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RESEARCH ARTICLE

ROLE OF MICROFINANCE IN SOCIAL EMPOWERMENT OF WOMEN-A STUDY WITH REFERENCE TO KALABURAGI DISTRICT-KARNATAKA.

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Abstract

India is a nation filled with tremendous wealth & prosperity. Among the successful emerging economies in the world India occupies a prominent place. India's performance in recent years has been among best in the world. On the other side becoming more complex because of the various Social, political, economical & Technological changes occurring at a rapid pace for growth. India is filled with regional, cultural and socio- economic differences that have made the status of women complicated and her contribution often goes unrecognised.

Due to cultural and traditional aspects, a Women's presence has been a question of survival. She fears for society, lives in society with all problems as Indian culture makes them to bear everything silently and run the family. It is more difficult for women to get out of poverty than men because they lack money, resources, land and property and get less paid than men for the same job (Premchander 2009).

Our Women have a great part to play in the progress of our country, as the mental and physical contact of women with life is much more lasting and comprehensive than that of men.

Women must be empowered by enhancing their awareness, knowledge, skills and technology use efficiency, thereby facilitating overall development of the society. The early 90's saw the reshaping of strategies of socio –economic development and the emphasis gradually shifted from “development to empowerment”.

Women play a significant role in domestic and socio-economic life of the society and therefore holistic national development is not possible without developing this segment of the society (Ravindra c satpute 2012). Low level of skills, lack of access to training, facilities and credit, literacy, ignorance coupled with their invisible contribution to family economy, restricted mobility as a result of gender bias and lack of linkage facilities are some of the contributory factors for the backwardness of the women in the rural areas. At this juncture, organizing the poor women in a group is the need of the hour. Thus the SHG is one that is considered as the movement of self development. The SHG is the institutional informal setup through which the micro credit is routed by the formal and semi formal micro finance institutions to assist the poor women.

Now a day's women are depending on microfinance institutions than men. They believe that a woman is a small credit risk and often benefits the whole

family (S.Sarumathi and Dr.K.Mohan 2011) The main aim of microfinance is to empower women .This induced the researcher to focus more on the empowerment of women who participates in Microfinance and its activities.

Kalaburagi is considered as one of the most backward districts of Karnataka. Majority of people in this district are living in the rural areas and most of them depend upon Agriculture for their livelihood. There are many Microfinance institutions which are operating in the districts and the number of SHGs is in thousands. The number of Groups is increasing year after year; this made an interesting fact to know the reason behind this improvement. What makes women to join the Self Help Groups, are they socially empowered. Therefore the Objective of the researcher here is to study to what extent women beneficiaries of microfinance in kalaburagi district have succeeded in achieving their Goals and have empowered Socially.

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Introduction:-

Success means achieving what they desire, it depends on what you are searching for in life, and searching for in business. Success then is an ongoing realization and obtainment of worthy desired results, concerning actions, life, business, wealth, or a worthy ideal. Everyone aspires to succeed in life. Some want to achieve financial success along with no bias of men or women.

Microfinance is the provision of financial services to those who are excluded from conventional commercial financial services, since most are too poor to offer much - or anything - in the way of collateral (P.J Christabell 2009). Micro Finance programmes are currently being promoted as a key strategy for addressing poverty alleviation and have witnessed phenomenal growth in terms of loans outstanding, client outreach, product and service diversification, and also women's empowerment socially and economically in order to overcome exploitation and create confidence for economic self reliance of the rural women who are mostly invisible in the social structure. Self Help Groups is one such financial intermediary. Where the Self Help Group-Bank Linkage Programme, pioneered by NABARD, has emerged as the largest and the fastest growing microfinance programme in the world resulting in credit-linkage of more than 3.6 million SHGs (Sharit K. Bhowmik and Debdulal Saha 2013)

The important aspect of social lives now days is mostly confined to the gender issues in various socio-economic, health, demographic and cultural classification of people in India. Unfortunately females are in a historical process neglected at helm of male dominated society. This feature is still persisted in the recent period, perhaps in a different extent.

