Review of literature

1) Purushotham, P. (2004) Micro credit for micro enterprises Paper presented during course on Micro finance and credit for the poor, studied Self Help Group members in Pamidi (Anantapur district) in A.P. and concluded that 90 per cent of the micro credit borrowers utilized micro credit to graduate from wage work into self employment and concluded that micro credit intervention has benefited the group members in the acquisition of productive assets, repayment of old debts, increase of income and savings, construction of toilets, sending girl children to schools, purchase of jewels and enhancement of employment ratio.

2) Joshi, Meenakshi (2006) Empowering Rural Women through water Shed Project, studied Self Help Groups in Uttranchal and reported greater awareness regarding their roles, responsibilities and rights due to their participation in group meetings, training programmes and exposure visits which have led to confidence building and social self esteem among women. She observed that their election as Panchayat sarpanch is also reflective of the participation of women in decision making involving issues related to Natural Resource Management.

3) Selvarajan, E., & R. Elango (2004), Rural Development: Programmes Externalities. New Delhi : Serials Publications, observed that some groups charge 24 percent interest to the members and it is obvious that the high rate of interest is very much oppressive causing hardships to the poverty stricken groups.

4) Farrington, John., Desinghar, Priya Et.el. (2006) Policy windows and Livelihood Futures, reported that a survey of 400 SELF HELP GROUPs in Andhra Pradesh has shown that 61 per cent of groups revealed decrease in indebtedness and 30 per cent of groups felt that they have been socially empowered. They concluded that SELF HELP GROUPs are being viewed as a route for implementing social protection schemes.
5) **Panda, S. K. (2005) Micro finance in Economic Empowerment of weaker sections**, studied 80 tribal Self Help Groups in Kandhamal district and reported that the highest number of Self Help Groups (numbering 30 and constituting 37.5 per cent) were formed with a view to receive economic benefits followed by 20 Self Help Groups (25 per cent) for upgrading traditional occupation and relieving debt burden.

6) **Bairagi, K. P. and Ghorpade, N. L.6 (2008) "Selp Help Groups - Microfinance : Emerging Horizons, Indian Journal of commerce"** in his paper "Self help group - A Microfinance : Emerging horizon", stated that the microfinance is the important source poor to their socio-economic development. Self Help Group is one of the important agencies providing microfinance to the poorest in the society. The objectives of Self Help Group are not only to provide finance to poor but also to promotes the habit of saving to build mutual confidence among members. To fulfill financial needs of the poor, to improve communication among the people living at same places or village and organize working closes to solve their problem. Formation of Self Help Group will encourage the rural and urban poor to uplift their socio-economical development. There should be a positive role of NGO and strict regulation about administration of Self Help Group.

7) **Saraswathy, A., Parkodi, S. and Bhavaneswari, M. (2009) "Microfinance in Krishnagiri District : A Tool for Poverty Alleviation", Indian Journal of Marketing**, in their work - Microfinance in Krishnagiri District : A tool for poverty alleviation studied that microfinance has been recognized as a powerful instrument to address poverty. Apart from the scorching pace of growth, the rapid spread of microfinance (MF) has provided competition, to rural moneylenders. In view of the grand success of the programmes now. Self Help Groups are at center stage in almost every poverty alleviation programmes and development programmes aimed at poor. Self Help Groups have become the development ambassadors of villages and they symbolize the growing face of rural India.
8) **Patel, R. (2001) ‘Rural Credit System’, Kurukshetra, 2001**, welcomed that the announcement of National Agricultural Policy recently by the Government of India and signing the agreement on agriculture with the World Trade Organization. He stressed that a focused attention needs to be given to restructure the rural credit system along with integrating agricultural research, extension and education system, building rural infrastructure and making government officials responsive to the emerging needs of farm sector development.

