

# Women's Leadership in Micro Finance: Issues and Challenges

Tuesday 2 September 2008, by [PATEL Vibhuti](#) (Date first published: 12 August 2008).

**Paper presented at a Seminar on Women's Leadership in Micro Finance: Issues & Challenges organized by Indian School of Micro Finance for Women on 11-12 August, 08.**

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## Introduction

Nineties was a difficult decade for both the urban and rural poor women as women were rapidly losing their livelihood base due to structural adjustment programmes and macro economic stabilization policies. Reduction in budgetary allocation for social sector (privatization of education and health as well as dismantling of public distribution system) and privatization of essential survival needs made lives of poor women unbearable. Draught in several parts of India and liberalization of agrarian market added fuel to fire with increasing numbers of farmers' suicides and starvation deaths. It was in this backdrop, that women's leadership in microfinance thro' Self Help Groups (SHGs) came to the fore to provide safety net to the poorest of the poor women initially in the four Southern States- Karnataka, Andhra Pradesh, Kerala and Tamilnadu and during the 21<sup>st</sup> century all over the country.

The UN Commission on Status of Women in 2007 advised the leaders of the member countries to fully maximize the role of, as well as ensure access to, microfinance tools, including microcredit for poverty eradication, generation of employment and especially for the empowerment of women, encourage the strengthening of existing and emerging microcredit institutions and their capacities, including through the support of international financial institutions, and ensure that best practices are widely disseminated. Microfinance is perceived as an effective strategy to reach the Millennium Development Goals. (Elizabeth et al, 2003).

Micro finance through Self-Help Groups (SHGs) has proved to be a strategic measure for organizing women in groups and promoting savings and thrift habits to gain access to institutional credit for their socio-economic development and empowerment. (DWCD, 2005). It empowers women since it instills a perception of strength, self reliance and confidence when the poverty trap is broken. "The

entire process of forming a group, of functioning in a sustained manner, of regulating finances, and being mutually accountable, is in itself projected as empowering. An important dimension of SHGs is the peer pressure, which the members of a group exert amongst themselves, which acts as a substitute for formal collateral in that it is taken as the guarantee for loan repayment." (Deshmukh-Ranadive, 2008)

This sector requires credit policies that lead to the creation of productive processes and assets and sustainable institutional development. Most of the SHGs continue to engage in traditional stereotyped, low return activities and the fundamental livelihood concerns of the rural poor women remain largely un-addressed (Report, 2007). Questions are asked by women's studies scholars: "Can women's empowerment happen within a larger context that is disempowering? And, can exclusive programme focus on women help change gender and caste based inequalities?" (Lingam, 2008)

Rays of hope are coming from micro credit institutions which are combining economic agenda along with nurturance of women's leadership for agenda of social justice, gender justice and women's rights to dignified and secure life (Kazi, 2007). In India, such efforts are made by Self Employed Women's Association (SEWA), Parisar Vikas of Stree Mukti Sangathana (Mumbai), MASUM (Pune), Sakti (Banglore), Mann Deshi Mahila Sahakari Bank (Maharashtra) in the voluntary sector. In the government sector, MAHILA SAMAKHYA programmes in Andhra Pradesh, Uttaranchal, Karnataka, Gujarat, MAVIM in Maharashtra and Kerala's famous KUDUMBSHREE have been responsible for women's leadership in micro finance (Jose, 2005). In Kerala, SHG movement has ensured new leadership among poor women. The state sponsored Kudumbshree mobilization has made collectives of women from the marginalized strata very proactive in contrast to relative passivity of women of the new elite (Devika, 2007). Founded in 1995 with support of district administration and funded by UNDP, Network of Voluntary Organizations of Kurnool (NOVOK), a collective of 13 non-governmental organizations (NGOs) working in Kurnool District of Andhra Pradesh (AP) has facilitated the process of formation and strengthening of people's institutions locally called 'Dalit Samakhya' (Dalit Collective) in 347 villages covering 17 mandals and 50,000 Women Self-Help Groups.

## **Women's Leadership and Community issues, Mobilization and Institutions**

*"We are building a new society*

*Everybody is equal, no caste differentiation*

*We build trust among community of human beings."*

*Come women come to SHG*

*Don't cry alone, we are with you.*

*Come out of the kitchen*

*Don't get destroyed by dominating voices*

*Gain awareness, be part of a revolutionary fervor."*

This song was powerfully and confidently rendered by the members of 6 Women Self Help Groups (WSHGs) of Magadi and Nelamangala in rural Bangalore formed under the leadership of Sakti, a

women's rights organization, when I visited them in 2006. The following case study is based on my field trip to WSHGs of Sakti (Patel & Vedmani, 2005).

### **Case Study of Sakti**

When life of women in the communities where Sakti was working became miserable due to neoliberal macro economic policies and draught in Karnataka, Sakti, a women's rights group decided to provide safety net through formation of Women's Self Help Groups (WSHGs) among the poorest of the poor women in Bangalore district. During 1998-2000, Sakti formed 317 WSHGs in 128 villages among the poor, disadvantaged (widows, single and deserted) and marginalized women. HIVOS provided financial support to initiate various activities through these groups.

#### *Unemployment among Local Artisans:*

Many local artisans had lost their livelihood base due to ready made goods from abroad entering the rural market. Influx of plastic wear rendered local potters unemployed. Local mat-makers and carpenters were finding difficulties due to their products being substituted by plastic and other machine-made products. Sakti-supported WSHGs started giving loans to women to start new enterprise such as mulberry cultivation, Seri culture, dairy development, sweetmeat shops, etc.

#### *Rate of Interest*

In the beginning, most of the SHWGs were charging 5% rate of interest per month. Though they accepted that 60% rate of interest per annum was high, the group needed revolving fund in the context of less saving. Once they collected enough amounts, they started reducing the rate of interest to 3 % and in some WSHGs even 2 %. In the meetings, many women expressed that burden of interest was too high. The women have been borrowing money for availing education of children, petty business and meeting the expenses of health services and marriages. The members feel that the WSHGs which have acquired Swarna Jayanti Gram Swarojgar Yojana (SGSY) loans should reduce the rate of interest to 1.5 %.

