

# Empowering Women SHGs through Microfinance- A Case Study

<sup>\*1</sup>Amit Kumar Bardhan., <sup>2</sup>Rabinarayan Karan

<sup>1</sup>Assistant Professor in Commerce, Department of Commerce, K.K.S Women's College, Balasore -756001

<sup>2</sup>Research Scholar, P.G. Department of Commerce, Fakir Mohan University, Vyasa Vihar, Balasore-756089

<sup>\*</sup>Corresponding Author

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## ABSTRACT

Microfinance is considered one of the key drivers of financial inclusion and pro-poor financial growth in India. Microfinance in India became popular through the Self-Help Group (SHG) movement initiated by NABARD. Presently, more than 178 million households of 14.4 million SHGs have access to financial services through this movement. The success of financial inclusion lies in successfully implementing the SHG Bank Linkage program (SHG-BLP). SHGs are generally promoted by social organisations like NGOs, welfare societies, etc. Thus, properly implementing the scheme largely depends on the credibility of the Promoting Institutions (SHPIs). In this study, we try to understand the activities carried out by SHGs, how they help financial inclusion, and the role of SHPIs in promoting women entrepreneurship. Through in-depth personal interviews with members of SHG and SHPIs, we have presented a scenario of the SHG program at the Bargarh District of Odisha and the Midnapur District of West Bengal. This paper concludes with suggested measures to aid inclusive growth through the SHG movement.

**Keywords:** Women Entrepreneurship; Financial Inclusion; SHG; SHPI; Microfinance

## INTRODUCTION

The Microfinance Industry in India has developed predominantly in two forms: one is through Microfinance Institutions (MFIs) and the other through Self-Help Groups (SHGs). SHGs are small groups of 10-20 members, generally from a similar economic background and the same locality, engaged in some economic activities for generating livelihood. The members contribute from their savings and also take loans from the Bank through credit linkage of the SHG with the bank. The loan amount is distributed among the group members or used in some economic activity of mutual interest. On the other hand, MFIs emerged as an alternative to conventional banking to provide financial services to people experiencing poverty. Currently, the structure of MFIs in India follows either the SHG model or the Joint Liability Group (JLG) model. Most of the MFIs present in India follow these two models for lending microcredit. However, the Self-Help Groups Bank linkage program (SHG-BLP), an initiative by NABARD, has evolved to become the largest microfinance initiative in the world.

The main idea behind SHG is to bridge the gap between a large unbanked population and a wide network of banks. SHG is a medium through which financial services can be provided to rural households by using existing banking infrastructure. It uses the formal marketing channel to reach out to a new market segment of financially deprived people, especially women. Women empowerment and women entrepreneurship are two vital aspects of financial inclusion and inclusive growth. SHG-BLP is mainly targeted toward providing opportunities for rural women to venture into entrepreneurial activities and be self-reliant.

The problem with the bank in providing services to the financially deprived section of the society is that banks have to contend with regulated interest rates, high transaction costs and high cost of mobilisation of funds (Bardhan *et al.*, 2021; Harper, 2002). Though in some cases, credit is provided to these people through special

programs, it faces repayment problems due to some adversities. Banks are not directly involved in creating SHG. SHGs are created or promoted by different institutions (NGOs, Rural community centers, clubs, etc.), government agencies, individual volunteers, social workers, or they are self-promoted. Thus, an intermediary organisation must meet the customised requirements and facilitate required training, procurement, production, marketing, etc.

## **THEORETICAL BACKGROUND**

Looking back at the history of the Indian credit market, one can see that private moneylenders primarily dominated it. The sources of credit for the poor were Zamindars (landlords), large farmers, merchants, and middlemen. Interest rates on such loans were very high (up to 300%). The compounding effect of principal and interest made it impossible for the borrower to repay. It would sometimes take a generation to repay the loans. Unable to repay the loans, many poor people would often lose their land and assets kept as mortgage and eventually become slaves of the moneylender. Since then, many attempts have been made to increase institutional credit penetration among rural people and to reduce dependence on private moneylenders through institutional credit. After independence, some of the major challenges before our nation were eradicating poverty, increasing agricultural output and employment generation. These objectives could not be achieved without the support of a well-regulated financial system.