In the light of the above indicators, it is believed that a social change should be brought as a women movement and better the condition of women folk living in rural areas, which is closely related to the eradication of poverty and enable the community to improve its life standard to have a quality life through social mobilization of poor, especially women into Self Help Groups. Ever since the Independence innumerable innovative schemes have been launched and development programmes have been implemented for the socio-economic and cultural upliftment of women in our country, which have not showed considerable extent of improvement in the life standards of women.

Objectives:-

1. To measure the role of self-help groups and microfinance programmes towards Social empowerment of women in Kalaburagi district.
2. To know the Employment and Occupation level of Respondents in kalaburagi district.
3. To evaluate the extent of empowerment of women in terms of decision-making power at domestic level after being associated with microfinance activities.

Literature review:-

Kalavati Kamble and Gangadhar B. Sonar (2006) in their work, "The Role of SHGs in Women Empowerment - study on selected SHGs promoted by voluntary organization in Gulbarga District of Karnataka" studies the socio-economic empowerment of women. The socio-economic conditions of the SHG women are increasing to a significant level irrespective of different backgrounds. Earlier they used to be in home and not exposed to the society and were part of the system. Now they can come out and approach the government machinery, conduct meeting, to signature & more importantly have a good amount of money in their hand. SHGs are mostly focused from financial aspects rather social. The fact that self-help groups, are increasingly attracting younger generation, this generation not only needs social and economic empowerment but also needs assertive capacity, freedom from atrocities and a new self image to claim themselves as fully human.

M.A. Lokhande (2008) in his work "Socio-economic impact of micro financing through self help groups in Maharashtra Region observed that microfinance for micro enterprises can be one of the most effective poverty reducing instrument. The need of the hour is to promote more and more microfinance institutions and strengthen them so to provide more service to the needy poor people. These tiny business activities can be started mostly based on local resources. In order to give impetus to micro entrepreneurial activities by poor people in rural as well urban areas, microfinance institutions should be promoted to provide adequate, regular microcredit to the needy entrepreneurs. Microfinance programmes is the most promising strategic weapon for attacking poverty by way of providing development funds to so far neglected target groups.

Stella Mary K. (2012) made a study on Micro Finance and Women Development: A Comparative Study on Socio-Economic Development of Self Help Group Women in Few Districts of Tamil Nadu Region. The study aims at doing a comparative analysis on socio-economic development of Self Help Group (SHG) women under four charitable Non-Government Organizations. It tries to identify the various factors responsible for successful functioning of the groups. It also tries to point out possible hurdles which hamper groups' performance. The study concluded that the performance of SHGs varied from village to village, from districts to districts and NGOs to NGOs. Though there is a similarity in their vision and mission of the four Christian Charitable Institutions (NGOs) but the functioning and working of SHGs differ from NGOs to NGOs. It shows that each NGO is unique in its own way of mobilizing women into this SHG programme, the way training and guidelines are given to women, functioning and working in four villages pertaining to the four districts of Tamil Nadu. Therefore each NGO worked or performed in the best of their ability to help the SHG women to be 'self-sufficient and self-reliant' person in the society.

Mallappa bhimrayya (2014) conducted the work on the topic "Microfinance interventions & poverty reductions-evidence from Gulbarga" in Kalaburagi district. He said that there is sizeable increase in the number of SHG's working in the study area. The empirical results showed that the very poor also started to save small amount of money .there is a striking improvement of income of respondents after joining SHG's as they were engaged in activities like dairy, poultry ,and other petty businesses. The study shows that microfinance market in the block is still a supplier's market and the demand aspects are not so still strong till now to influence the lenders preferences and credit limits. The study shows that there are no economic activities which generate the returns of more that 36% annually and hence even the SHG members are vulnerable to debt traps.

Microfinance institution in Kalaburagi District:-

The total rural population of kalaburagi district is 25,64,000 and it is estimated that the total potential for promotion and saving linkage of 42980 SHGs in the district (potential linked credit plan of kalaburagi district 2015-16).But when kalaburagi compared with other parts of the state lacks behind .The following figure shows the region wise distribution of MFIs in Karnataka.