9) **Ghosh, D. K. (2001) ‘NGO intervention in poverty alleviation’, Kurukshetra**, pointed out that combating poverty cannot be managed by the government alone. There are many areas where government needs collaboration and cooperation from NGOs particularly in creating opportunity facilitating empowerment and providing security to the poor. The pressure of the donor agencies on the recipient government to work through NGOs in development programme is also a dominant factor in increasing the role of NGOs to fight against poverty.

10) **Lokhande, M.A., (2008) "Socio-Economic impact of microfinancing through self help groups in Marathwada Region"**, in his paper, "Microfinance Initiatives in India", microfinance programme has a significant role to play in Indian economy for boosting micro entrepreneurial activities for creating productions assets coupled with employment generation. So, in order to cover all the poor households, particularly BPL households there is need for providing full support the government financial institutions and NGOs Self Help Groups programme. So for the Self Help Groups bank linkage programme has been much successful achieving quantitative targets. The need of the hour is to match the programme more qualitative, that is enriching to lives of poorest of the poor in the context of globalized socio-economic environment. Political interference the functioning of self help group should be avoided.

11) **Subramanian, (2001) ‘Rural Development and Tribal Aspirations in Tripura’,** pointed out that the NGOs are useful in organizing Self-Help Groups and in capacity building and in developing access to the institutions and resources of the
State. However, officials were suspicious of the role of NGOs who were perceived as undermining their power. When NGOs were allowed to implement government projects there was too much bureaucratic meddling. The long list to do’s and don'ts of government procedure accord ill with NGO thinking and approach.

12) Tripath, I. P. and Gupta, R.D., "Microfinance - Emerging Horizon's", Indian Journal of Commerce, (2008) in his work, "Microfinance - The Emerging Horizons." The most Important form of microfinance is credit targeted to poor people who are also talented entrepreneurs. If these people gain access to credit, they will expand their business, stimulate. Local economic growth and hire their less entrepreneurial labours, resulting in fast economic development. While this approach has had significant results in the cities of the developing world.

13) Kulkarni, Vijay D., (2000) ‘Empowerment of Women through Self Help Groups’, has described in his article “Empowerment of Women through Self-Help Groups” the difference between women who have become part of Self Help Groups and those who are not members of the Self Help Groups from the same village. Empowerment has taken place across caste/class. It has also helped to some extent to go beyond caste politics and to bring them together as women.

14) Barik, B. and Vannan, P. P. (2001) ‘Promoting Self Help Groups as Sub-System of Credit Co-operatives’, in their work “Promoting Self Help Groups as a Subsystem of Credit Cooperatives” have stated that Self Help Groups can be developed as a sub-system to primary agricultural co-operatives societies at village level. They have seen that by and large Self Help Groups have been linked with commercial banks in the rural areas. However, the linkage with the co-operative credit system is proverbially poor. As such the need of the hour is to make an earnest effort to bring about effective linkage with the co-operatives.

15) Ojha, R. (2001) ‘Self Help Groups and Rural Employment’, Yojana, in his article “Self Help Groups and Rural Employment” has expressed that the self help group model of self-employment generation seems to be a workable model. However, there will be need for utmost care in promotion of self help groups. He has
also mentioned that there are number of possible routes to the promotion of self-employment and strengthening self-help groups is one of them.

16) Singh, Gurumeet (2009) "Microfinance : A Innovation of Rural Credit", Kurukshetra, in his paper, "Microfinance - A Innovation Rural credit system" studied that. In march 2001, 71% of the linked Self Help Groups, were from southern region consisting of Andhra Pradesh, Karnataka, Kerla & Tamil Nadu. The share of southern region has come down progressively over the years but is still at 44%. Many states such as Uttar Pradesh and Bihar with high incidence of poverty shown poor performance under programme. So it is finally clear that the role of micro finance institutions is very importance in Rural development & poverty eradication.

