

# Empowering women through the Self-Help Group Bank Linkage Programme as a tool for sustainable development: lessons from India

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**Abstract** The purpose of this study is to look at India's experience in using the Self-Help Group Bank Linkage Programme as a core development strategy aimed to empower women. Self-help groups are seen as socially active groups that can facilitate a government's plans towards achieving the sustainable development goals. Today, the Self-Help Group Bank Linkage Programme is the largest microfinance programme globally, covering more than 10 million self-help groups. This article uses descriptive analysis to provide an overview of India's experience. It focuses on how the program contributes to sustainable development by asking how the Self-Help Group Bank Linkage Programme leads to the empowerment of rural women, the challenges faced in its implementation, and the initiatives implemented in India to sustain the programme. This is followed by a quantitative analysis of the economic sustainability and the equality status by measuring the programme's progress and the disparity between regions in the last decade. India's experience shows that the Self-Help Group Bank Linkage Programme can empower women, facilitate entrepreneurial activities, enhance confidence and trust, provide technical skills and market access. Those are part of sustainable development goals and increase sustainable livelihood.

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## Introduction

The Self-Help Group Bank Linkage Programme (SHG-BLP) is a platform that can be used to introduce social, economic, and political change. Self-help groups (SHGs) are socially active groups that can facilitate a government's plans to achieve the sustainable development goals (SDGs) such as no poverty, zero hunger, achieving gender equality and empowering all women, inclusive economic growth and reduce inequality. SHG-BLP brings innovative solutions that go beyond microfinance to encompass other development challenges such as education and training (Fernandez, 2006), health (Chandrashekar *et al.*, 2019), entrepreneurship (Baily, 2013), grassroots political participation (Nayak, 2018), and social capital (Desai & Olofsgård, 2019). India's experience of forming and supporting the SHG-BLP has been developed since 1992, when the National Bank for Agriculture and Rural Development (NABARD) started it as a pilot programme.

There is a large body of literature that looks at SHG-BLP in India from different angles. A large part of the research was conducted as case studies to assess the effectiveness of these groups and how participation in SHGs could change participants' situations. Other research aimed to highlight the factors affecting SHGs' efficiency and the roles of different stakeholders in promoting and maintaining these groups in specific contexts. This article, however, provides an overview of India's experience in using the SHG-BLP as a development tool towards empowering women. The rest of the article is organized as follows: first, a literature review that explains the group's formation and the debate about the usefulness of the intervention. Next, the paper discusses the contribution of the SHG-BLP to social sustainability by first discussing what makes it a powerful tool for empowering women. Then, the article identifies the issues that can affect the success of this model, as found in the literature. This is followed by the initiatives that have been implemented in India to sustain SHG-BLP. In addition, a quantitative analysis was conducted to look at the programme's economic sustainability by analysing the progress in the last decade and the equality issue by discussing the disparities between regions in terms of the share of SHG-BLP and the average loan amount. Then a conclusion in the last section.

## Literature review

Basically 'SHG is a small informal group of ten to twenty members who are homogenous with respect to social and economic background and come together voluntarily to promote saving habits among members and for a common cause which is to raise and manage resources for the benefit of group members' according to NABARD. These groups were first initiated

by an NGO named MYRADA in 1984–1985. They had emerged during the same period when the ‘Grameen Bank’ became a formal bank in Bangladesh after the success of Mohammad Yunus’ microfinance initiative in 1976 (Nayak, 2018). In India, various development programs to achieve the SDGs are designed to be delivered at the SHG level as a ‘multi-sector’ platform. Because SHGs aim to empower women, they contribute to achieving SDG 5 (achieve gender equality and empower all women and girls), which, in turn, is a tool to achieve other SDGs (Dash, 2019).

SHG-BLP was born when NABARD conducted a pilot project in collaboration with non-governmental organizations (NGOs) in 1992 that promote the linkage of 500 SHGs to banks to provide formal financial services (Akoijam, 2012). Later in 1999, the government of India adopted SHG-BLP as a core development strategy with the aim of ‘organizing women into SHGs to mark the beginning of a major process of empowering women’ (Quiroz-Niño & Murga-Menoyo, 2017). At a later stage, SHG-BLP was associated with various development programmes (Gupta *et al.*, 2020). Then in 2011, India adopted the SHG-BLP as part of its federal poverty alleviation programme and as a secondary approach to integrating health literacy services for rural women (Niyonsenga *et al.*, 2020).

The SHG-BLP is an Indian innovation that makes partnerships between three agencies: SHGs, formal banks, and NGOs (Tripathi, 2014; Aluru, 2010). SHGs facilitate collective decision-making among the poor by promoting ‘doorstep banking’. Banks work as wholesalers of credit. NGOs work as organizers and facilitators to build the SHGs’ capacity and women’s social capital (Aluru, 2010; Akoijam, 2012). To connect the SHGs to banks, NGOs started to promote SHGs among rural women, organize them into homogeneous groups and educate the members about group rules and bookkeeping requirements. In this stage, the group saves a regular amount as decided by the members. The savings can be used as small loans distributed to members at a low-interest rate. After seven months, the women become more experienced in managing financial resources and building financial discipline. They prove it through bookkeeping which banks consider as collateral.

NGOs continue to nurture, support, and train the SHGs to start their income-generating activities (D’Souza, 2010). NGOs also help in building SHGs’ social capital by networking the SHGs to form clusters. These clusters are then connected to become a federation which is a formal institution, unlike SHGs, and have elected leaders. These federations have higher bargaining power (Dash, 2019) and become supporters of the SHGs instead of the NGOs after three years. Federations make the SHG-BLP programme sustainable and can stand on its own. Figure 1 shows the NGOs’ role in SHG-BLP (D’Souza, 2010).

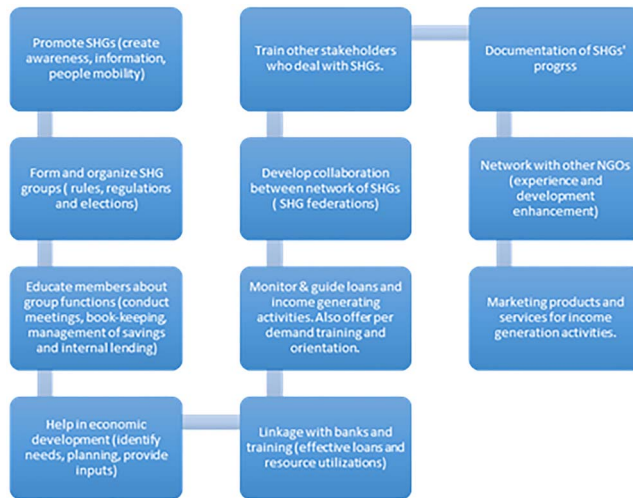


Figure 1 NGOs' tasks. Source: constructed by authors from D'Souza (2010).