Region-wise percentage Distribution of MFIs in Karnataka:-

| | |
|-----------------------|----------------------|
| 10% Kalaburagi –North | 29% Mysore- South |
| 24% Belgaum –North | 37% Bangalore- South |

As shown above in the Karnataka sample, as far as overall Scale and Penetration are concerned, the MFI presence was much larger in the South of Karnataka than the North; which is (maybe not unexpectedly) in line with the greater average economic development and prosperity of South. Similarly, when compared the four different regions of Bangalore, Mysore, Belgaum and Kalaburagi, it was the economically least developed Kalaburagi that lagged

significantly behind the other three with only 10% of the total MFI presence in Karnataka while Kalaburagi has 18% of the total population of Karnataka. This is a questionable part for the regulator. The case of Kalaburagi begs attention. Among the four regions of Karnataka it very clearly stands out in terms of its low economic development and overall levels of outreach, It mandates the microfinance model to innovate on several fronts to address issues of less favourable income generation opportunities on one hand and higher service delivery costs on the other. But, encouragingly, the current data shows that the Kalaburagi portfolio participating MFIs has the highest share of poor households. It could be that it is a sheer co-incidence, or MFIs indeed have stronger targeting in Kalaburagi compared to other areas, or simply that it is an effect of Kalaburagi having a large fraction of the poor in its population.

Social Empowerment:-

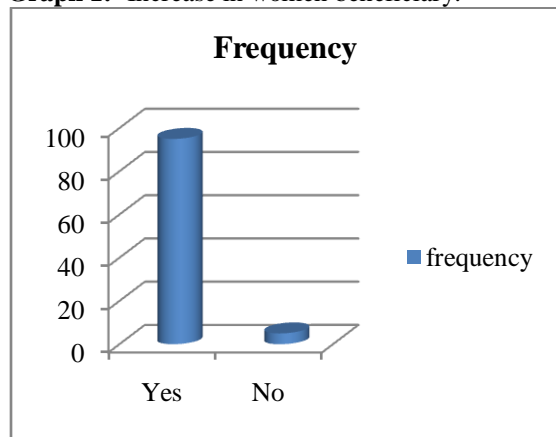
Gandhiji said that women are the companion of men, gifted with equal mental capacities. She has the right to participate in the minute detail of the activities of life and she has a right of freedom and liberty with man. But today in India with special reference to the villages, we see that by sheer force of a viscous systems even the most ignorant and worthless man have been enjoying a superiority over women which do not deserve and ought not to have. We can however, see that the trends have changed to a great extent with more and more women coming out and competing with men in many spheres. Constitutionally and legally men and women are equal. In real practice however, women still finds a secondary place. Example of inequalities galore in respect of women –men birth rate, education and participation in matters of financial and political. Atrocities are perpetrated on women. She is viewed not as human being but a delectable thing. Efforts are being made to change this situation and bring about a stage where men and women are viewed equally. Many schemes are being implemented for equal education and equal opportunities of employment so that, women would have equal rights. Consequently there is seen some progress in this regard as there is increase in her presence in banks, gram panchayats and government sectors. There is an increase in her social status. However this process is slow to get a boost as mindset of society as a whole should change.

Social empowerment is a gradual process. It is a cumulative effort of economic and political empowerment. Social empowerment means that women should get an important place in her family and society and should have right to enable her to make use of available resources. Social interaction with outsiders and assertiveness to fight against injustice and problems, expression of views in the family as well as in groups etc. Without social empowerment it is difficult to achieve economic and political empowerment. (Cheston and Kuhn) highlight that women in a group often value non-economic benefits of programme such as social network, Self-esteem, respect from others in community as much as they value credit. The activities of SHG's can have significant impacts on the way that of their community functions. From the study it was found that woman along with her group confronted panchayat to put a ban on alcohol, another group came together to construct an irrigation system in order to be able to cultivate the land and manage the water in rainy season. Another example was when Dengue fever spread in their village, the sarpanch organised the Women's SHG in order to supply information and to carry out disease –prevention work. Studies have shown that domestic violence and alcohol, abuse by husbands have decreased due to activities of SHG's in villages because they have changed boundaries of what can be considered private matters is now under public scrutiny. Domestic violence was also a problem where in the beginning women would sympathize but not take any action. But after joining Microfinance groups many women collectively took action against violence and helped women to speak against it. In a study of a BRAC project (Chowdhary and Bhuiya 2004) found that violence against women actually increased when women joined the programme, as not all men were ready to accept the change in power relations and so resorted to violence to express their anger but there was a decrease overtime as members because of their increased awareness, reported back to the group and got support. In Kalaburagi district also, the awareness level of Self help groups is increasing day by day. It needs to be recognized that there are MFIs active in Kalaburagi and reaching the poor in an important manner. From the field survey when question was raised to microfinance institutions whether there is an increase in women beneficiaries in their institutions the following responses were given which is shown in the table -1 below.