17) Dadhich, C.L., (2001) "Microfinance a panacea for poverty Alleviations, Indian Journal of Agricultural Economics", in his study on micro finance : a panacea for poverty alleviation analyzed the performance of Self Help Groups formed by oriental Bank of micro lending and underlined that the project has established beyond an iota of doubt that properly designed and effectively implemented microfinance can be a means not only to alleviate poverty and empower women but also be a viable economic and financial proportion.

18) Paramasivan, C., (2009) 'ADA Dialogue : Microfinance and Gender : New Contributions to an Old Issue', Chapter 4: Not only reaching, but also empowering women, ways forward for the next micro finance Decade, "Performance of SHG in Namakkal District, Tamil Nadu, Indian Cooperative Review, in his work - Performance of Self Help Groups in Namakkal District, Tamil Nadu.... that financial inclusion and social exclusive schemes can be implemented and maintained only with the help of active performing Self Help Groups. These emerging sectors are directly related with the society particularly the women. Above all the government may pass a separate act to regulate and restructure the Self Help Groups in future.
19) Palani, E. and Selvaraj, V.M., (2009) "Impact of micro-credit scheme on women's empowerment", Indian cooperative Review, in their studies - "Impact of micro credit scheme on women's empowerment", concludes that micro credit has provided the rural poor access to finance without the burden of collateral through Self Help Groups. It has empowered the women folk economically and socially. Though the credit provided is micro in nature. It has produced macro changes in the lives of women who received it.

20) Emerson, Moses V. J. R., (2011) "Women Empowerment through SHGs: A Microstudy", International Referred Research Journal, in his research paper of economics reported that Jawaharlal Nehru said "you can tell the condition of the nation by looking at the status of women", empowerment of women has emerged as an important issues in our country. In India the further reported that nearly half of the population consists of women. In India their work participation rate is less than half that of men. The role of women in the development of nation is very important nowadays. Self Help Groups helps the women in uplifting their living conditions and also encompass the social, economic, educational level to improve their empowerment level.

21) Ritu, J. R., Kushawaha, K. and Srivastava, A.K., (2003) "Socio-Economic Impact of Through Self Help Groups", in the study "Social-Economic Impact through self help groups", examined the functioning of self help groups in Kanpur Dehat District, Twenty five women from self help Groups were selected as sample for the study. Ten women members from each self help groups and ten non members from the same village were selected as respondents, to study the impact of the self help groups on their socio-economic status. The results show that there is relationship between the self help groups and the socio-economic status of women.

22) Chandrasekar, Preethi (2002) examined that the Self-Help Groups of rural women, promoted by the Mahalir Thittam are steadily reaping fruits of economic independence through their savings. The Karuppayurani branch of the Indian Bank
was the latest to distribute household articles worth ¢ 5 lakh to 64 women under the Gramin Mahalir Sowbhagya Scheme. Mahalir Thittam aims to achieve four key aspects to empower rural women, especially those living below the poverty line economic, social, educational and political of these economic empowerment was the crucial as it would bring about the other three aspects.

23) **Ahir, Rao Jitendra (2009) "Rural Women Empowerment through Microfinance"** in his article - "Rural women empowerment through microfinance", concluded that small loans can make good business sense among the women. It has been noticed that women in particular stand to gain a lot from microfinance because it gives them on independent means of generating wealth and becoming self reliant in a society that does not offer them much scope for entrepreneurship.

24) **Dogra, Bharat (2002) ‘Women Self Help Groups’, Kurukshtetra**, has presented in his article “Women Self Help Groups” that almost all these women are from poor families, mostly from dalits and backward classes; while the increase in income is important, it is not the only aspect of these Self Help Groups which is emphasized. Several existing problems of villages and ways of overcoming them are also discussed. It is important for the long-term success of Self Help Groups that loans should be returned promptly.

