption				
Festival needs	2	1.3	100	100
Income Generation				
Agriculture	8	5.3	5.4	5.4
Animal husbandry	59	38.8	40.1	45.6
Petty Business	70	46.1	47.6	93.2
Cottage Industries	9	5.9	6.1	99.3
Others	1	0.7	0.7	100
Total	147	96.7	100	
Other purpose				
Construction/Maintenance of house	1	0.7	100	100
Grand Total	150	98.7		

Source: Field Study

The above table reflects that majority (98.7 percent) of the respondents have availed internal loan. It indicates that a large number is taking loan from SHGs which reduced the dependency on money lenders for their emergency needs. The respondents also opined that the impact of group has decreased the role of money lenders in rural areas who charge higher rate of interest than SHGs. The respondents also opined that the amount of internal loan is not sufficient

in undertaking income generation activity for their entrepreneurship. So, Government should help to provide individual credit to the group members according to the necessity of members for undertaking economic activity. Again the study reveals that group members are unable to access the credit from bank and government subsidy. Hence, members mainly depend on their own groups for their credit needs.

Table: 03
Purpose Wise Distribution of Training

Purpose of Training	Frequency	Percent	Valid Percent	Cumulative Percent
Entrepreneurship skills	16	10.5	16.0	16.0
Business planning	1	.7	1.0	17.0
Maintenance of SHG activities	64	42.1	64.0	81.0
Leadership & management skill	9	5.9	9.0	90.0
Awareness creation on developmental scheme	10	6.6	10.0	100.0
Total	100	65.8	100.0	

Source: Field Study

The above table shows the purpose of training programs where majority of the respondents i.e. 64 percent have expressed that they received training on maintenance of SHG activities followed by 16 percent on entrepreneurship skills development, 10 percent of awareness creation on developmental scheme, 9 percent leadership and management skills and only 1 percent for business purpose. It reveals that majority members received their training on the maintenance of SHG activities and lesser number of training was received in developing leadership skills, business planning and entrepreneurship skills.

Table: 04
Skills Acquired through Groups

Variables	Very High	High	Moderate	Low	Very low	Don't Know	Mean	Std. Deviation
Enhancing confidence in taking personal and family matters.	2 (1.3)	103 (67.8)	46 (30.3)	0	1 (.7)	0	2.70	.502
Maintaining group records without any help from others.	0	28 (18.4)	124 (81.6)	0	0	0	2.18	.389
Link with the markets.	0	3 (2.0)	74 (48.7)	75 (49.3)	0	0	1.53	.539
Carrying bank related works	0	51 (33.6)	92 (60.5)	9 (5.9)	0	0	2.28	.566
Link and approach with govt. officials	0	29 (19.1)	123 (80.9)	0	0	0	2.19	.394
Increasing knowledge on rights and development programme.	0	48 (31.6)	104 (68.4)	0	0	0	2.32	.466
Ability to start new micro-enterprise and expand existing enterprises to generate income.	0	1 (.7)	102 (67.1)	49 (32.2)	0	0	1.68	.480
Ability to raise voice against ill-treatment of women	0	4 (2.6)	142 (93.4)	6 (3.9)	0	0	1.99	.257

Source: Field Study (Figures in the brackets indicates percentage)

The study also assesses the process of SHGs relating to skills acquired by members and for which some variables are proposed to know the skills acquired by the respondents being the member of SHGs. Generally, member of SHGs can acquire their skills by performing internal and external activities. Internally, SHG members can develop their skills by managing and

performing group activities like record keeping, accounting, transacting bank related work like deposit and withdrawal of money and externally, by performing community activities. The table and figure (4.11) shows the impact of group in acquiring skills and it reveals that majority of the respondents have moderately expressed their feeling regarding the skills acquired through groups where 67.8 percent respondents opined as feeling high in enhancing confidence in talking personal and family matters. Again, majority (81.6 percent) of the respondents feels moderate in maintaining group records without any help from others followed by (48.7 percent) in acquiring skills linked with the markets, 60.5 percent in carrying out bank related works, 80.9 percent members expressed in linking and approach with government officials and 68.4 percent of the respondents feel moderately in increasing knowledge on rights and development programmes. As far as ability to start new micro-enterprises and expanding of existing enterprise to generate income is concerned, 67.1 percent of the respondents expressed moderate view, where 32.2 percent of the respondents felt low and 93.4 percent of the respondents opined moderately in acquiring skills to raise voice against ill-treatment of women. It indicates that groups help members mostly in developing confidence on personal matters.