#### *Supportive Role of Banks and other Financial Institutions*

In 2006, Sakti WSHGs were supported by several micro-finance institutions and the nationalized banks. State Bank of Mysore, Vijaya Bank, Indian Bank, Bank of India, Cooperative Bank, Karnataka Bank, District Credit Cooperative Bank, Canara Bank, Grameen Kalpaltaru were providing loans to the WSHGs. Bridge Foundation was charging 13.5 % rate of interest which was found to be too high. The nationalized banks were charging 9 % and cooperative banks were charging 12 % rate of interest.

Karnataka Urban Infrastructure Development Finance Corporation (KUIDFC) gets loan from World Bank and Asian Development Bank. As there is social/development/gender component in their programmes, the matching grants were given for construction of low-cost toilets. Sakti had a supervisory role. Moreover, Sakti was asked to conduct leadership, health and gender training. From the financial assistance provided by KUIDFC Sakti formed 77 SHGs in the urban slums, out of them 44 WSHGs are constituted by the poor muslim women. Revolving fund Rs. 5000 each was given to 50 WSHGs and 20 SHGs were given the revolving fund of Rs. 20000 each.

### **Case Study of MASUM, Pune**

MASUM started the Women's Self-Help Savings (SHGs) Groups Parner Block of Pune district in 1997 to initiate a savings and credit programme for rural women with an aim to strengthen the economic self reliance of rural women, empower women through creating access to credit and

motivate them to gradually build their own resources base.

### *Womens's Resource Development Programme (WRDC) by MASUM*

Started in 1991 in Malshiras and Mavdi villages WRDC was modeled in line with Bangladesh Grameen Bank. Currently, it has 5000 members and covers 18 villages. In this programme meant for women, 6 to 10 women from the same neighbourhood form a group and become members of 'Streedhan '. Each group selects a name and also elects a chairperson and secretary. Women have to save at least ten rupees per month. These savings earn an interest of 5 % per annum and the member is free to withdraw her savings at any given point in time. For eligibility for loan of Rs. 1000, women need to save for three months. This amount increases in the subsequent years. The loan is available at a low interest rate of 12 % per annum and without any collateral. Only two members need to sign as guarantors. Larger loans of Rs. 10,000 and above are made available for production purposes only to members who have saved money for three years and have had a good loan repayment record. The initial loan amount has been deliberately kept small to allow women to manage funds and more importantly to dissuade men from taking undue interest in the scheme.

Group meetings are held in the neighbourhood on a fixed date every month. Two local women in each village facilitate the group meetings. The group members decide who should receive the loan in the monthly meeting. All the monetary transactions such as disbursement of loans, issuing of receipts and all entries in the passbook are made during this meeting. The group meetings are also used to disseminate information on various social and health issues.

### *Bachat Gat (Women's Self-Help Savings Groups)*

In 1997 MASUM started SHGs in Parner block, with the aim to ensure the members a space to interact freely with one another in the process of saving money from their earnings. At present, it has 800 members and covers 8 villages.

A SHG is formed when 15-20 women come together, form a group, elect office bearers (president, secretary and treasurer) from among themselves and open an account in the name of the group. MASUM trains office bearer of SHGs to maintain individual forms and passbooks of all the members of the self-help groups. These groups are entitled to loan facilities from the bank after the group completes two years. In the interim period the group resorts to internal lending with its own accumulated savings and at times MASUM lends money to the group at the terms and conditions that are in accordance with those of the bank. The group in turn lends this money to its members at the interest rate of 2 % per month. Generally loans to the amount of Rs. 10,000 are given to individual members. Savings lodged with the bank earn interest at the current rate of interest offered by the bank.

The groups meet once a month to complete the various transactions of savings, repayment and fresh loan disbursement. They are able to independently maintain the pass book and ledger entries and manage the accounts of their group. The monthly meetings also provide an opportunity to disseminate information and have discussions on various health and social issues affecting the community.

The reasons for availing the loan are varied. These would include paying for medical expenses, payment of old high interest loans, purchase of books, clothes for children, payment of exam fees of children or functions like marriage and religious ceremonies, purchasing sewing machines or welding machines and starting small business or investing in improving their agriculture.

The response of the women with reference to their loan repayment has been consistently positive in

all villages. The recovering of loans on an average is 96%. Social pressure has been an effective method of recovery from willing defaulters.

These two case-studies reflect the general pattern of empowerment of women thro' micro- finance in the SHG movement in South Asia (Thekkekkara, 2007).

### **Global Experiences of Multifaceted Development of Women**

Globally also, empowering impact of micro finance has been documented by many researchers. Making a strong case for microfinance activities, Hashmi (2004) cites the following empirical evidence in support of micro credit:

- In Zimbabwe clients were able to maintain consumption levels in the face of rising food costs. Experience shows that this impact on poverty alleviation intensifies the longer clients stay with a given program, thus reinforcing the benefits of continuing in the program.
- CRECER (Credito Con Educacion Rural) in Bolivia found that incomes of two-thirds of its clients had increased after joining the program.
- Clients of BRAC (Bangladesh Rural Advancement Committee) who stayed in the program for more than four years increased household expenses by 28 percent and assets by 112 percent.
- SHARE (Society for Helping Awakening Rural Poor through Education) in India documented that 75 percent of its clients who participated for longer periods saw significant improvements in their economic well-being.
- One of the first things poor people do with their new income from microenterprise is invest in their children's education. BRAC (Bangladesh Rural Advancement Committee), SEWA (Self- Employed Women's Association, India) and Save the Children (Honduras) saw that clients' children were more likely to go to school, stay in school longer and have lower drop-out rates. Families with access to microfinance services have better health than those who do not.

### **Women's Leadership in Organization Development, Governance and Human Resources**

Micro finance institutions have used several methods of mentoring to evolve women's leadership for development of organization, efficient governance and human resource development.