To achieve the target, first, the Reserve Bank of India was nationalised and then in 1969, ten leading banks were nationalised with a vision of increasing rural branches. Moving one step ahead, the then Prime Minister Srimati Indira Gandhi initiated a network of rural banks in the form of regional rural banks (RRBs) in 1976. It resulted in an expansion of banking services to remote villages. However, it did not serve the purpose. Banks were not able to reach out to the poor who needed small credit. Small credit had its constraints of high transaction costs and low cost-effectiveness from the operational point of view. It also suffered from loan default or NPA (Non-Performing Asset) and high operational costs, which led to a huge loss for RRBs (Regional Rural Banks). At the same time, cooperative banks based on collective savings and lending, primarily engaged in agricultural lending, failed to cater to the needs of the poor, landless farmers and artisans. In 1982, the National Bank for Agriculture and Rural Development (NABARD) was established as an apex agency for rural finance. Hereafter, many private and foreign commercial banks entered the market, but the rural population remained underserved., RBI took a regulatory initiative to increase rural credit penetration by opening four rural branches against one urban branch.

Rural credit market growth was remarkable during 1969-1990, but momentum was affected and growth slowed after financial liberalisation. In 1991, the Rule of 1:4 rural branch was abolished, and need-based branch expansion was implemented. However, evidence of social development indicators remains a major concern (Burgess & Pande, 2003). The RBI was taking various other measures for financial inclusion, i.e. business correspondent (BC)<sup>1</sup>, Bank Sakhi (BS)<sup>2</sup> initiative of NABARD, Pradhan Mantri Jan-Dhan Yojana (PMJDY), and MUDRA Yojana of the Government of India, etc. Despite all these, financial inclusion is still a challenging target to achieve.

### **SHG Model of Microfinance in India**

Achieving balanced and inclusive economic growth is one of the key challenges faced by policymakers in countries around the globe. Relatively advantaged people always have easy access to the gains of economic growth and find it easier to participate in the growth process, while poor people have to wait much longer to reap the benefits. Bringing these unprivileged sections of society to the mainstream economy is essential to achieve equitable growth, which is critical for the long-term sustainability of social development and economic prosperity. SHG addresses two major issues, i.e., gender neutrality by focusing on women's SHGs and pro-poor growth by reaching out to the rural poor.

### **Self-Help Group Bank Linkage Program**

Microfinance sector has responded to these challenges splendidly in the last 30 years through SHG-BLP. An SHG is a group of 10-20 people or micro-entrepreneurs having common social and economic needs; associated voluntarily for promoting savings for mutual benefit. SHG bank linkage is the provision of microloans given to

the SHG, treated as a unit of borrowers to whom microloans are disbursed, and repayment is made through instalments collected on a weekly or monthly basis. In India, microcredit through the SHG model was pioneered by NGOs like MYRADA of Karnataka and PRADAN of Rajasthan in the late 1980s (CGAP, 2010). This SHG movement was taken up to another level in 1992 when NABARD started its pilot project of linking SHGs with banks and facilitating saving and credit. It was made possible because of the German Technical Agency (GIZ), which initiated a visit of government officials, representatives of RBI and NABARD to Indonesia to show the possibility of success of group lending (CGAP, 2010). By 1996, it covered the entire nation with the support of the World Bank. After the formation of SHG, a savings bank account is opened in the name of SHG. Group members save a fixed amount regularly in this account, and after six months of opening the account, SHGs are eligible for credit linkage. Presently, SHG-BLP is the most extensive microfinance programme in the world, and touches around 178 million households through 14.4 million SHGs with thrift & deposits of about INR 472.4 billion, annual loan off-take of INR 2029.86 billion and loan outstanding of nearly INR 2596.63 billion (NABARD, 2024). In Odisha, apart from SHG-BLP by NABARD, other state government departments are also involved in promoting SHGs, e.g. Odisha Livelihoods Mission (OLM) in association with Mission Shakti is promoting SHGs and providing facilities for their capacity building.

### **Problem Statement**

SHG plays a vital role in financial inclusion and mainstreaming rural households. Many government organisations claim SHG-BLP to be the world's largest microfinance initiative, but the ground reality shows a different picture. Evidence from literature and field surveys shows that only 22 per cent of the SHGs are credit-linked (Report of the Committee on Credit Related Issues Under SGSY, 2009), out of which more than half of the SHGs became dormant after credit linkage. The success of SHG is mainly dependent on promoting institutions or SHPIs. Rural people lack education, skills, and financial literacy. They need continuous support and proper training for planning and implementation.