The benefit of SHG-BLP is that in addition to meeting women's financial needs in rural areas, SHG-BLP strengthens these women's capacity, thus leading to their empowerment (Sundaram, 2012). For example, a survey by Rajeev *et al.* (2020) showed that women participating in SHG-BLP were aware of the non-economic benefits of the program, such as self-confidence and improvement of social status. Active participation and rotation of responsibilities that are compulsory under SHG-BLP result in improving their ability to express their views domestically and outside and facilitate their mobility (Rajeev *et al.*, 2020). The majority of women surveyed described becoming more confident in dealing with government officials and financial resources as an important gain from SHG-BLP, which is unique to the programme (Rajeev *et al.*, 2020).

However, the program has been under extensive debate about its effectiveness, especially after Andhra Pradesh's microfinance crisis.<sup>1</sup> For example, Taylor (2011) argued that stakeholders of SHG-BLP have different objectives that sometimes contradict each other. For example, NGOs aim to increase women's collective power and build their social capital. In contrast, the government supports SHGs to reduce the transaction costs involved in financing rural women. Grassroot SHGs, on the other hand, look at the model as a platform to claim their rights, access to resources and information, identity, justice, and political participation (Jakimow & Kilby, 2006). These differences could lead to stress among SHGs and an

1 The suicides of a number of rural borrowers.

adverse effect on empowerment when the government imposes a top-down development model. The top-down model further constraints the already disempowered women, reducing individuals' ability to realize and pursue their interests (Jakimow & Kilby, 2006).

Another criticism is that SHGs could lead to further social differentiation by excluding members who default their loans and the spread of fear from social stigma due to default, as Taylor (2011) argued. Regarding economic empowerment, Guérin *et al.* (2015) argued that poor and marginalized groups are less able to start entrepreneurial activities due to the social constraints and established market relations that constrain them more than other groups leading to further exclusion. According to Jakimow and Kilby (2006), ignoring the broader social constraints, SHGs put all the burden of empowerment on people who are less able to do so.

However, recently, Anand *et al.* (2020) tried to answer why women are increasingly participating in SHGs when empirical research shows that microfinance does not help increase incomes. They concluded that SHG participation results in significantly higher capability due to increases in quality of life compared to non-members, and this benefit becomes more pronounced with longer periods of participation. Unlike other measurements that only focus on the increase in income or household decision-making, the capability indicators measure several aspects of life quality: risk of future assault and discrimination, freedom of expression, and family support. Hence, the authors suggested that human development resulting from training, regular meetings, financial education, health programmes, and civic participation is essential, so SHGs are not only about microfinance. Moreover, Brody *et al.* (2016) conducted a systematic review for studies between 1980 and 2014. They concluded that SHGs are positively related to economic, social, and political empowerment.

Given these debates, this article argues that SHG-BLP has multiple faces that work together and should not be looked at separately as an endpoint. Hence, the article follows Jakimow and Kilby (2006) in defining empowerment as the 'process of removing constraints' instead of an endpoint. Accordingly, 'women's empowerment' is reconceptualized to 'empowering women', which is defined as 'the reduction or removal of constraints that reduce women's ability to pursue their interests' (Jakimow & Kilby, 2006). Hence, governments should work for 'empowering actions' through the gradual removal of constraints. Rowlands (1997) explains that empowerment has personal, close relationships, and communal dimensions. It entails cultivating a sense of self, personal confidence, capacity, the ability to negotiate and affect the nature of the connection and the decisions made within it, and collaborating to achieve larger results. In summary, internalized oppression and unhealthy competition will be undone in this

process, where signs of women being empowered are when they participate in development programmes—by taking part, making plans, having a role in decision-making, and negotiating deals (Rowlands, 1997).

In this regard, SHG-BLP, as an Indian innovation, plays this rule of empowering actions by providing financial inclusion in a more sustainable way and a social vehicle by organizing rural women into homogeneous groups. Given the uniqueness of this program and that most studies are case studies, this article investigates the literature differently to generalize the lessons learned from India and guide policy in other developing countries. Hence, this study looks at India's experience from four directions: First, by discussing how SHGs empower women. Second, by analysing the main challenges for the program found in the literature. Third, by looking at some solutions developed in India to sustain the program. Fourth, by analysing the financial part of SHG-BLP and its progress in the last decade.

## Method and data

In this article, SHG-BLP as a tool for sustainable development is assessed in terms of social and economic dimensions. In the literature, social sustainability has three components: representation mechanism (indicated by participation in the decision-making process of grassroots development initiatives), collective state (indicated by group membership, trust, family ties, crime-free environment), and individual access (to education, health care, job, better housing, food) (Baffoe & Mutisya, 2015). All these lead towards the enhanced empowerment of women. The article also looks at the way that SHG-BLP contributes to SDGs such as SDG 1 (end of poverty), SDG 2 (end of hunger), SDG 5 (achieve gender equality and empower all women and girls), SDG 8 (promote sustained, inclusive and sustainable economic growth), and SDG 10 (reduced inequalities). To recognize these themes, the article uses a descriptive analysis of the reports and literature review materials.

For the economic measurements, the article uses a trend analysis of SHG-BLP's progress in India during the last decade (2010–2020). Following Tripathi (2014) and Kumra and Sharma (2018) in using averages, percentages, and the annual compound growth rates (CGR) to evidence increase in loans, income and savings, which are measures of economic aspects of sustainable development (SDG1 & SDG10). Linkages with the formal sector, namely commercial banks (CB), regional rural banks (RRB), and cooperative banks, are analysed in terms of credit and saving to highlight the banking sector's role as an essential player in the partnership for development (SDG17). This is followed by an analysis of spatial differences in terms of the share of SHG credit-linked accounts and the average loan amount provided to the groups

to highlight more on the financial inclusion capability and the equality of the model (SDG 10). This will show further evidence of enhanced women's empowerment within their family, community, and economy. Those data are collected from NABARD's annual reports from 2010–2011 to 2019–2020. Numbers are in Indian Rupees.