#### *Exposure Trip*

Most WSHG members in the above mentioned groups have expressed that they gained lot of knowledge by their exposure from other successful models of SHGs. Kasturi from Sakti had visited AIR India in Dharmapuri in Tamilnadu and got inspiration for vocational training of women in unconventional areas such as masonry and construction work. She also got opportunity to attend workshops on AIDS awareness, gender training, legal rights and health issues.

#### *Need for Vocational Training:*

Micro Finance model of Mahila Arthik Vikas Mahamandal (MAVIM), Government of Maharashtra gives the highest premium to capacity building thro' vocational training. It promotes carpentry,

printing business, motor winding, cycle-shop, buying and selling of paddy, making leather goods, bamboo craft, running hair cutting saloons and fishing among WSHGs (Balsaraf, 2007).

WSHG members of Sakti in Yerhalli, rural Bangalore demanded that they should be supported to start STD booth as there was none in their village. The WSHG members in Karnataka, A.P., Kerala, Tamilnadu and Maharashtra are trained in dealership of petrol and diesel oil, management of fair-price shops (ration-shops), ready-made garment shops and stationary shops, running of flour mill, production of soap and detergent washing powder and extraction and sale of neem and Honge oil from seeds.

WSHGs should organize vocational training courses in the areas of high employment opportunities. WSHG members can be trained to become plumber, fitter, turner, welder, electrician, carpenter, mason, flour mill operator so on and so forth.

### *Animated Discussion on Dowry and Declining Juvenile Sex Ratio*

In the field trip to Karnataka and Maharashtra when we asked the WSHG members whether they would give loan to women who would spend the amount for organizing dowry for daughters wedding or for scanning of foetus to determine sex and resort to sex selective abortion. All of them said that as they were in close touch with each member, they could easily make out their motives. Generally women do not approach SHGs for such anti-women purposes as Sakti has organized several awareness generation programmes on the subject. In principle, the Sakti WSHGs do not support any causes that are detrimental to women's interest.

### *Plight of a Deserted Woman*

Bhagyamma, a member of Nisarga Mandala from Yerehalli village of Ramnagar Taluka shared an experience of support provided by the WSHG to a woman who had an inter-caste love marriage. After she had one daughter and was pregnant once again her husband deserted her. Villagers were pressurizing her to go for abortion. But the SHG respected her decision and supported her at the time of delivery.

### *Dealing with wife-beating, bigamy and other Restrictions:*

Mayamma, a mandal member from Jogi Doddi narrated a case of domestic violence in which WSHG intervened. When husband did come for discussion with the WSHG members, they contacted a lawyer and issued a legal notice. The victim's mother was the WSHG member. The WSHG pressurized the parents to see to it that he came for the discussion. He promised that he would never be violent with her.

Betulbee from Yashshwini Mandala from Haijur Moholla of Ramanagara town shared her experiences regarding prevalence of bigamous marriages in the area. "The WSHGs ask village elders to intervene whenever there are conflicts among two wives. Men are asked to look after both the wives and both should get share in property. But the husband has a gala time as he does not work, only lords around and thrives on the income of both the working wives."

Geeta from Bhagyalaxmi Mahila Sangh, Yerhalli said, "Earlier we were so diffident that we could not talk to outsiders, were not allowed go out of house. Now we have become mobile. We have attended even 3 days residential programmes that demand three nights away from home. Earlier, if there was a community related issue, we had to depend on men. Now we can handle crisis situation with courage and confidence."

"There was bore-well in our village. Person staying close by was irritated with the noise it made. He

broke the handle of bore-well so that no one could operate it. When there was a drought, we pressurized the lady panchayat president and threatened to stage sit-in in front of her house and got a technician to check and repair the bore-well. Water tank was due for cleaning. We pressurized the Panchayat to organize its cleaning."

Vasanthi confidently added, "Earlier we were blindly obeying our husbands. Now we assert. We are respected as we are making financial contribution for the households".

### *Monitoring Schools*

WSHG members in Sakti are also active in School Development Management Committee (SDMC). Kamma from Netravati Mahima Sangh, one of the members of SDMC told, "We wake up dozing teachers, monitor quality of mid day meal, its distribution and conditions of toilets.

### *Sex Selection*

Kamma from Sakti revealed, "Van carrying mobile sonography machines used to come earlier to our village, Ramanagaram. But now, it has stopped coming as women are vigilant and everybody knows that the fine for sex selection is Rs. 50000/- and 5 years of imprisonment."

## **Role of Capacity Building, Skills, Information Dissemination and Technology for Women's Leadership**

There have been reports from several states that WSHGs are concerned only about profit, they are least bothered about the long-term goals and objectives of empowerment of women. Many WSHGs give loans for degrading practices such as dowry, casteism, communal bias and scanning for sex selection of foetus and sex selective abortions. Many activists have alleged that WSHGs are perpetuating casteism, communalism and patriarchy. In such a situation, in the passbook and books of account it must be clearly stated that WSHGs would support only those causes, which contributed towards secular humanism and women's safety, security, dignity and empowerment. While discussing these issues with members of Sakti, several members responded by saying that they know each and every detail of their members and would never give loans for any purpose detrimental to women's cause. If anything went wrong, they would immediately come to know and take necessary steps. But their WSHG passbooks had not mentioned the goals, objectives and dos and don'ts. The members agreed that WSHGs needed Nitiniyama i.e. Code of Conduct.

### *Registration of WSHGs:*

Some women leaders of the WSHGs felt that registration brings recognition and also, if their WSHGs were registered they would benefit from the government schemes. But the rest retorted back by saying that neither for loans from the financial institutions nor for SGSY, the WSHGs were required to register. Moreover, if they register, the government interference increases. Some of them also said that Society's Registration Officials demand bribe. Every year they have to submit audited statement of account, annual report and get renewal of SHG registration.