Developmental projects and government schemes are generally implemented through NGOs and other social welfare organisations in rural areas. These organisations also work as SHPI. Thus, proper implementation of the project and transfer of benefits of the developmental schemes to the beneficiaries largely depend on the credibility of the Implementing organisation or SHPI. SHPIs play a vital role in promoting SHGs, credit linkage and market linkage for the sustainable growth of SHGs.

### **THE OBJECTIVES AND METHODOLOGY**

The objectives of this study are to understand the SHG ecosystem in the eastern region of India, e.g. Odisha and West Bengal, and the role of different stakeholders in promoting SHGs and women entrepreneurship through the SHG movement. This study tries to address the following broad objectives.

- To understand the need for SHG in financial inclusion and women entrepreneurship
- To know the role of SHPI in the promotion and support of SHGs
- To present a scenario of the SHG ecosystem present in Odisha and West Bengal

### **Methodology**

The present study is based on a qualitative research technique. To have a micro-level understanding of the functioning of SHGs and SHPIs, the study of specific SHGs and SHPIs is essential. Thus, an attempt has been made to present a case study of the SHG program functioning in Odisha and West Bengal. Primary data were collected through unstructured interviews and focused group discussions with various stakeholders of SHG, i.e. SHG members, SHPIs, and government agencies. We used a convenience sampling method depending on the accessibility of the sample unit and the personal contact of researchers with NABARD's District Development manager of these districts. This helped in identifying sample units. SHG and SHPI referred to in this case study are based on the Bargarh district of Odisha and the Paschim Midnapur District of West Bengal.

## The Case

The rural poor need sophisticated and customised financial services like regular savings, micro insurance, microcredit, advisory services, etc., but their requirements are tiny, e.g., consumption needs, employment, small savings, better services, etc. (Morduch, 1999). We need programs which will uplift the lifestyle of the poorest people and make them eligible to afford microfinance services (Harper, 2011). SHG-BLP, with the support of SHPIs, provides a complete package of financial services for the rural and financially backwards population. In the following sections, two cases have been presented, stating the growth of SHG and the role of SHPIs.

### Aradhana – A step towards fighting poverty

The mantra of '*saving a fistful of rice if not the money*' encouraged women of the village and ignited the habit of regular savings. As the name suggests, SHGs are groups of women who come together for mutual benefits and help each other through the mobilisation of savings and engagement in income-generating activities.

Aradhana SHG, led by Ms Sandhya Rani Kumar, was started in 2017. Being a member of SHG, Ms Sandhya did not have any fruitful benefits in the past, and earlier groups were dissolved due to non-participation, lack of opportunity and lack of interest of the group members. Aradhana SHG was formed on 1st December 2017 with the support of New Life Foundation Trust (NLFT), one of the leading SHPIs of Bargarh District. Under the leadership of Ms Sandhya Rani Kumar, 10 members of Tikrapada village of Piplipali joined the group. Basic financial literacy training and leadership training was imparted to the group members. Initially, they started a thrift of Rs. 200 per member per month and deposited in the local branch of the Indian Bank. Initially, they were given poultry training under a NABARD-sponsored project and received a fully subsidised grant of Rs. 1 lakh for undertaking poultry farming. Success of the project encouraged the group members and enhanced their self-confidence. In the subsequent loan cycles, they received Rs. 1.5 lakh and Rs. 4 Lakh loan and a top-up loan of Rs. 2 lakh for business expansion. Since inception, members of Aradhana SHG have participated in various training programs on dairy, fishery, goatry, mushroom farming, tailoring, pottery and handicraft by state and centre-sponsored training programs. Promoting from group-based activity, now a few members of Aradhan SHG are engaged in individually run micro enterprises. Training and finance received through Prime Minister's Employment Generation Programme (PMEGP) helped them to build their own tailoring and boutique shop, and also engaged in organic farming. It is not that the only loans with no collateral and subsidised interest rate helped them to stand on their feet and earn their livelihood, but the understanding among the group members and the empathy of the leadership have changed their lives.

SHPIs are basically NGOs, Rural community centres, and Government agencies that work with a social mission. SHPIs are social organisations, and they receive funding from various national, international organisations and the government for providing social services. In the past, they have sometimes diverted from their social objectives and concentrated on getting grants from various sources by any means. Although the availability of adequate finance is important for the sustainability of the SHPIs, arranging for funds has made them lose focus on the real objective of social service. It is observed that there was no proper monitoring of how the loans were utilised; it was reported that the loans availed of by women were used largely for consumption rather than for investment purposes (Banerjee et al., 2012; Banerjee et al., 2014; Kaboski & Townsend, 2012). It is evident from the primary survey that SGHs promoted by dedicated SHPIs like NLFT are performing well whereas other SHGs of same locality are present only on the paper.