### *Social sustainability*

**How SHG-BLP works towards empowering women?** Scholars disaggregate power into four types in the development field, namely 'power over', 'power to', 'power within', and 'power with' (Mathie *et al.*, 2017). 'Power over' refers to the traditional meaning of control and domination of few people. 'Power to' refers to 'the new possibilities or actions that can be created without using relationships of domination' (Mathie *et al.*, 2017). 'Power within' refers to a person's sense of their capacity and self-worth (Mathie *et al.*, 2017) by focusing on an individual's psychological aspects of inner strength (Dulhunty, 2020). 'Power with', however, refers to the 'relationships and possibilities that can emerge when people collaborate' (Mathie *et al.*, 2017). The power of solidarity has long been activated in social movements and can be found within and across differences within extended family groupings, class, caste, ethnic, gender, and age differences (Mathie *et al.*, 2017). 'Power with' form the basis of successful collective actions. At the same time, the successful collective action feeds up into 'power with' through greater trust (Rowlands, 1997), which significantly improves household welfare (Nayak, 2018).

Power dynamics and economic power are widely debated in the literature (Dulhunty, 2020). Although power dynamics are the basis of feminists' discussion, which looks at empowerment as holistic, neoliberal theories focus on individualism and economic values in the empowerment process (Dulhunty, 2020). The focus on individualism empowerment alone is criticized by advocates of 'power with' who argue that 'an individualistic conception of empowerment can fail to recognize social constraints and connections that either limit or enhance empowerment (Dulhunty, 2020). Dulhunty (2020) emphasized that "power with" through the collective action of SHGs is critical for empowerment to overcome the 'oppressive power relations that disempower individuals.' It is particularly crucial for isolated women who live in geographic areas with restrictions on women's mobility, difficulties in getting information and networking opportunities, and weak government service.

The importance of collective action and outside relationships manifests itself in the Dulhunty (2020) study conducted in West Bengal. The women investigated conveyed that they were significantly isolated before belonging

to SHGs, and they described their experience with SHG membership as 'extremely important'. The investigation showed that women belonging to SHGs are engaged in collective actions to demand their rights or stand against social norms, discrimination, and domestic violence. According to Nayak (2018), SHGs are the only prominent tool available to women in many parts of Indian to act collectively.

SHG-BLP, in this regard, works through several power dimensions such as 'power with' through the collective actions and individuals' empowerment through microfinance. Microfinance through SHGs-BLP aims to improve the economic situation and promote entrepreneurship among rural women, which leads to increasing women's bargaining power leading to the individuals' empowerment. Besides, SHG-BLP promotes complex aspects of development that contribute to members' capacity and well-being, such as training programs in accounting, leadership, self-realization, confidence, decision-making, and dealing with banks and government officials (Nagaranjan & Ponnusamy, 2019). Accordingly, SHG-BLP is a 'community-based finance' and self-governing domestic institution which acts as a mechanism to strengthen the community through 'collective action' and enable women to acquire power (Quiroz-Niño & Murga-Menoyo, 2017).

In this context, Baily (2013) affirmed that empowerment is dynamic and can be manifested in many different ways; hence, it is difficult to extract all the different aspects separately. However, Brody *et al.* (2016) analysed those pathways in India's context using the theory of change. Figure 2 below is the outcome of an evidence-based and mixed-method systematic review of studies conducted between 1980 and 2014 on the effect of SHGs on women's empowerment and how SHG participants perceive this experience, as developed by Brody *et al.* (2016). The figure shows that the process of empowerment in the SHGs model happens at multiple stages. Access to resources and information and group support could reflect a better financial situation and increased knowledge and confidence in the short run. This leads to medium-run effects such as increased ability to make better life choices, a change in household spending and investment choices, and changes in the nature of female participation in society. In the long run, the empowerment is reflected by participants' ability to transform choices into actions and awareness of their personal and political rights, which then lead to the emergence of economic, political, social, and psychological empowerment.

Brody *et al.* (2016) conclude that the positive effects of SHGs on economic, social, and political empowerment go through pathways connected with 'familiarity in handling money, independence in financial decision making, solidarity, social networking, and receiving respect from family members and the broad community. They suggested that there is little evidence



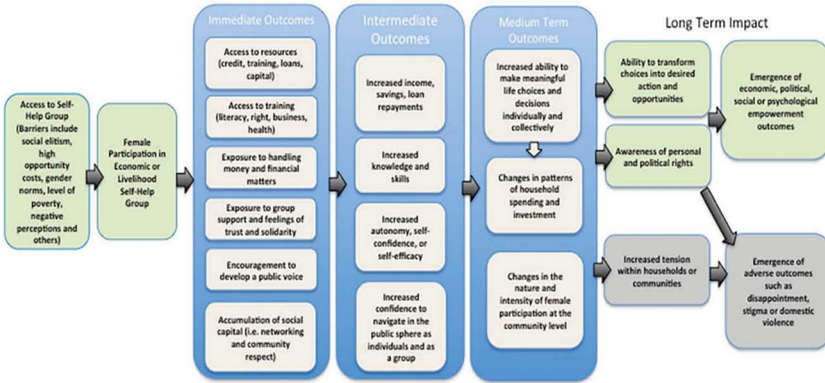


Figure 2 The theory of change developed by Brody *et al.* (2016).

for adverse effects that reduce members' empowerment. They also found positive effects of SHG on economic and political empowerment, family size choice, and mobility, which are parts of social empowerment.

The rest of this section highlights some evidence for some aforementioned long- and short-run effects. For example, Nagarajan & Ponnusamy (2019) found that 75 percent of 125 women investigated had the opportunity to occupy a leadership position for six months to three years. Those who served more than six months developed into entrepreneurs. Banerjee and Ghosh (2012) highlight the significant impact of training on women's empowerment. They concluded that SHG members who went through training programmes are 'more likely to be both empowered and employed'. Ahmad (2017) found that becoming a member of an SHG allows women new opportunities to access information, improve their awareness in various aspects such as their rights, health, nutrition, family planning, self-confidence, self-respect, and increase their mobility. Quiroz-Niño & Murga-Menoyo (2017) suggested SHGs to encourage the adaption of new norms, practices, and behaviours through peer pressure and commitment mechanisms.

However, the Indian experience in implementing SHG-BLP suggests that empowerment is not automatic, and various issues could arise. These issues will be discussed in the next section.

**What are the challenges faced when implementing the SHG-BLP?** To answer this question, three themes were found in related literature, namely equality and social challenges, economic challenges, and internal issues.