### *SGSY*

The members expressed that their WSHGs managed to get loans under SGSY due to proper paper work by Sakti. The members said that none of them had to bribe the officials. They said that unlike the empowerment of men, the empowerment of women is rarely an individual phenomenon. "Our experience has shown that a woman continually thinks first of her family. This experience is both a

positive, and a negative. From a banking standpoint, we often wish that a woman would use her loan solely to finance her enterprise. However, from a 'woman's' perspective, we understand that women are often both businessperson and caretaker. When a woman becomes empowered, the entire family becomes empowered. As a result, we believe that empowering women, will empower India." (Vibhuti & Vedmani, 2005)

A unique experience of Mann Deshi Mahila Sahakari Bank Limited which has used technology (SIM card and IT enabled services) for empowerment of women revealed that even in rural settings, technology can be used in surprisingly innovative ways to improve lives. The benefits of technology use are twofold - lives are improved and women gain the confidence and skills to take a more active role in society. Averred Chetana Gala Sinha, "It is apparent that women are increasingly becoming technologically and financially savvy. We find that when women are given both the tools and the opportunity, they seldom fail to capitalize. Despite progress and our optimistic outlook, we received a disturbing letter recently from the Reserve Bank of India. Currently, women comprise only 1.25% of the entire Indian banking sector's lending portfolio. The Bank has recently set a benchmark to provide 4% of all lending services to women. This target is embarrassingly low, and we believe that it represents a poverty of vision. Microfinance institutions report an average repayment rate of 98% and beyond for female clients. Women have proved their innovation, desire, and dependability. Now, it is vital that policy makers widen their visions to create space for the empowerment of all women." (Sinha and Bean, 2007)

## **Women's Leadership in Microenterprise, Livelihoods, Employment, Agriculture and Land**

### **Facilitating Land leasing to the SHG Federation:**

Eleventh Plan Subgroup on Gender and Agriculture, Planning Commission, GOI has recommended that WSHGs should be allocated land for agricultural activities after identification of land from the open market and its quality must be assured by the committee of SHG federation. Land Leasing of SHG federation with land owners must be ensured by entering into a formal tenancy arrangement for fixed term. Identification of beneficiary and appraisal through a committee of SHG federation should be respected by the authorities. Preference should be given to those women who have mortgaged their land & are engaged in agriculture labour. The state should provide input & agricultural equipments to the project beneficiaries in terms of seeds, manure, pesticides, pipes & pumps, tractor with trolley, thresher, plough, weighing scale etc through the project. (NAWO, 2006)

The Eleventh Five Year Plan has promised construction of grain storage facilities for the villagers to be facilitated by WSHGs and states that a Grain Bank would be established where the women who are participating in the land leasing arrangements would be contributing agreed amount of grains for the community use.

Vikalpa in Tilakwada, Narmada district, Gujarat has done commendable work in the direction of economic empowerment of rural women thro' SHGs by using the tool of participatory action research project. After having a detailed baseline done at the project village, the project identified around 31 acres of land which was mortgaged by small and marginal farmers. Though the families being legal owner of the land became de facto landless because they were involved in concealed tenancy. The project through SHG federation provided them a revolving corpus to get back their mortgaged land with following preconditions:

- Family had to agree to the precondition to avail the loan to register joint title in the name of wife

and husband and wherever land title was in the name of sons then the name of daughter in law had to be registered.

- Loans were extended in the name of women exclusively.
- The loan was extended exclusively to bring back the mortgaged land.
- Single women were given 1<sup>st</sup> priority both in small land holders as well as landless category.
- Non SHG members had to become part of SHG after paying an equal amount to other members in the SHG.
- Land holding more than an acre per family was redistributed to the landless and small holders as long as the loan amounts are repaid.
- No interest was charged in the 1<sup>st</sup> year for the loan extended. From second year subsequently the farmers have to pay back half of the produce.
- The families are not allowed again to mortgage the land for marriage/ dowry purpose.

In the 1<sup>st</sup> year around 25 families accessed the loan and applied for the joint titles in the land record to the local village level revenue official. Currently, the land has been transferred in the joint name of men and women of all the 25 families. Though the scale of project is very small but nevertheless the example confirms that if the policies are made inclusive then at the local community level, a process may be facilitated to have a joint ownership of land. (Mittra, 2007)

Dhan Foundation, a grassroots development organisation ensures finances for agricultural infrastructure through micro finance in South India. (Narendra, 2007). It started microfinance groups in Sirumaniyendal in Ramanathapuram district in Tamilnadu with the focus on fertilizer and managed to get the fertilizer at lower rate than market rate, obtaining the supply at the doorstep and easy availability of credit facilities. All members of microfinance groups insure their life before credit linkage. As many as 2,246 members have insured their lives under Birla Sun Life insurance and 386 members have insured with LIC's Janashree Bhima Yojana scheme. Another benefit of microfinance is that members are able to react quickly to emergency situations and mitigate loss. During flash flood in Madurai district, microfinance groups used the common funds to immediately close tank breaches. Savings have also improved. Six microfinance groups in Ponpadhirkoodam in Kancheepuram district now have a total saving of Rs. 1.97 lakh. Dhan Foundation is also working towards deficit rainfall insurance for the farmers in rain-fed agriculture areas.

## **Gender Equality and Empowerment of Women**

SHGs established by Stree Mukti Sangathana (SMS) consciously focus on women's liberation from cruel patriarchal forces operating among poorest of the poor women doing stigmatized work of recycling of garbage in the lowest rung of economic hierarchy in the metropolitan centers such as Mumbai and Pune.

### *Social empowerment*

SMS has dedicated itself to the Women's Cause. It has developed lot of material using various audio visual forms over the years such as theater (its famous play Mulagi Zali Ho or Beti Aayi Hai), songs, CDs. Poster exhibitions etc. on various issues pertaining to women and children. All this was extensively used while conducting various awareness programs in the communities, SMS also used the material developed by other organizations like Pratham, Tathapi, Institute of Health Management, Pachod etc. for this purpose. SMS regularly organizes awareness and leadership development camps (36 Sessions) for the SHG group leaders with many inputs such as Equality, Solid Waste Management, Health, Importance of Education, Work Culture, P.D.S., Atrocities, Effective Parenting etc.

## *Gender Sensitive and Environment Friendly Economic Empowerment of Women*

SMS Established two training centres in M-ward (Chembur), for training Parisar Bhaginis (Environment Sisters) in bio composting, vermiculture and gardening. 300 women have been trained in manure and gardening techniques so far. As a result of this 250 women have gained meaningful employment.