### New Life Foundation Trust- One thread connecting many lives

New Life Foundation Trust (NLFT) is an NGO formed in the year 2010 with the ideology to bring development, equity and justice for the poor, minority community, socially backwards people, especially with a focus on women and children. NLFT has been designated as a Self-Help Promoting Institute (SHPI) twice by NABARD. NLFT works towards sustainable income generation approaches empowering the weaker sections to gain income stability and sustenance. The New Life Foundation has been instrumental in not only forming the SHGs but also associated in imparting them need-based high-quality trade-specific skills and training, and linking them with the outer market, and also in leveraging access to microcredit, bank loans and other



government services available for their benefit. Apart from the local markets present nearer to the district, the NLFT enables these women to participate in Fairs, Exhibitions, and Melas for the sale of their products and also links them with retail and wholesale markets.

Till date NLFT has promoted more than 6000 SHGs in Bargarh, Sambalpur, and Subarnapur Districts of western Odisha. It was also involved in development of SHG Federations and clusters of artisans of western Odisha. NLFT undertakes various awareness program for consumer's education. Along with SHG members, they conduct awareness drives against social evils, viz, dowry, alcoholism, drug addiction, cyber security and cyber fraud, etc. The NLFT is also associated as a partner organisation in the implementation of state and central government projects of the district industries centre (DIC), the ministry of rural development, the ministry of textiles, the RBI, NABARD, etc. Currently, NLFT is involved in the SHG digitisation project of NABARD (E-Shakti) along with other NGOs. It has successfully implemented Micro-Enterprise Development Programs (MEDP), Village Development Programme, Pani Panchayat project, promotion of Farmers Producer Organisation (FPO), and many other projects in collaboration with the Government and private institutions for rural development and livelihood promotion.

### **Prayas – Empowering Women, Uplifting Communities**

Ms Sumi Adak, Dal Netri (leader) of 'Prayas' SHG of Bedapal Village, Paschim Midnapore, West Bengal. Prayas was created in the year 2006. It was promoted by a local NGO, Midnapore Madhusudan Nagar Craft Centre, with a group of 10 women from the same para (Neighbourhood). Initially, they started thrift of Rs. 50 per member per month and deposited in the local branch of Indian Bank. After six months of saving with the bank, they received Rs. 8000 as a loan and purchased one sewing machine and also received sewing training from a training program conducted by NABARD under Pradhan Mantri Rojgar Yojana (PMRY). They started their own tailoring shop. After repayment of the first loan, they received a subsequent loan of Rs. 20000 and Rs. 60,000, which they used for the expansion of their business. A further loan of Rs. 2,02,250 under the Prime Minister's Employment Generation Programme (PMEGP) helped them to build their own tailoring and boutique shop. Only microloans and subsidised interest rates are not enough to help them earn a livelihood, but the understanding among the group members and the handholding support from SHPI act as a catalyst in achieving this fate.

### **Midnapore Madhusudan Nagar Craft Centre – An Agent of Change**

Midnapore Madhusudan Nagar Craft Centre (MMNCC), established in 1995, is an NGO committed to promoting development, equity, and justice for the poor, minorities, and socially disadvantaged groups, with a special focus on women and children. Recognised twice by NABARD as a Self-Help Promoting Institute (SHPI), MMNCC has played a vital role in empowering marginalised communities through sustainable income generation initiatives. The Centre is widely known for organising women into SHGs, providing them with need-based, high-quality, trade-specific skill training, and linking them to markets beyond their locality. It also facilitates their access to microcredit, bank loans, and government welfare schemes. Beyond the nearby local markets, MMNCC supports these women in participating in exhibitions, trade fairs and helps them connect with both retail and wholesale buyers, enabling a broader platform for selling their products. To date, MMNCC has promoted more than 4500 SHGs within Paschim Midnapore District. It is also involved in developing the SHG Federation and a cluster of artisans. MMNCC undertakes various awareness programs for education consumers. In addition to organising and supporting SHG members, MMNCC actively conducts awareness drives addressing social issues such as dowry, alcoholism, drug addiction, and other social evils. The organisation also partners with various government bodies, including state and central government departments and the District Industrial Centre (DIC), to implement developmental projects. It has successfully implemented Kanyashree and Kishori Shakti Yojana for girl child, Swabalmisan project for promoting handicraft and many other projects.