Table 1:- Increase in women beneficiary.

| Opinion | Frequency | Percentage |
|----------------|------------------|-------------------|
| Yes | 95 | 95 |
| No | 5 | 5 |
| Total | 100 | 100 |

Source-response from microfinance officials

Graph 1:- Increase in women beneficiary.

From the above table-1 it can be observed that 95% of respondents said that there is an increase in women beneficiary in their institute every year and 5% of them disagreed to the above. It can be observed from the above that women beneficiaries are coming out from their traditional and social barrier.

Women's groups have emerged as dynamic, articulate constituency enabling them to work together in collective agency. Self-help groups have facilitated the formation of social capital, where people learn to work together for a common purpose in a group or organization. World Bank assumes that increasing women's access to micro-finance services will lead to individual well-being, economic empowerment, social and political empowerment. It provides little opportunity for client participation, group self-management or autonomy. There are records of women in SHG coming together and taking action on issues which concern entire villages and communities in attempts to improve the local services and community infrastructure in planning and management of resources (Sinha.F) .

Many programmes were launched for women in Kalaburagi district also. Stree shakti programmes played important role. It acted as a platform for women to speak out. To know the extent of social empowerment that the respondents have achieved, the researcher interacted with women beneficiaries and came to know that, respondents were able to raise their voice in households, villages and also in communities as they worked together without the difference of caste and religion.

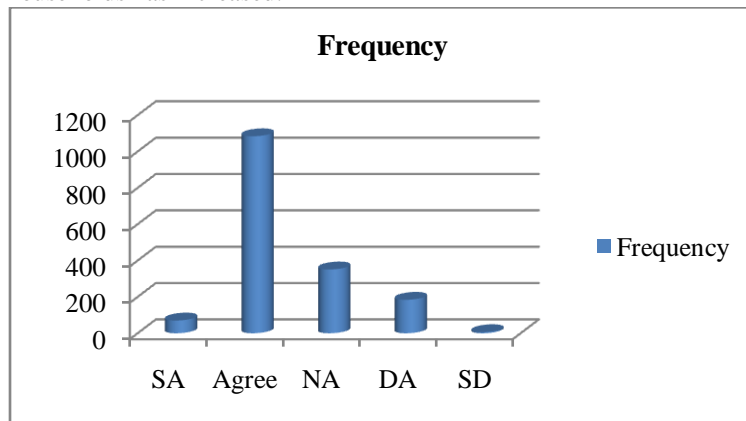
Table 2:- Opinion for statement showing whether Self expression-decision making in community, village & households has increased.

| Opinion | Variable | Ratings | Total frequency | Percentage | Cumulative |
|--------------|-------------|---------|-----------------|-------------|------------|
| SA | 14 | *5 | 70 | .03 | 0.03 |
| Agree | 271 | *4 | 1084 | 0.54 | 0.57 |
| NA | 117 | *3 | 351 | 0.23 | 0.80 |
| DA | 92 | *2 | 184 | 0.18 | 0.98 |
| SD | 6 | *1 | 6 | 0.02 | 1.00 |
| Total | 1695 | | | 1.00 | |

Attitude score $1695/500=0.34$

Source-response from women beneficiaries

Graph 2:- Opinion for statement showing whether Self expression-decision making in community, village & households has increased.



With reference to table no 2 from the above calculation, it shows that women beneficiary agree that their Self expression and decision making power has increased in community, village & households after joining microfinance. Empowerment has thus helped women to realize their identity, capability, strengths and power. They also have greater self-confidence and awareness of their rights, are more assertive and more vocal in mixed forums. Empowerment for women also means being able to overcome shyness and to talk and act confidently.

Association with SHG has made them to increase their self confidence level that helped them in exchange of ideas and participation and support from group members made them to express their views in community. It was also noticed that the villagers accepted that, the work the respondents were undergoing was useful to the society as whole. The table -3 shows the above statement.