As a trainer and facilitator SMS secured work opportunities for Solid Waste Collection and Treatment in major public and private sector housing colonies and office premises viz. Tata Power, T.C.S., R.B.I., Indian Navy, BEST, Pfizer, CIDCO, MCGM, BARC, Somaiya so on and so forth. 250 trained Parisar Bhaginis successfully brought near zero-waste status in these colonies, campuses and also in the small housing complexes spread over 13 wards in Mumbai. In last 2 years work has spread to Navi Mumbai, Kalyan, Dombivili and now in Thane.

At WSF 2004, PBVS took over the contract of collection and disposal of waste and made a sizeable profit.

In November 2004 along with SMS experts, Parisar Bhaginis participated in training the staff, workers and residents of IPCL Township in Nagothane (Dist. Raigad). Today IPCL Nagothane is first Petrochemical Township in India achieving near zero waste status.

SMS as facilitator helped Parisar bhaginis to register six service-cooperatives, 50 women each under the Cooperative act for business entrepreneurship.

SMS is one of the conveners of the following networks

1. Swachha: Alliance of Wastepickers in India
2. AWM: Alliance on Waste Management. (National Alliance of organizations working on waste issues)
3. MMAF: Maharashtra Microfinance Action Forum (Alliance of organizations working with self help (Micro finance) groups)

## *Environmental sustainability*

The approach adopted by SMS in Parisar Vikas is found to be most sustainable as it imparts the beneficiaries with the knowledge and skills, advocates for their rights and helps them to be organized. It combines Economy, Empowerment and Environment. This helps Parisar Bhaginis to have increased bargaining power, better social organization, increased income and self-sufficiency.

To make this model sustainable, SMS Simultaneously developed 5-6 composting models for use with the available space in localities of different Socio-Economic background. SMS also took help of the concept of Advanced Locality Management Groups (Citizens' groups) encouraged by Municipal Corporation of Greater Mumbai (MCGM) Authorities. Many of these local groups gave employment opportunity to train Parisar Bhaginis in their lanes. In turn Parisar Bhaginis brought near Zero waste situation in these areas. Soon SMS received an opportunity to upscale its activities. SMS received maintenance contract for Nisarga Runa (Biomethanation) plant developed by BARC scientists with capacity of treating 5 tons of biodegradable waste every day. Today SMS is maintaining 3 such plants at Anushakti Nagar. SMS has also constructed two such plants for MCGM and maintaining them. One of the plants has successfully produced electricity from the biogas generated.

Three factors - poverty, gender inequality and poor 'quality of life' - pose major challenges to sustainable urbanisation. If good governance can combine adequate powers, resources and operational capacities with community and partner empowerment, local authorities can take a

central role in sustainable urbanisation. Mobilisation of local resources, whether private or public or community-centric, is a major challenge. There is a greater participation of voluntary organizations along with Municipal Corporation in the field of solid waste management now. SMS therefore feels that treatment of waste can become a potential opportunity to increase the people's participation in the whole process and make them aware of their own responsibilities. This initiative can also convert the wet waste into Green Gold and make a considerable difference in the environment. Use of such manure or soil in the cities will stop the relentless exploitation of hills and river basins in the rural area. It will also create better working conditions for the Municipal conservancy workers who struggle day and night to keep the cities clean. It will bring the necessary attitudinal change in the people, which will help in the gradual acceptance of the Parisar Bhaginis by the society as responsible partners of the environmental entrepreneurship program. (Mhapsekar, 2007)

#### *Solid Waste Management in Bangalore:*

Urban Solid Waste Management initiative of Sakti was started in 2005 in the Bangalore district as per the Supreme Court Guidelines. NGOs are motivated to join training programmes on segregation of solid waste. Sakti is networking with District Municipal Administration, Urban Development Department, Environment Department, and Residential Welfare Association to execute the project. KUIDFC is giving loans to buy vehicles to the urban local bodies for solid waste management. It is a difficult area to convince SHGs to get involved in this "dirty" job.

#### *Neutralizing Initial Male Hostility:*

During last two decades, the SHG Movement has successfully dealt with male opposition. Many SHG leaders who have made judicious use of micro finance have been elected in panchayati raj institutions.

In Karnataka, Varija of Kaveri Mahila Sangh in Manchanbelle village said, "Initially when we started going out to attend meetings, men were criticizing us. Even though I was a member of School Development Management Committee, I was not allowed to sit with them in the meeting. After success of our WSHG, they started giving us respect. They asked their wives to take interest in the WSHGs. We also selected one of our members to contest PRI election and actively canvassed for her. Even on the previous night of the election, we did door-to-door campaign for her. She got elected."

#### *Anti-alcohol Campaign:*

Kempamma Puttamma related the experience of collective struggle of her WSHG in Manchanbelle village, rural Bangalore against alcohol shop. They started their agitation and saw to it that the shop was closed. They were successful in their effort for 3 months. Due to political pressure the officials allowed the shop to reopen and told the WSHG that the shop owner had a license to sell alcohol up to March. When it comes to renewing his license to contact us again." The shop is still doing brisk business. But one member had a success in her personal life. Before the campaign began, her husband used to drink a lot and he also used to beat her. At the time of campaign, she left husband's house leaving her 3 children with him and started staying in her mothers' house. Her husband came to her mother's house, apologized and promised not to drink. She went back. Since last ten years he has not touched alcohol.

Similar experiences have been reported in rural Maharashtra. Women's movement in Maharashtra has forced the state government to ban sale of alcohol in those villages where more than 50% women of the village demanded the same. At present, nearly 300 villages in the state are declared Alcohol free.

### *Child Marriage:*

In Karnataka, most of the WSHG members strongly felt that child marriages should be opposed. When we asked, "Is it because of the Child Marriage Prohibition Act?" They said, "Because they learnt in the health workshop that early marriages bring lot of suffering for women. At a young age girl's uterus is not fully developed. We should allow them to mature and educate them." averred Arasamma of from Ishwannahalli, Neelamangal Taluk.