*Equality and social challenges:* Growth with equality requires that all people in need are included, and no one is left behind. However, the complication of social relations and society's characteristics may require a special design for

designated programmes. For example, in India, researchers found that not all of the poor are equally included in SHG-BLP. Those who are on the upper level of poverty are more likely to be a member of SHGs, whereas those who are the poorest are less likely (Reddy & Maliki, 2011; Brody *et al.*, 2016), with the exception in programmes where the mandatory condition is to prioritize the poorest (Reddy & Maliki, 2011). Baily (2013) found that women who are most marginalized in the community continue to be denied opportunities to participate in SHG activities. One reason for such disadvantage is the lack of assets and awareness of their rights (Torri, 2012).

In communities with conservative gender norms, such as in Odisha, SHG membership negatively affects subjective well-being because of higher identity losses in those communities, according to de Hoop *et al.* (2014). This development policy may work against women's needs if the social context is not considered (Torri, 2012). For example, in a complex sociocultural society like Tamil Nadu, Torri (2012) found that the inherent social and cultural inequality practised gives the group leader the right to decide, forcing the disadvantaged members to obey. Hence, we should not assume that members will behave in 'a cooperative manner irrespective of local heterogeneity within the community' as mentioned by Torri (2012). Thus, policies should keep in mind the specific contextual requirements instead of being restrictive (Torri, 2012).

The balance of power in a society should be carefully addressed in the policy design. According to Baily (2013), SHGs change the role of women in the household. Accordingly, this intention changes men's role in society, an element not often considered in empowerment programmes. Hence, in societies with limited resources and high poverty levels, neglecting the impact of women's changing role in society further 'complicates the situation' (Baily, 2013). Additionally, suppose the women involved receive no support from their households. In that case, a new set of responsibilities will only be added to their daily work, increasing their burden and disabling them from active participation in the group (Baily, 2013; Nayak *et al.*, 2019).

In communities with high levels of male domination and where women's autonomy and physical mobility are restricted by gender inequality, it becomes more complicated for women to participate in public forums (Torri, 2012). However, Males are 'both willing to encourage participation as long as there are some returns to the family and community' and subscribe to the notion that 'without male permission, there would not be female participation in such programmes' (Baily, 2013). It is also important to note that, in places where women have no financial awareness, only males in the family use loans and take the responsibility of repaying them, leaving no effect on women or even adverse effects if they do not pay the loan on time (Nayak *et al.*, 2019). This problem could lead women to sell their belongings

to pay the instalments, leading to tension in the household, which could spur domestic violence (Nayak *et al.*, 2019).

*Economic challenges:* One of the economic challenges is the low increment in members' income. According to Jain & Tripathy (2011), this intervention focuses on primary sectors in rural areas where economic activities do not result in high-income generation compared to the service and manufacturing sectors. Furthermore, incentives are absent for more 'productive and diversified income-generating activities' in the agricultural sector. According to Sundaram (2012), livelihood activities are growing slower than the fast growth of SHGs; for example, under the SGSY scheme, only one-fifth of the groups have launched economic activities. Other problems include marketing, quality, competition, and knowledge about production (Ahmad, 2017). Torri (2012) highlighted that group-based lending could hinder an individual's entrepreneurship initiative. In addition, social norms and market relations constrain marginalized and vulnerable groups and restrict their ability to participate in market activities (Guérin *et al.*, 2015).

*Internal issues:* One of the internal issues is related to the mechanism of collective action within the group setting, such as the lack of self-motivation and awareness amongst some SHG members about the programme's potential. For example, Huma and Hasan (2017) found that nearly two-thirds of the SHG members—the study involved 15 SHGs—joined because their friends are in SHGs. They highlighted that most members lacked the necessary knowledge about SHG benefits and its transformation role. Another issue is that group dynamics could break down and cause mistrust among members. However, SHGs are only effective if the group has developed enough trust and solidarity (Dulhunty, 2020). Other issues highlighted by NABARD include bookkeeping quality, lack of transparency, quality issues in the groups' formation, lack of accurate history of members, and limited capacity of banks. Jain and Tripathy (2011) suggested that weak SHG performance, low financial base, and irregular 'inter-loaning' among members are bottlenecks hindering a group's success. D'Souza (2010) suggested that quality issues happen due to the short period of grants NGOs receive, leading NGOs to work on a 'limited target-based approach' by focusing on numbers instead of quality.

**What solutions can be adopted to sustain the SHG-BLP?** India's experience is evolving because the government constantly adopts new initiatives to sustain SHG-BLP. Some of the main initiatives will be discussed below:

*SHG promoting institutions (SHGPI):* SHGPIs play a significant role in organizing women into SHGs, linking them to formal banks, and building groups' and other stakeholders' capacity. The quality of group formation and the nurturing process depend on these SHGPIs' quality. NABARD

provides financial supports to SHGPIs, including NGOs, the services of individual rural volunteers, RRBs, cooperatives, and farmer clubs (Aluru, 2010).

*Support for all stakeholders:* To maintain stakeholders' motivation and awareness, NABARD conducts large-scale capacity-building programmes for officials ranging from the lowest level of the hierarchy to the highest level (Aluru, 2010). NABARD also works to spread the SHG-BLP's concept, best practices, and innovation among all stakeholders (Aluru, 2010). It also provides training and education for SHG members and their federations in collaboration with other SHGs facilitators. Besides, NABARD has established a microfinance equity fund. This fund facilitates microfinance and provides 100 percent refinance to traditional banks at concessional interest rates to enhance ground-level credit to SHGs (Kumra & Sharma, 2018; Aluru, 2010).

*Microenterprise support:* A vital initiative taken by NABARD was support for SHG members' livelihood activities through the creation of the Micro-Enterprise Development Programmes (MEDPs) in 2006. These programmes are need-based skills development initiatives to bridge the skills and training gaps of matured SHGs. In 2015, the Livelihood and Enterprise Development Programmes (LEDPs) were initiated to create sustainable livelihood among the SHGs and optimize their skills to increase income and employment. NABARD also provided support to NGOs conducting micro-enterprise development training on technical, managerial, and marketing skills for matured SHGs (Aluru, 2010).

*SHGs federations (SHGF):* SHGFs were first promoted by NGOs and State Governments in the 1990s (EDA, 2006). SHGFs were designed to overcome economies of scale in the SHGs model and facilitate the withdrawal of SHGPI, which makes SHGs self-dependent. They provide the structure that enables women to negotiate with formal institutions and act collectively (EDA, 2006). Generally, SHGF performs financial and non-financial functions, such as better access to funds and marketing (EDA, 2006). The formation of SHGF starts by forming clusters that contain 10–20 SHGs. Then the clusters are linked to form a federation (EDA, 2006).