The above table also depict that the highest mean score achieved in acquiring skills in building confidence in talking personal and family matters is 2.70 followed by 2.32 on increasing knowledge on rights and developmental programs of government and the lowest mean scores is 1.53 in linking members with the market. It indicates that SHGs helps in developing personal capacity through collective behavior. The study reflects that the members are not able to develop their skills in productive aspects. But, the involvement in SHGs significantly contributed in improving their skills and knowledge in non productive aspects. The improvement in self-confidence, communication skills helps members in increasing the feeling of respect in their family and because of the fact that members are able to bring assets in the form of savings or in terms of loan which increases the ability to influence house hold decision making. But it failed to create significant improvement in the skills related with the linking the members with markets, creating new enterprise and expanding existing activities in generating income and collective force against ill treatment of women in society. It reflects that due to less developed skills in

income generation process, members are not able to develop strong collective efforts in acquiring other through group activity. It leads to frustration among members in performing other group activity.

Though, the SHGs are undertaken by SGSY programme and provided the training for entrepreneurial development but the study reveals that numbers of groups have not facilitated training to develop entrepreneurship. This has prevented women to change from being wage workers to being self employed. It is also revealed from field study that women expressed their expectation for being trained on developing entrepreneurship to pursue petty businesses. But whatever training is provided under SGSY scheme is only to manage the internal or managerial perspective of SHGs and to create awareness about government programs.

Hence, it is clear that due to the lack of accountability among government officials members are not able to acquire entrepreneurial skills. So, it not only creates problems in building strong collective motivation among members for income generation but also in transforming group into micro-enterprise or small scale industry in rural area. It indicates that government official plays insignificant role in providing support in acquiring entrepreneurial skills and capacity of members.

Problems and Challenges: From the study following challenges can be mentioned in the empowerment of women.

- 1) Indifferent attitude of some government officials de-motivate the rural people to develop entrepreneurship. Manipulation of Below Poverty Line List with the help of officials sidelines the real beneficiaries. The respondents are not provided well training to develop entrepreneurial activity.
- 2) Lack of proper management of groups for entrepreneurial development.
- 3) Some groups are form only with the expectation of subsidy and once they get the benefits of subsidy, members are not interested for utilizing the credit properly.
- 4) Absence of NGOs to motivate the rural people for the formation of groups and their empowerment.

- 5) SHG concept is not fully covered actual members especially those are Below Poverty Line in the villages.
- 6) Irregularity in savings and group meeting.

Positive outcome of women SHGs:

In the study it has found the following positive outcome of women SHGs in the study area.

- 1) Women have started taking joint decisions with their husbands. Previously there was no involvement of women at all.
- 2) Awareness about child health has increased among the members of the groups.
- 3) Awareness about various government programmes.
- 4) Changed attitude and increased confidence for better living.
- 5) Greater participation in family decision making.
- 6) Improved family income.
- 7) Better access to education of their children.
- 8) Access financial support to strengthen their husband's occupation.
- 9) Awareness about family health, nutrition, etc.
- 10) Change in behaviour, attitude and communication skills.

Suggestions for better functioning of SHGs in entrepreneurial and empowerment of women:

- 1) Provide subsidy loan for women SHGs for innovative projects to develop entrepreneurship.
- 2) Provide more training to create self employment of SHG members by government.
- 3) Providing marketing facilities to the SHG products and it should be arranged by the Government.
- 4) Formed SHG federation village wise, panchayats wise and block wise to select efficient member for establishment of new enterprise.

- 5) Conducive atmosphere should established by government to involve NGOs to create entrepreneurial environment within the SHGs members.
- 6) Ensure participation of women SHG member to improve their performance in developing entrepreneurship among SHGs.
- 7) Provide facility to women entrepreneurs to linked large industrial units for sharing their idea.

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