Many SHGs in Southern states have launched campaign against child marriage.

### *Sex Selection and Two Child Norm:*

SHGs supported by MAVIM (Maharashtra) and Sakti (Karnataka) announced that there was no scanning of pregnant women for sex selection in their area. Earlier women used to reproduce repeatedly till they gave birth to a male child. Now, they stop at two children, whether they are girls or boys.

### *Dowry:*

While visiting SHGs in Karnataka, many tales of dowry harassment were told to me. Rammakka from Jyoti Mahila Sangh, Kolihalli, Neelamangal Taluk proudly revealed that she did not take dowry for her son's marriage. All her family members are earning through coolie work. Ganganarsamma, Mallige Mahila Sangh, Boodhianaplya colony in Magadi Taluka said, "I have 4 daughters and 4 sons. I neither gave nor took dowry at the time of their marriages. But most of the participants expressed their anger in these words,"Even if we give dowry, there is no peace in our lives. Only one family in 10 will say that they do not want dowry."

### *Family laws:*

Due to training programmes about women rights, WSHG members of Sakti were aware about their legal rights. All of them agreed that all marriage should be registered or else deserted women lose everything- property, status, say in family matters. They also asserted that property should be in the joint name of both men and women members of the family. Gangamma was extremely proud when she declared that she owned a house in her name.

### *Diverse Economic Activities of WSHGs:*

In Magadi and Nelamangala WSHG members are doing varied economic activities- vegetable and flower selling, onion and garlic selling, coconut and tamarind selling, petticoat business, animal husbandry-cows, goats, buffaloes, brick making. Kempamma owned a bangle shop. Puttamma owned a provision store. Kittur Rani Chennama WSHG has taken flower garden on lease and all 14 members share the profit. They also prepare sweetmeat and snacks and boys sell them in nearby villages.

### *Experiences with SGSY:*

In Karnataka, the women associated with Sakti complained that unless they settle earlier loans of other family members the bank officers don't sanction SGSY loans. In Neelamangama two WSHGs managed to get SGSY loans to buy goats and buffalos. In many villages, the bank officers said the WSHGs that they should convert their SHGs to Stree Shakti SHGs. Then only they would sanction the loan amount. Chamundeshwari Mahila Sangha Pattaldama Mahila Sangha from Maladi taluka managed to get SGSY loans after fighting for a long time.

### *Combating Casteism:*

SHG movements in Bihar, Himachal Pradesh, Karnatak and Maharashtra have made praiseworthy efforts at combating casteism.

Ramakka from Kittur Rani SHG from Ishwanhalli village of Nelmangala Taluka related her eye-witness account of the episode of caste conflict between Naik (lingayat) and adi-Karnataka. S.C. woman was injured by cow. The S.C. community confronted the owner (Lingayat) of the cow. The owner insulted the S.C. group who finally approached the police. The circle inspector intervened to resolve the conflict.

Stree Shakti SHGs were not allowing the S.C. women to become members. Not only that when the S.C. women cooked the mid-day meal, their children were not allowed to eat by their mothers. In Manchanbelli the S.C. women fought, did not give up and continued cooking. For some days, the upper caste women did not send their children to eat mid day meal.

Ramakka also related story of temple entry movement by dalits in her village. "We were not allowed to enter the temple. When we tried to enter, other caste people pelted stones at us. Whole Ambedkar samaj approached the police and the tahsildar. We had a meeting in the village and decided to enter the temple along with the police and the tahsildar. The poojari came out as he did not want to conduct pooja. The police and the tehsildar forced him to conduct pooja for the Ambedkar Samaj. Now, we are allowed to enter the temple."

One S.C. girl was raped by the S.T. kuruba boy. Lady medical officer promptly examined the victim and prepared papers. The rapist was arrested. But boy's family paid money to police and got him released. The WSHG collaborates with the S.C. community. In Iswanalli, the headmaster of the school hit the S.C. girl with his shoes. Members of Kittur Rani Chennamma Mahila Sangh rushed to the school and warned the headmaster of dire consequences.

### *Change in Dress-code:*

In those villages where WSHG members of Sakti, Bangalore are from the lower castes, earlier they were scared of dressing up nicely, lest that may antagonize the higher caste people. They also feared high caste jealousy and retaliation as dress represents status and power in the village hierarchy. Now, after success of their WSHGs women feel confident to dress up nicely. Many participants said, "Our family members tell us that they can't believe that we have stopped dressing shabbily."

### *Training Programmes:*

Training programmes on women specific issues and legal awareness are inbuilt aspects of successful SHGs. In my field trip to Karnataka, Dilshad from Prakruti Mandal and Mahilodaya Federation conveyed that the mandal had organized workshops on legal issues and violence against women. It also organized lecture demonstration on bio-intensive garden and rain water harvesting.

## **Women's Leadership in Innovations, Operations, Products, Services**

Operational efficiency, innovative practices, branding of products and enterprise development are given highest premium in the microfinance movement. Many SHGs in several states of India have joined right to food and right to health campaigns. They have transcended the stage of money circulation and moved towards enterprise development.

### *Grading of WSHGs*

In several states, the banks have also done grading of WSHGs. MAVIM (Maharashtra) and Sakti (Karnataka) have also done grading based on 25 sustainability indicators such as regularity of meeting, savings, repayments, book-keeping, loan register maintenance, cash-book and ledger maintenance, updating of individual passbook, internal lending, etc.

### *Antyodaya Yellow Card:*

While interviewing WSHG members in rural Bangalore, I found that they expressed their anger concerning many women being left out from Antyodaya Yellow Card scheme. After their fights with the Food and Civil Supply Officer, the cards were issued to the remaining women. Young woman panchayat member and also a motivator of Subodaya WSHG mandal, Leelawati told, "For past 4 years, sugar is not distributed through ration shops in the region." Others responded by saying that market price and ration-price of sugar are the same. Hence the ration shop owners don't feel motivated to distribute sugar through PDS.