25) **Venkatachalan, A. and Jeyaprakash, A. (2004) "Self Help Groups in Dindigul District", Kisan World**, in their work, "Self help groups in Dindigul District" found that the total savings of the SELF HELP GROUPs members in Dindigul District amount Rs. 622.99 lakhs. The Sangha Loan Sanctioned to its members is in tune of 4.3 times of savings.In words, the total amount of Sangha loan sanctioned is Rs. 27.20 lakhs. The Self Help Groups in Dindigul District have made a silent revolution for the economic empowerment of poor rural women.

between savings in the common fund and bank loan is from 1.1 to 1.4. The bank branch finances Self Help Groups, which is formed at the instance of an NGO, but the responsibility of repayment solely lies with Self Help Groups. The bank achieves better and wider coverage of weaker sections in rural areas in a cost effective manner by mobilizing deposits from the savings of Self Help Groups members.

27) **Sivaramakrishnan, K. (2003) ‘Poverty All Eviction through Self-Help Groups’,** explains that the Swarajayanti Gram Swarozgar Yojana aims at establishing a large number of micro-enterprises in the rural areas, building upon the potential of the rural poor. The objective under SUSY is to bring every assisted family above the poverty line in three years. Towards this end SUSY is conceived as a holistic programme of micro-enterprises covering all aspects of self-employment, viz. organization of the rural poor into Self-Help Groups and their capacity building, planning of activity clusters, infrastructure build up, technology, credit and marketing.

28) **Sundarapandian, M. (2006) "Micro-Finance for Rural Enterprises", Issues and Strategies", Kurukshetra,** in his paper, analyzed growth of Self Help Groups and the role of microfinance in developing the rural entrepreneurship and he further suggested that though there is a positive growth rate of Self Help Groups in states but in terms of Self Help Groups, there is a wide variation among states. Linkages of banks with Self Help Groups is found impossible for this variations.

29) **Srangi, Prasant (2003) ‘Self Help Groups’, Kurukshetra,** has mentioned in his article “Self Help Groups” that the Self Help Groups in our country have become a source of inspiration for women welfare. He has also highlighted that nowadays, formation of Self Help Groups is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. Self Help Groups is also a viable organized set up to disburse micro credit to the rural women and to encourage them to enter into entrepreneurial activities.

by women's self help group has analyzed the impact of micro credit on Self Help Groups members in improving their economic status in Coimbatore district of Tamil Nadu.

31) Chiranjeevulu, T. (2003) ‘Empowering Women through Self Help Groups’, Kurukshetra, in his article “Empowerment of Women Through Self Help Groups” has revealed that the multi-pronged strategy including local marketing to export has been contemplated. The product will be thoroughly popularized among all the Self Help Groups in the district and channels for distribution of product to all the strategic marketing locations will be developed. He has also highlighted that network with other marketing enterprises of Self Help Groups women in neighboring districts will be established. Consumption points under the control of government like hostels and devasthanams would be approached for bulk orders. Product will also be marketed through PDS and Gruhamithra supply channels.

32) Sivaramakrishnan, K. (2003) ‘Poverty Alleviation Through Self Help Groups’, Cooperation, has disclosed in his article ‘Poverty Alleviation Through Self Help Groups’ that the poverty levels have reduced from 56.44% of India’s population in 1973-74 to 37.27% in 1993-94. The IX Five Year Plan document envisages reducing rural poverty in the country from a level of 30.55%(208 million) during 1996 to 9.64% (73 million) by 2006 and further to 4.31%(35 million) by 2011. He has also mentioned that organization of the rural poor into Self Help Groups is one of the ways to reduce the poverty.

33) Das, Rinjhim Mousuni (2004) ‘Micro Finance through SHGs’, Kurukshetra, in his article “Micro finance through Self Help Groups” has explained that microfinance through Self Help Groups has become a ladder for the poor to bring them up not only economically but also socially, mentally and attitude in ally. He has also revealed that micro finance not only deals with the credit part but also deals with savings and insurance part. The most successful region for micro finance is the southern part of India.

study ‘Self Help Groups for poverty alleviation in Pondicherry’ have discussed the performance and impact of Self Help Groups on the empowerment of rural poor women in Pondicherry region. The following are the objectives examined by the study: (i) to observe the socioeconomic background of the sample respondents during the survey; (ii) to identify the main determinants of monthly income of the respondents; and (iii) to examine the benefits and problems experienced by the Self Help Groups sample respondents. Such a study has contributed to an understanding of the functioning of Self Help Groups in the rural Pondicherry.