*Technology adaptation:* A recent development is the digitalization of the SHGs, the project called E-Shakti innovation, which means 'electronic empowerment' (Prabhala & Rao, 2019). NABARD launched E-Shakti in 2015 to spread financial inclusion and help solve transparency problems in SHG-BLP by providing accountable financial and non-financial data. These data are essential to banks and other stakeholders to make quick decisions with less effort, thus increasing their capacity to serve more groups with better quality (Sarmah, 2019).

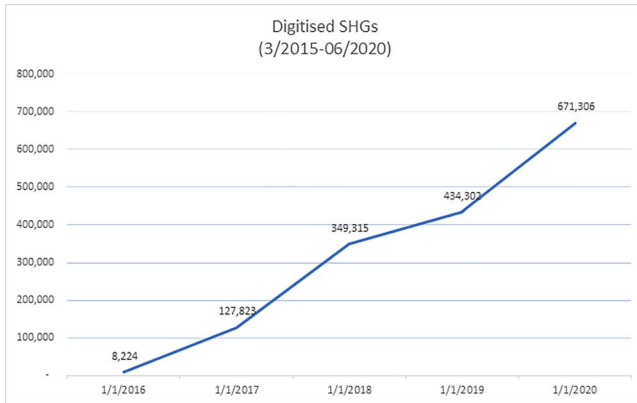


Figure 3 Growth of E-Shakti.

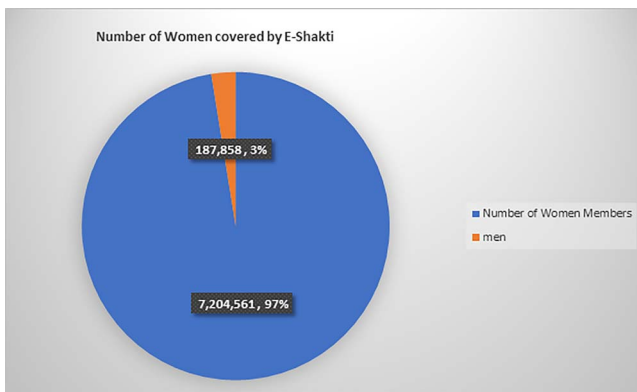


Figure 4 Number of women covered by E-Shakti. Source: Data were taken from the E-Shakti website.

Figures 3 and 4 show the latest development of the E-Shakti project. The figures show that 671,306 SHGs are covered under the programme as in 2020, and 97 percent of members covered are women.

#### *Economic sustainability*

The rural poor's financial needs are generally characterized by being small and irregular in terms of time (Aluru, 2010). Hence, there is a severe gap between the financial need of the poor and the formal banking sector. The benefit of SHG-BLP for rural women lies in combining the flexibility, sensitivity, and responsiveness of informal credit (internal credit and savings between members) with the formal banking's strong technical and managerial capacity (Aluru, 2010; Kumra & Sharma, 2018).

The idea of SHG-BLP is to provide a sustainable way to finance rural women, along with offering other benefits discussed earlier. However, the financial side works as the main reason why these women come together. In India, there are three types of SHG-BLP:

- 1) Banks promote and credit SHGs (5 percent of groups following this model),
- 2) NGOs promote SHGs, and banks credit them (70 percent of SHGs), and
- 3) NGOs promote and finance SHGs (25 percent of SHGs).

Vassallo *et al.* (2019) described these models as a social innovation because they mix profit and not-for-profit organizations. They describe the three types as a for-profit hybrid, a quasi-profit hybrid, and a not-for-profit hybrid, respectively. These hybrid organizations are non-traditional models where the creative actions happen between the 'boundaries between sectors' (Vassallo *et al.*, 2019).

The second model is more common and is achieving higher usage (usage here refers to the size of the financial inclusion sector measured as the outstanding loans for the model relative to local market size) than the other two models (Vassallo *et al.*, 2019). This prevalence is due to the quasi-profit hybrid advantages built in the model that balance social and commercial objectives and optimizes itself in acquiring resources that are further limited for the traditional businesses and charities (Vassallo *et al.*, 2019). Another characteristic of the quasi-profit hybrids is the self-sufficient seeker feature, unlike the charity model that depends only on donors or the commercial businesses that seek profit maximization. Thus, these organizations expect lower profitability but enjoy lower market competition (Vassallo *et al.*, 2019).

However, the second SHG model is not the model for all market characteristics. For example, at the bottom-of-the-pyramid, the third model is more suitable (the not-for-profit model) (Vassallo *et al.*, 2019). The first model is more likely to achieve better outcomes in the bottom-of-the-pyramid with lower levels of social diversity (Vassallo *et al.*, 2019). The discussion above brings a general concept of matching the SHG-BLP type with different market contexts to scale and spread SHG-BLP social innovation.

Given its promised sustainability and wide usage, the second model is discussed below. Note that SHGs that MFIs or NGOs finance are not included.

**Progress of SHG-BLP** *SHG-BLP's saving and credit progress*: The share of SHGs linked with each agency as well as the average savings and overall trend are shown in Table 1 below, followed by the credit side in Table 2.

Table 1 shows that SHG-BLP has grown steadily with a 3.6 percent CAGR between 2010–11 and 2019–20 from 7.5 million to 10.2 million SHGs. CBs alone accounted for 53 percent of SHGs-BLP in 2019–20 and 54 percent

Table 1 Number of SHGs' saving-linked with banks and the average saving per an SHG