### *Housing Loans:*

Several SHGs in Karnataka, Kerala, and Maharashtra have managed to get housing loans for their members from their respective panchayats. Only if the foundation level construction has taken place, the panchayat releases the first installment of the loan. To begin this work, women take loan from WSHGs. After completion of mantle level, the second installment is released. After completion of construction of toilets and bathrooms, the last installment is released. If they fail to construct the toilet and bathroom, the authorities would deduct Rs. 3000. In any of these stages, if they are short of money, they approach WSHGs for supplementary amount.

### *Public Health:*

In Karnataka, Bharati from Sandana Mandal and Bandhvya federation told me that government hospital is not functioning properly. Medical officer was getting cuts from the pharmaceutical company and local drug shop on sale of glucose bottles. Hence, for every patient who approached him for treatment he would give prescription for purchase of glucose bottle. The women WSHG members were very angry and staged Dharana in front of the PHC from where the doctor operated.

Indira from Chaitnaya mandala of Sparsha federation said that they collaborated with Vidyapeeth Medipallya Ashram to organize street play and discussion for awareness generation on alcoholism, HIV-AIDS and general health issues. She also organised separate sessions on meditation.

Bhagyamma S. from Medanhalli informed that her mandala had organized a workshop on mother and child health and food and nutrition.

Many WSHG members complained that pregnant women had to be treated by male gynaecologist in the government hospital. It was very embarrassing. They wanted to be treated by a woman gynaecologist.

In 2005, Yashshwini SHG issued health card for Rs. 60 each to their members that would cover health expenditure worth Rs. 10000.

## **Women's Leadership in Directing and Influencing Microfinance Policy**

To give new direction and to influence microfinance policy, SHGs have formed state and national level federations. During my field work in Karnataka, Pushpa from Sakti briefed us about the background of formation of federations. "Individual SHGs can't be effective. Three members of each WSHGs are selected for mandal. From each mandala a federation leader (FL) is selected. The FLs are not supposed to handle money. They have supervisory role and pass on information about new schemes, sources of funds, etc to the mandalas. The federation acts as a resource center for information and knowledge dissemination on bank, corporation, ZP,TP, GP, Small manufacturing Enterprises, PHC, government programmes, schemes, CDPO office, food and civil supply officer, WCD Department's initiatives and activities of 23 mandalas and other federations."

Women's federations network with the state government, banking institutions and voluntary organizations on policy issues concerning micro finance. During the last one decade, from collective wisdom of the micro finance movement, the following policy recommendations for strengthening the SHGs have emerged.

- SHGs should be formed only by NGOs or Women Development Corporations with the requisite knowledge and ethos of SHG development and micro-credit movement.
- Once an NGO is selected, the nurturing grants should be released every quarter to it, after reviewing training milestones, group savings and internal lending data and not on the basis of bank gradation. NGOs should receive nurturing grants for at least five years, during which they should support the group.
- A state level agency should be appointed to train NGOs and also be permitted to appoint their own NGOs to implement the programme in addition to implementation through its field workers.
- SHG groups should not be broken up by the banks insistence to drop the member who is a defaulter or whose family member is a defaulter of the bank.
- Along with initiatives for improving the programme delivery mechanism, bankers need to be trained and sensitized every three months, because of the high turnover of bankers in rural areas and the ignorance of bankers coming from urban postings to the needs of rural areas.
- NGO releases should not be made contingent to the group taking up economic activities. NGOs should be evaluated on the basis of group capacity building and training.
- An integrated approach is required for meeting over-all credit needs of a poor family in terms of backward linkages with technology and forward linkages with processing and marketing organisations.
- Credit needs to be provided for diversified activities including consumption loans and against sudden calamities.
- Credit in the right amount and at the right time to farm-women should be ensured for various purposes like income-generating livelihood activities, production, housing and other emergency needs of the family.
- The delivery system has to be proactive and should respond to the financial needs of the farmers. Cooperative Banks and Rural Regional Banks should be strengthened which should formulate new products for diversified & integrated farm and non-farm activities, including insurance,

commensurate with the demand and to provide cheaper and timely credit.

- Provide easy access to loans to lease land through SHG's especially women's SHGs.
- Banks should simplify the process of giving loans, i.e. reduce the number of questions to important, non-repetitive ones.
- Provide gender sensitization training to bank staff so that they are sensitized to the needs of rural clients, especially women.
- Give employment to at least one male and one female local rural unemployed 10-12<sup>th</sup> class pass youth in all rural institutions so they can fill applications and forms and help the community to benefit from the various Government schemes.
- The outreach of the formal credit system has to expand to reach the really poor and needy. **There is an urgent need for a paradigm shift from micro-finance** to livelihood finance, comprising a comprehensive package of support services including
  - a. financial services, (including insurance for life, health, crops and livestock: infrastructure finance for roads, power, market, telecom etc and investment in human development),
  - b. agriculture and business development services (including productivity enhancement, local value addition, alternate market linkages etc) and
  - c. institutional development services (forming and strengthening various producers' organisations, such as SHGs, water user associations, forest protection committees, credit and commodity cooperatives, empowering Panchayats through capacity building and knowledge centers etc.).
- \* A network of capacity building institutions should be set up to strengthen and develop SHGs to undertake the various functions into which they are expanding, including ToT, and to nurture and mentor them during the process.
- \* A more detailed understanding of the place of SHGs in women's multiple livelihoods may be built, as well as mapping the location of women in the rural and agricultural sector.
- The micro finance movement must lobby for 10% of authorized shopping areas to be reserved for WSHGs. Milk cooperative must be run and managed by women. The local authorities should facilitate meeting of WSHGs with the bank managers, lead bank officers and NABARD officers.
- WSHGs with primitive accumulation of capital should charge 2% or below 2 % rate of interest. The WSHGs that have acquired Swarna Jayanti Gram Swarojgar Yojana (SGSY) loans should reduce the rate of interest to 1.5 %.
- Female headed households (single, divorced, deserted and widows) should get special consideration while granting loans.
- The WSHGs should focus on the older women's needs- pension, half way home, shelter home, physical and mental health needs, and antyodaya card.
- The WSHGs should inform and facilitate all special schemes concerning housing, subsidy, antyodaya card, pension and other government schemes earmarked for female-headed households.
- Federations of WSHGs should have a data- base on child and juvenile sex-ratio (CSR & JSR) among

its members and compare it with the overall CSR and JSR in the respective villages where the SHGs operate from. It should also get data on bigamy.