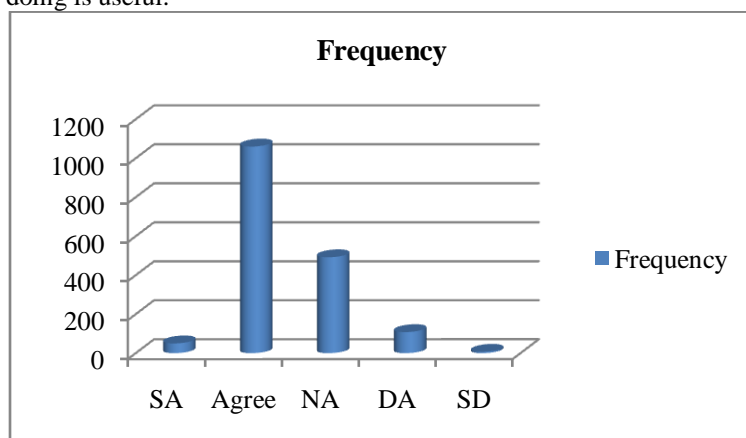
Table 3:- Opinion for statement showing whether there is general acceptance in village that the work women are doing is useful.

| Opinion | Variable | Ratings | Total frequency | Percentage | Cumulative |
|--------------|-------------|---------|-----------------|-------------|------------|
| SA | 10 | *5 | 50 | 0.02 | 0.02 |
| Agree | 265 | *4 | 1060 | 0.53 | 0.55 |
| NA | 164 | *3 | 492 | 0.33 | 0.88 |
| DA | 54 | *2 | 108 | 0.11 | 0.99 |
| SD | 7 | *1 | 7 | 0.01 | 1.00 |
| Total | 1717 | | | 1.00 | |

Attitude score $1717/500=0.34$

Source-response from women beneficiaries

Graph 3:- Opinion for statement showing whether there is general acceptance in village that the work women are doing is useful.



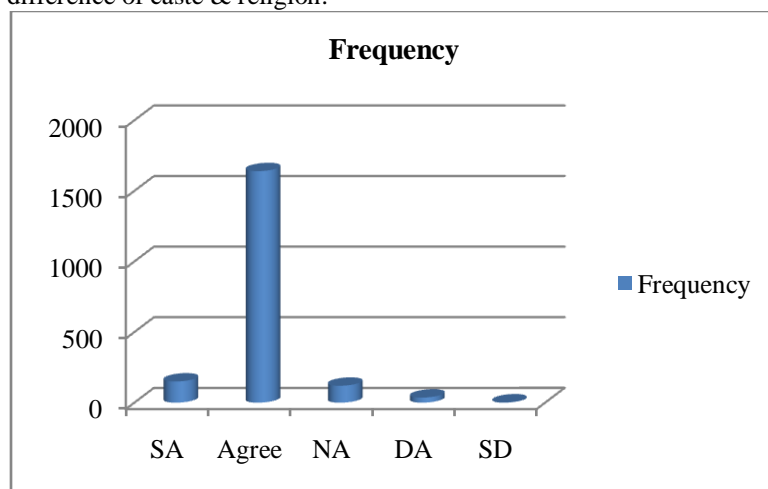
From the above likerts analysis it is seen that, Women agree that the work what they are doing is been generally accepted by the villagers. Here women were able to manage household economically along with increase in decision making capacity. This had a great impact in their community also. This made them to get attention from community with pride. The objective of formation of group was to develop and empower. Respondents focussed only on their activities. Nevertheless they mattered with any difference in economic level, region ,caste and religion. The detail of this can be seen from the statement made in table -4.

Table 4:- Opinion for statement showing whether respondents are able to work together as women without the difference of caste & religion.

| Opinion | Variables | Ratings | Total frequency | Percentage | Cumulative |
|--------------------------------|-------------|---------|-----------------|-------------|------------|
| SA | 30 | *5 | 150 | 0.06 | 0.06 |
| Agree | 410 | *4 | 1640 | 0.82 | 0.88 |
| NA | 40 | *3 | 120 | 0.08 | 0.96 |
| DA | 18 | *2 | 36 | 0.03 | 0.99 |
| SD | 2 | *1 | 2 | 0.01 | 1.00 |
| Total | 1948 | | | 1.00 | |
| Attitude score $1948/500=0.39$ | | | | | |

Source-response from women beneficiaries

Graph 4:- Opinion for statement showing whether respondents are able to work together as women without the difference of caste & religion.