Year	Saving-linked													
	Commercial banks			Regional rural banks			Cooperative banks			Total				
	No. of SHGs	% SHG	Saving amount million RS.	Average saving in Rs.	No. of SHGs	% SHG	Saving amount million RS.	Average saving in Rs.	No. of SHGs	% SHG	Saving amount million RS.	Average saving in Rs.	No. of SHGs	Saving amount million RS.
2010–2011	4,323,473	58%	42,301	9784	1,983,397	27%	14,354	7237	1,155,076	15%	13,508	11,695	7,461,946	70,163
2011–2012	4,618,086	58%	41,530	8993	2,127,368	27%	13,001	6111	1,214,895	15%	10,983	9040	7,960,349	65,514
2012–2013	4,076,986	56%	55,326	13,570	2,038,008	28%	15,271	7493	1,202,557	16%	11,576	9626	7,317,551	82,173
2013–2014	4,022,810	54%	66,315	16,485	2,111,760	28%	19,599	9281	1,294,930	17%	13,061	10,086	7,429,500	98,974
2014–2015	4,135,821	54%	66,307	16,032	2,161,315	28%	23,466	10,857	1,400,333	18%	20,826	14,872	7,697,469	110,598
2015–2016	4,140,111	52%	90,339	21,820	2,256,811	29%	24,843	11,008	1,506,080	19%	21,732	14,430	7,903,002	136,914
2016–2017	4,444,428	52%	101,700	22,883	2,586,318	30%	36,318	14,042	1,546,129	18%	23,124	14,956	8,576,875	161,142
2017–2018	4,633,712	53%	116,642	25,173	2,807,744	32%	58,074	20,683	1,302,921	15%	21,205	16,275	8,744,437	195,921
2018–2019	5,476,914	55%	132,402	24,175	3,078,473	31%	76,920	24,986	1,458,856	15%	23,922	16,398	10,014,243	233,245
2019–2020	5,473,833	53%	136,622	28,613	3,261,879	32%	78,113	23,947	1,507,611	15%	26,786	17,767	10,243,323	261,520
Mean	4534617.4	54%	86,948	18752.7008	2441307.3	29%	35995.7	13564.7	1358944.8	16%	18672.4	13514.5	8334869.5	141,616
CAGR	2.66%	-0.89%	15.66%	12.66%	5.68%	2.03%	20.71%	14.22%	3.00%	-0.56%	7.90%	4.76%	3.58%	15.74%

Source: Authors' calculation, data from NABARD. Note: RS denotes Indian rupee.

Table 2 Number of SHGs' credit-linked with banks and average loan per an SHG

Year	Credit-linked																			
	Commercial banks						Regional rural banks						Cooperative banks						Total	
	No. of SHGs	% SHG	Disbursed loans million RS.	Average loan in Rs.	No. of SHGs	% SHG	Disbursed loans million RS.	Average loan in Rs.	No. of SHGs	% SHG	Disbursed loans million RS.	Average loan in Rs.	No. of SHGs	% SHG	Disbursed loans million RS.	Average loan in Rs.	No. of SHGs	Disbursed loans million RS.		
2010–2011	669,741	56%	97,246	145,199	296,773	25%	31,976	107,746	229,620	19%	16,256	70,794	1,196,134	145,477						
2011–2012	600,807	52%	99,420	165,478	304,809	27%	50,261	164,892	242,262	21%	15,667	64,669	1,147,878	165,348						
2012–2013	735,577	60%	133,850	181,966	312,010	26%	56,265	180,331	172,234	14%	15,738	91,378	1,219,821	205,854						
2013–2014	767,253	56%	160,375	209,025	333,420	24%	62,881	188,595	265,748	19%	16,917	63,659	1,366,421	240,174						
2014–2015	855,724	53%	173,341	202,567	522,139	32%	77,252	147,953	248,375	15%	25,230	101,579	1,626,238	275,823						
2015–2016	1,132,281	62%	251,850	222,427	470,399	26%	91,649	194,833	229,643	13%	29,370	127,894	1,832,323	372,869						
2016–2017	1,116,442	59%	242,970	217,629	557,540	29%	116,130	208,290	224,138	12%	28,711	128,097	1,898,120	387,812						
2017–2018	1,272,886	56%	287,076	225,532	782,563	35%	151,193	193,203	205,683	9%	33,589	163,306	2,261,132	471,859						
2018–2019	1,512,907	56%	344,925	227,988	940,818	35%	195,526	207,826	244,675	9%	42,725	174,620	2,698,400	583,176						
2019–2020	1,796,099	57%	484,311	269,646	1,093,788	35%	242,316	221,539	256,115	8%	49,966	195,094	3,146,002	776,593						
Mean	1,045,972	57%	227,536	206,746	561,426	29%	107,545	181,521	231,849	14%	27,417	118,109	1,839,247	362,498						
CAGR	11.58%	0.22%	19.53%	7.12%	15.60%	3.82%	25.24%	8.34%	1.22%	-9.09%	13.29%	11.92%	11.34%	20.45%						

Source: Authors' calculation, data from NABARD. Note: RS denotes Indian rupee.



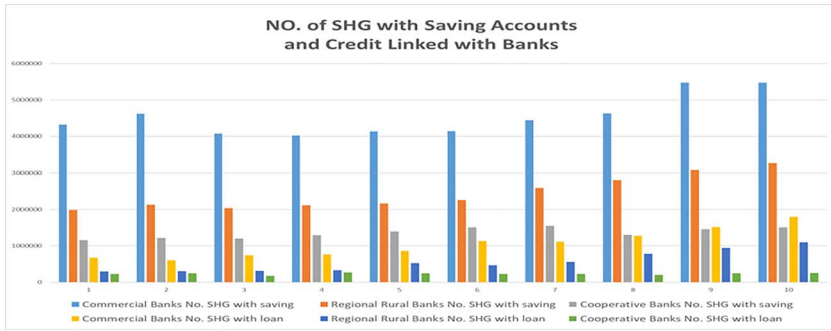


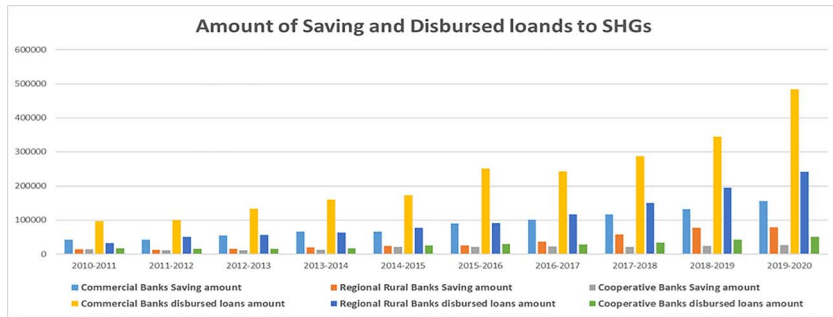
Figure 5 Number of SHGs with saving and credit accounts.

on average during the last decade, followed by RRBs at 29 percent and cooperative banks at 16 percent on average. The average savings amount per SHG is higher in CBs at Rs18,753 and around 13,500 in RRBS and cooperatives. The table shows stable growth in SHGs linked to all agencies with higher RRBs (5 percent CAGR). In the last three years, the saving amount in CBs and RRBs increased by three fold in 2019–20 compared to 2010–11.