- The training module on Micro finance should include module on superstition, witchcraft, dowry, sex selective abortions, property rights of women in its gender-training programme. It should discuss the issue of registration of marriage among its members.
- Career counseling of adolescent girls of WSHG members is need of an hour. Scholarship (not education assistance) for bright girls should be provided.
- Senior staff of WSHGs should be provided sabbatical leave for higher education. They can be groomed to be lawyers, accountants, computer programmers, counselors, health professionals, so on and so forth. Professionalisation of SHGs is a must for its survival.
- Micro finance movement should lobby for provision of wide range of vocational training through Industrial Training institutes so that women can acquire skills to work as plumber, fitter, turner, welder, electrician, carpenter, mason, STD booth operators, so on and so forth. For their safety and security, they can take these professions as group-work.
- In the passbook and books of account it must be clearly stated that WSHGs would support only those causes, which contributed towards secular humanism and women's safety, security, dignity and empowerment.
- The federation leaders of WSHGs should be exposed to entrepreneurial choices that ensure niche market.

### **Some disturbing Trends**

Of late, the entire SHG Movement is increasingly becoming a sort of mercenary programme where donor agencies, like NABARD and SIDBI, are happy in giving promotional funds and SHGs are being formed at a speed which no body could have ever thought of, without caring much about their quality and ensuring that only those not having access/adequate access to credit and other financial services are joining SHGs. The dire need for an inclusive approach for the socio-economic development of the poor seems to be ignored.

Similarly, new generation MFIs are more running as institution-centric organizations and not as user-focus organisations. This process has resulted in the increased volume of credit at exorbitant rates of interest and in the improved bottom line. The new generation MFIs are not addressing the needs of the poor.

The 62<sup>nd</sup> Round of NSSO (2005) reveals that rural households account for 63% of the country's overall aggregate outstanding debt of Rs. 177,000 crores. Incidence of indebtedness was reported to be about 27% among rural households, predominantly in rural areas of Andhra Pradesh, Kerala, Rajasthan and Karnataka. In some cases micro credit clients are worse off after accessing loans. Since higher interest rates on micro credit do not provide scope for savings and for investing in insurance, the dominant risk covering factors for the poor, micro credit seldom propel the poor out of poverty.

#### **a. Borrower Harassment:**

Several researchers have shown that borrower harassment by MFIs is not uncommon. Erring MFIs

were charged by the district authorities with exploiting the poor with usurious interest rates and intimidating the borrowers with forced loan recovery practices. The crisis in Andhra Pradesh has not only exposed unethical practices by MFIs, but has raised serious questions on regulatory measures applicable to them. The government has to apply stringent regulations on MFIs operations, besides providing a safety net for the poor and vulnerable. (Rajgopalan, 2005)

#### **b. Lack of code of Conduct and Accountability:**

Microfinance institutions which are concerned only about profitability have aided dowry system and ultrasound tests leading to sex selective abortions as the staff of lending institutions does not interfere with the purpose for which women take loans. They are worried only about monetary rewards not women's concerns of socio-cultural empowerment.

#### **c. Politicisation of Micro Finance movement**

In Kerala, the banks are advised (i.e. directed) to provide credit linkage to Janasree SHGs supported by the ruling party at the centre. Initially, it will be done for 10,000 Janasree SHGs and extended to 30,000 or more. Janasree was launched a year ago and it has 10-lakh members spread over 30,000 SHGs. The number of Janasree SHGs is expected to go up to 50,000 very soon. Janasree is a parallel programme to the widely known, decade-old Kudumbasree, involving women below the poverty line. Kudumbasree is supported by the Left Front. There is a threat to Kudumbasree and the union-state relations from the launch of Janasree. The state government will oppose any move for grant of union government's funds directly to Janasree, bypassing the state government or the local self-governments (LSGs). Kudumbasree, officially launched in 1998, with the objective of eradicating absolute poverty in 10 years through community action under the leadership of LSGs through SHGs of women below poverty line, has gone a long way in empowering women (Das, 2007). Kudumbasree SHGs have been organising thrift collection, internal lending and microenterprises at individual and collective levels. There are several successful tales of managing catering and canteen services by them at bus stands and offices in several places across the state. Handling of solid waste in municipalities has become an added attraction to Kudumbasree. It is feared that Janasree will break the financial discipline of microfinance in the state. Janasree will also scuttle the effective microfinance system in the state put in place by Kudumbasree.

Similar examples can be given through out the country at local, tensil and district levels.

### **Conclusion**

The Parliament will very soon pass the Micro Finance Bill (MF Bill) to regulate microfinance institutions (MFIs). The MFIs will have a key role in achieving the goal of inclusive development. More than 40% of the people in the country do not have a bank account.

India is the home to the biggest microfinance movement in the world. The microfinance in India has seen nearly full repayment, to the tune of 99%. There are 30-lakh SHGs now that account for a total of Rs 80,000-crore bank credit. About 90 per cent of the SHG members are women and the average loan availed by a SHG is Rs 61,000. (Kamdar, 2007)

Self Help Groups are organisations of women from the downtrodden section of the society that empower the women to be self reliant through capacity and confidence building and by making micro-credit available and accessible to women. The SHG movement has taught women the value of saving and the strength of working as a group (Parveen, 2007). NABARD has declared that human development, if not engendered is endangered and found microfinance with Core Banking, ICTs and

region specific flexibility in lending norms the most effective to attain enhanced level of human development (NABARD, 2005).

While there is a need for some all India organization both for SHGs and MFIs, for sharing experiences, learning lessons and for advocating on policy related issues with the governments and other authorities, it should certainly not be government. sponsored organisation. This is considered necessary to avoid hijacking the whole movement by the politicians and the bureaucrats. Such organizations at national, state and district levels have to be need based, evolving and emerging from out of the movement itself and not super-imposed by the governmental authorities.

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