Kalaburagi district is one of the districts having sizeable population and downtrodden communities and impact of microfinance on their life has several social and economic implications. To know the ground level fact statement was framed and the viability of the statement was measured based on the opinion from the respondents. Therefore from the above likerts analysis to the statement it can be seen that most of women beneficiaries agree that they are able to work together without the difference of caste & religion. SHG consisted of members from different community and caste. The intention of women beneficiary to join the group was to improve themselves socially and economically, this made them to work together in group. Women's involvement in SHGs has helped them assert their individualism as women with commonality of interests. They have carved out an identity above caste or religion. This self-perception comes about from women's own shared experiences and from stances and images forced on them by the community. The women belonging to SHGs of all castes assemble together although customarily they have been debarred from doing so. Also, as a result of membership of SHGs, women of different ages and castes take part in village affairs. Discuss about their well being, their income, saving etc. Savings provide women with a means of building up an asset base. women themselves often value the opportunity to be seen in making a greater contribution to the household well- being giving them greater confidence and sense of self-worth. There have undoubtedly been women whose status in the household has improved, particularly where they have been successful entrepreneurs. Even where income impacts have been small, or men have used the loan, the fact that microfinance programs has thought women worth targeting and women bring an asset into the household may give some women more negotiating power. The same was observed from the field survey, the confidence level to

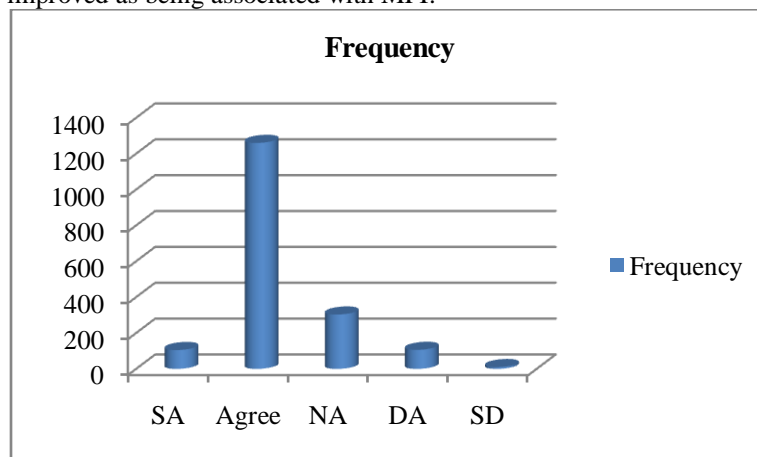
manage household and business activities had improved after joining SHG which can be seen in the analysis made in the table-5 below.

Table-5 : Statement showing the confidence level to manage house hold & business activities has improved as being associated with MFI

| Opinion | Variables | Ratings | Total frequency | Percentage | Cumulative |
|--------------------------------|-----------|-------------|-----------------|-------------|------------|
| SA | 21 | *5 | 105 | 0.04 | 0.04 |
| Agree | 315 | *4 | 1260 | 0.63 | 0.67 |
| NA | 101 | *3 | 303 | 0.20 | 0.87 |
| DA | 53 | *2 | 106 | 0.11 | 0.98 |
| SD | 10 | *1 | 10 | 0.02 | 1.00 |
| Total | | 1784 | | 1.00 | |
| Attitude score $1784/500=0.36$ | | | | | |

Source-response from women beneficiaries

Graph 5:- opinion of Statement showing the confidence level to manage house hold & business activities has improved as being associated with MFI.



From the above calculation it is seen that women agree that their confidence level to manage house hold & business activities has improved after being associated with Microfinance institutions. Women in groups developed 'Power within', enabling them to articulate their own aspirations and strategies for change, 'Power to', enabling to develop the necessary skills and access the necessary resources to achieve their aspirations.