In Table 2, generally, there was a tremendous increase in SHGs credited under the formal sector with about a three-fold increase in 2019–20 compared to 2010–11. The credit amount increases more than five-fold in 2019–20 compared to 2010–11. CBs also have the largest share with 57 percent of SHGs credited on average, followed by RRBs and cooperative banks with 29 percent and 14 percent share, respectively. Similarly, the average amount of loans per SHG provided by CBs was higher at about Rs206.746 on average compared to Rs181.521 and Rs181.109 by RRBs and cooperatives, respectively. The number of groups eligible to receive bank loans showed a steady upward trend for both CBs and RRBs at 12 percent and 15 percent CAGR, respectively, but at only 1 percent CAGR for cooperatives. Figures 5 and 6 below compare both saving- and credit-linked accounts of SHGs in terms of the number of groups and total amount, respectively.

Both figures show a noticeable increase in the size of SHG-BLPs for both savings and credit. The first three bars in both figures show the total number and amount of savings each year, followed by the credit bars. The amount of credit dispersed during each year is much higher than savings. In contrast, the number of SHGs credited is less than those who have saving accounts which means that only a small part of the SHGs bank-linked are credited.

Tripathi (2014) analysed SHG-BLP's progress in terms of widening and deepening from the beginning of the programme in 1992 until 2010. The author showed that the programme's take-off was slow at the beginning,



**Figure 6** Amount of savings and credit to SHGs by banks.

where promoting the initial 100,000 bank-linked SHGs took eight years (1992–2000). However, the programme achieved a key milestone by reaching one million linked SHGs between 2000 and 2004. By the end of 2010, the number has grown to 4.8 million SHGs credit-linked with banks (Tripathi, 2014).

It is crucial to notice that India has worked to expand bank branches in rural areas from earlier stages (Burgess & Pande, 2005), making it possible to link rural SHGs to the formal financial sector. For example, both RRB and cooperatives are supported by the government and play a vital role in reaching the excluded poor (Akoijam, 2012). RRBs are dominant in backward areas, and cooperatives banks are the primary tool to finance the agriculture sector (Akoijam, 2012). The government also makes it compulsory for CB to have branches in rural areas (Burgess & Pande, 2005).

**Progress within regions** In Table 3, generally, the number of SHGs credited has grown tremendously in the last three years from 1.9 million in 2016–17 to 4 million in 2018–19. In general, SHG-BLPs grow by 11.34 CAGR between 2010–11 and 2019–20. The highest number of credit-linked SHGs was in 2015–16 at 7.7 million groups. The amount of disbursed loans increased from 145.5 billion in 2010–11 to 776.6 billion in 2019–20.

On average, the Southern region has 54 percent of credit-linked SHGs during the last decade, followed by the Eastern and Western regions at 21 percent and 14 percent. The other two regions have a meagre share at 2.6 percent and 2 percent for the Northern and North-eastern regions. The average loan per SHG is the highest for the Southern, Northern, and Western regions at 222.7, 103.2, and 102.5 thousand Indian Rupees. Meanwhile, the average loan for the Central, Eastern, and North-eastern regions are 94.2, 87.8, and 86.9, respectively.

Figures 7 and 8 below show the fluctuation in number and the average amount of loan per SHG. For example, in 2014–15, the average loan in the

Table 3 Regional difference in terms of SHG-BLP share and average loan

Year	Northern region		North-eastern		Eastern		Central region		Western region		Southern region		All India	
	% SHG	avg. loan (Rs.)	% SHG	avg. loan (Rs.)	% SHG	avg. loan (Rs.)	% SHG	avg. loan (Rs.)	% SHG	avg. loan (Rs.)	% SHG	avg. loan (Rs.)	No. of SHGs	Total loans disbursed (Rs. Million)
2010-2011	3.55%	88,843	3.29%	81,654	20.70%	65,402	4.07%	124,667	7.69%	68,068	60.70%	151,459	1,196,134	145,477.32
2011-2012	2.68%	109,080	4.44%	88,483	17.53%	80,718	5.09%	121,343	8.80%	74,508	61.45%	179,493	1,147,878	165,347.69
2012-2013	2.56%	109,412	2.06%	71,603	14.99%	70,570	5.26%	108,895	5.77%	100,803	69.35%	205,262	1,219,821	205,853.56
2013-2014	1.75%	117,269	1.19%	79,125	21.77%	50,783	4.86%	93,092	6.43%	98,404	64.01%	235,718	1,366,421	240,173.58
2014-2015	4.69%	66,49	4.34%	3899	19.81%	14,124	10.62%	10,079	12.23%	11,595	48.32%	17,801	7,697,469	110,598.41
2015-2016	2.08%	126,746	1.42%	84,375	22.52%	84,709	4.60%	141,272	6.14%	167,636	63.24%	258,996	1,832,323	372,869.07
2016-2017	4.32%	123,294	1.53%	98,134	26.19%	95,194	4.32%	82,864	5.63%	139,311	59.89%	272,926	1,898,120	387,811.56
2017-2018	1.18%	104,322	0.80%	102,013	16.40%	126,165	1.58%	80,732	51.47%	208,683	28.58%	279,454	4,393,291	928,207.55
2018-2019	1.39%	112,055	0.67%	107,071	22.63%	131,638	2.12%	84,806	36.50%	12,583	36.69%	290,750	4,018,500	583,176.29
2019-2020	2.00%	134,637	1.20%	153,128	35.71%	158,883	3.53%	93,856	5.54%	143,112	52.02%	335,152	3,146,002	776,593.48
Mean	2.62%	103,231	2.09%	86,948	21.82%	87,819	4.61%	94,161	14.62%	102,470	54.4%	222,701	2,791,596	391,610.85
CAGR	-6.19%	4.73%	-10.58%	7.24%	6.25%	10.37%	-1.58%	-3.11%	-3.58%	8.61%	-1.70%	9.23%	11.34%	20.45%

Source: Authors' calculation, data from NABARD. Note: RS denotes Indian rupee.

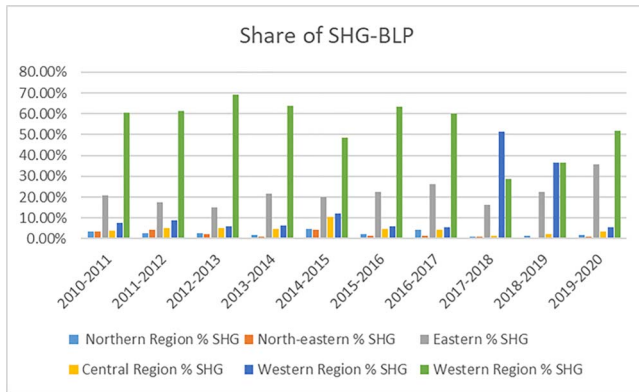


Figure 7 Regional share of SHG-BLP.