35) Tripathy, K. K. (2004) ‘Self Help Groups’, Kurukshetra, has presented in his article ‘Self Help Groups’ that necessary training could be provided to the Self Help Groups members to create awareness on community health, traditional and modern agriculture practices, micro-credit, veterinary practices and water resource management, Panchayat Raj and other relevant issues applicable to the areas concerned. He has also provided that with appropriate mechanisms, various Ministries/Departments/Organizations can look towards the Self Help Groups for targeting their programmes, which ultimately would help in improving the quality of life in rural areas.

36) Rahman, Muhammad Mahmudur (2007) NGOs and Empowerment of women in Rural Bangladesh. Prashasnika – A Journal of Administrative process, studied the role of NGOs in empowering women in rural Bangladesh and concluded that NGOs have undertaken a wide range of activities in empowering women in Bangladesh and the issues involve economic, political and social as well as environmental concerns of women.

37) Mayoux, Linda 37 (2007) 'ADA Dialogue : Microfinance and Gender : New Contributions to an Old Issue', Chapter 4: Not only reaching, but also empowering women, ways forward for the next micro finance Decade, informs that Micro finance has been strategically used by some NGOs as an entry point to wider social and political mobilization of women around gender issues. Micro finance groups have been used by some programmes as the basis for mobilizing women’s political participation.
38) Thirunarayanasamy, M., & S. Thirumaran (2007) Role of NGOs in Micro financing. In Souvenir on National conference on sustainable rural development through micro credit, observed that NGOs are promoting groups that can generate a sound base for their members and encourage financial institutions to develop confidence in establishing a lending relationship with the groups.

39) Ramachandran, S. (2007) Role of NGOs in micro finance. In Souvenir on National Conference on Sustainable Rural Development Through Micro Credit, narrated that NGOs are playing a vital role in group formation and monitoring and mobilizing resources and the goal of women empowerment can be realized through active involvement of NGOs in micro finance. There are some strong criticisms about the role of NGOs, which are given below.

40) Kulashrestha, Laxmi, R., & Gupta, Archana (2005) NGOs in Micro-financing: Partner in rural development, found that NGOs’ role in reaching the poorest in the country is limited only since their service delivery is taking place in the already better-off region while the poorest states are left out and most of the income generating activities facilitated and promoted by the NGOs generate income which forms only a small proportion to the total income of the family members. 98

41) Rajendran K., Raya, R. P. (2011) Role of Non-Governmental Organisations in Micro Finance Through SHGs –A Study in Vellore District of Tamil Nadu. International Refereed Research Journal In the post independent period the NGOs became a supplementary agency for the developmental activities of the government and in some cases they become alternative to the government. After the introduction of microfinance through Self-Help Groups (SHG), they penetrated into each and every corner in India and actually the NGOs are responsible for converting the pilot project of microfinance into a major programme and the NGOs are responsible for making the microfinance through SHG as the largest programme in the world. This paper analyses the role of
NGOs in sustainable rural development through microfinance. The study reported that NGOs are playing vital role in the formation of SHGs and motivating women to join the groups and linking the

Ahmad, Mokbul Morshed (2006) ‘The NGO Debate in Development: A review. In M.C.Behra. (Ed.) Globalising rural development’ observed that the rapid growth of NGOs both in terms of resources and influence are not accompanied by their effectiveness in dealing with poverty and illiteracy and empowering the poor and NGOs are not alternative to the state; they can complement the activities of the state.