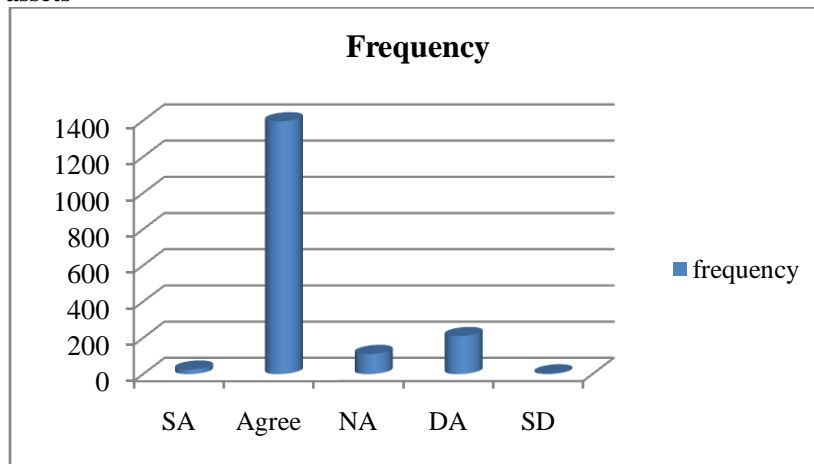
Microfinance is helping the poor to avail of and create opportunities for economic growth. In India microfinance has fuelled the efforts of rural development, women empowerment and wealth generation by providing small-scale savings, credit, insurance and other financial services to poor and low-income households.

In kalaburagi district also the Financial inclusion with respect to microfinance has increased and from the field survey with reference to table -1, the no of women beneficiaries were increasing year by year. This in turn served their purpose of savings and acquisitions of assets that can be seen from analysis made in the table -6 below.

Table-6: Statement showing Access to MFI has served the purpose of savings & Acquisition of assets

| Opinion | Variables | Ratings | Total Frequency | Percentage | Cumulative |
|--------------------------------|-----------|-------------|-----------------|-------------|------------|
| SA | 5 | *5 | 25 | 0.01 | 0.01 |
| Agree | 349 | *4 | 1396 | 0.70 | 0.71 |
| NA | 37 | *3 | 111 | 0.07 | 0.78 |
| DA | 105 | *2 | 210 | 0.21 | 0.99 |
| SD | 4 | *1 | 4 | 0.00 | 1.00 |
| Total | | 1746 | | 1.00 | |
| Attitude score $1746/500=0.35$ | | | | | |

Source-response from women beneficiaries

Graph-6 :Opinion of Statement showing Access to MFI has served the purpose of savings & Acquisition of assets

From the above calculation it can be observed that most of the women beneficiary agree that access to Microfinance institutions has served the purpose of their savings & Acquisition of assets to some extent.

Some evaluations paint a positive picture of the impact of credit programs on women's lives (Kabeer 2001). Access to savings and credit can initiate or strengthen a series of interlinked and mutually reinforcing 'virtuous spirals' of empowerment .women can use savings and credit for economic activity, thus increasing incomes and assets and control over these incomes and assets (Mayoux, 2000).

The findings of few studies indicate that social attitude of women and the members of her household also matter for empowerment. Where she expects some respect from society as results from political sphere shows that women's group are more involved in solving community issues. On the other side women to some extent would like to participate in political activities. Inspired from NGO's there are currently an increasing number of cases of women who have started to contest in elections, although their numbers are too small. kudos to SHGs, Microfinance has a long way to go.

Conclusion:-

Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well being. Though kalaburagi district is so called the backward region with lots of traditional barriers, the participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects. There are many examples of how self-help-groups have supported the development of women's issues, the economy and the flow of information in the village. Women beneficiaries have a long way to run. This empowerment cannot be transformed or delivered it must be self generated such that, it enables those who are empowered to take control over their lives. As cited by Karl Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control, and to transformative action.

In a nut shell, it can be pointed out that micro finance has contributed considerably for the empowerment of women in the district. They are highly empowered in their family they are more confident when in groups . Their family members understand co-operate with them. They are able to get the work done easily in government authorities and they were able to save and spent more for their children's education and for domestic purposes. The most important part is that they are Independent; they are not depending on their family members for money and to take decisions in the household.Thus from the study it can be concluded that Self help groups have contributed a lot in social empowerment of women in Kalaburagi district.

Thank you

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