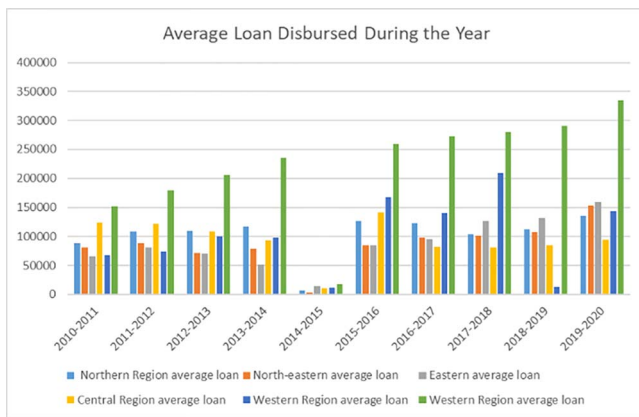


Figure 8 Average loan disbursed.

Northern and Southern regions decreased but then climbed again. Another example is the Western region, where the number of linked SHGs increased sharply in 2017–18 but fell again in 2018–19.

The analysis confirms a considerable heterogeneity between regions with higher outreach found in the Southern region. Some studies attributed the significant growth in South India to the strong presence of particular development and poverty alleviation programmes such as the Development of Women and Children in Rural Areas (DWCRA) and the World Bank (Reddy & Maliki, 2011). According to Reddy and Maliki (2011), experienced NGOs and broad support from NABARD, the states’ official administration, and bank managers are behind such growth in the South region. On the effect on women, Banerjee & Ghosh (2012) note that self-employed members of SHGs do better than their wage-earning peers when it comes to

job stability. Venkatraja (2019) evidences that SHGs supported by the Shri Kshetra Dharmasthala Rural Development Project (SKDRDP) contribute significantly to societal reforms, improve rural poor's capacity, and allow economic well-being and financial inclusion. As a result, SHG activities promote inclusive and long-term rural growth. Gupta (2020) agrees that SGH and NGOs have successfully empowered women and aided them to venture new entrepreneurship opportunities and gainful livelihood.

## Conclusion

This article used the argument of Jakimow and Kilby (2006), who posited that women's empowerment should not be an endpoint but rather a continuous process in which constraints are reduced. Hence, the concept of empowering women is preferable compared to women's empowerment, in which governments should work towards empowering actions. The article suggested that the SHG-BLP is not a restricted model but instead is a flexible and comprehensive tool that can be used to achieve various development goals. Hence, the article looked at the SHG-BLP from different directions while it stood on its unique feature as a tool directed to financing women. Women benefit from such arrangements the most, given the various constraints they face compared to men. The article emphasized that the SHG-BLP's power dynamics that work in several power domains are significant features of the programme that empower women by allowing women to participate in decision-making, planning and develop negotiation skills and a sense of self.

Through this article, SHG-BLP shows the ability to contribute towards social sustainability and to various SDGs; in particular, the following goals: SDG 1 by contributing to ensuring women, the poor and vulnerable in particular, have access to economic resources and basic services such as financial service including microfinance; SDG 2 by contributing to increasing the agricultural productivity and incomes of small-scale food producers, particularly women, through secure and equal access to productive resources and inputs, knowledge, financial services, and markets; ADG 5 by contributing to ensure women's effective participation and leadership roles in their communities and into political, economic, and public life decision-making.

Also, it contributes to SDG 8 by being a development-oriented policy that supports productive activities, decent job creation, entrepreneurship, creativity, and innovation, and encourage the growth of micro-, small- and medium-sized enterprises, including through access to financial services and by reducing the proportion of youth not in employment, education or training. Also, it strengthens domestic financial institutions' capacity to

increasing the proportion of adults with a bank account and SDG 10 by contributing to promoting social, economic, and political inclusion.

The lessons extracted in this article suggest that SHGPI's quality, including NGOs, is crucial for the success of SHG-BLP as a tool for empowerment and development. If the initial stage of the group formation goes wrong, serious consequences such as disempowerment and discrimination could exist. In India, the institutional support is remarkable. It is one of the reasons why SHG-BLP is spreading and evolving as a flagship multi-dimensional vehicle for developing and empowering women. On the other hand, social context needs to be considered, and SHG-BLP should be designed and nurtured according to the sociocultural aspects. Accordingly, the bottom-up approach should be adopted instead of a restricted top-down program (Jakimow & Kilby, 2006).

The banking sector's role is essential as a player in the partnership for development (SDG17). It sustainably finances the SHGs while also reducing informal lending practices that could provide loans at exploitative interest rates, thus leading to better positions for rural women and better resource management. This is evidence of the importance of partnerships. In the last decade, the article showed that the SHG-BLP continued to grow even after the Andhra Pradesh microfinance crises, where the usefulness of microfinance was deeply questioned in the literature. The analysis on the last decade showed steady growth (3.6 percent CAGR) of SHG-BLPs in terms of new groups linked to banks. A higher growth rate (11.3 percent CAGR) was recorded for new groups receiving loans. However, the growth was higher for total savings and total loans dispersed at 15.7 percent and 20.5 percent, respectively. This suggests deepening instead of widening the SHG-BLP in the last decade.

India has expanded bank branches in rural areas from earlier stages, making it possible to link SHGs with banks. The analysis shows that CB are more involved in SHG-BLP than RRBs and cooperative banks, with 54 percent of total SHG-BLP linkages on average during the last decade. The growth of SHG-BLP indicates its usefulness not only for women but also to banks highlighting the benefits of the hybrid models, especially the quasi-profit hybrid that is most spread in India. Hence, the combination of the formal sector's efficiency and the flexibility and convenience of internal group lending is an essential feature of the program. The lending at the market interest rate, as in SHG-BLP, makes it financially sustainable, reduces the burden of governmental subsidies and benefits borrowers who otherwise will depend on informal lenders at exploitive rates. The spatial difference shows that the southern region alone has 52 percent of SHGs. This difference shows the importance of experienced NGOs and development projects mainly located in the South, and the importance of state planning and officials' motivation to spread the programme.

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## Conflict of Interest

The authors declare no conflict of interest.

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