### **Issues That Need To Be Addressed**

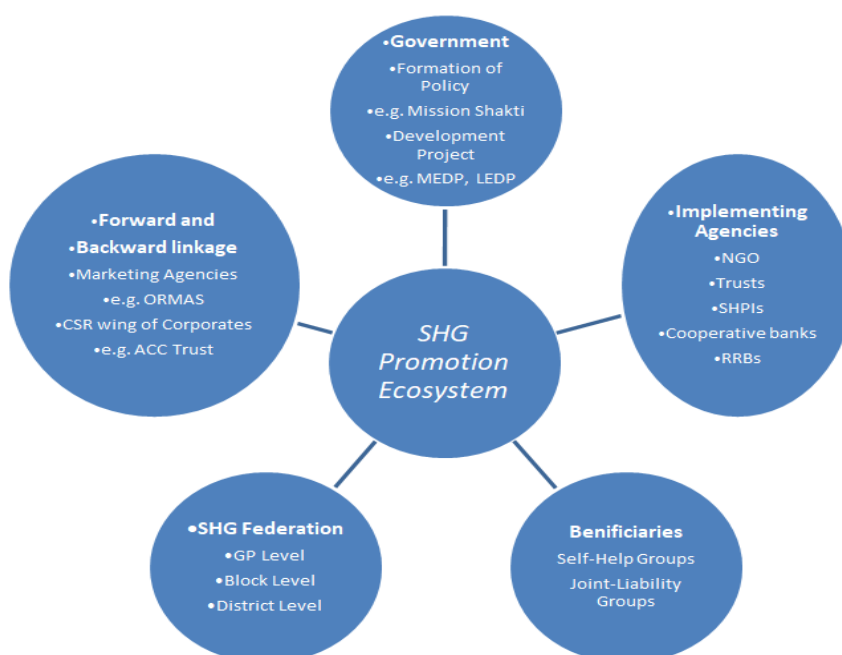
SHG-BLP has been functional since 1992 as a flagship programme of NABARD for rural development. It has bagged the credit of the world's largest Microfinance programme. However, the growth of this program is

really a serious matter of concern. In order to foster the growth of SHG, both the central and state governments jumped into it and started promoting SHG through various schemes like IRDP3, SGSY4, NRLM5/ DAY-NRLM, and the Special SHG project for LWE (Left Wing Extremism) districts. State projects like OLM<sup>6</sup>, Mission Shakti<sup>7</sup> in Odisha. The government issues projects and designates NGOs or social organisations (SHPIs) for their implementation. SHPIs accomplish their work within the stipulated project period, and after the completion of the project, they are no longer associated with the SHGs, which they had promoted. There are ample projects, which are undertaken for SHG promotion, resulting in the creation of a huge number of SHGs, and SHG-BLP has touched the length and breadth of the nation. However, this rampant growth led to the problem of multiple memberships by SHG members.

SHPIs receive some incentives from the government for promoting SHGs and their bank linkage. Once the SHGs were created, they did not have much incentive for regular follow-up of the activities of existing SHGs. Although sometimes livelihood training programs were conducted for existing SHGs, these are mostly occasional in nature and depend on government schemes. Except for a few active SHGs, most of the SHGs are restricted to monthly meetings, collection of savings and loan instalments, if any. They lack internal motivation for any venture unless there is an incentive, such as a subsidy or soft interest rate, etc. There is a lack of interest among group members in new ventures, and this becomes more critical in urban areas.

Although SHG comprises 10-20 members, authority remains with only two to three members, who are the leaders of the group (President and Secretary). Apart from them, other members hardly know anything about the internal affairs of the group. Only a few members in an SHG are active and run the group with monopoly power; others remain dormant members. There is a lack of leadership quality among the members of the SHG. One of the vital reasons for this is the literacy level of the group members. This situation exists in most of the rural SHGs as compared to the urban SHGs.

The major challenges SHGs face are the procurement of raw materials and the marketing of the final product. However, at the initial stage of group formation, some market linkage is provided, but with time, that support weakens. SHG struggles to sell their products. It requires a well-integrated ecosystem for the promotion of SHG. Figure -1 presents a framework for the promotion of SHGs. A well-integrated and coordinated approach is essential among the Government, implementing agencies and required forward and backwards linkage is to get the desired outcome.



## FINDINGS

The following section presents key insights derived from field observations, interviews, and case studies related to SHGs, particularly focusing on their role in empowering rural women. The findings highlight

multiple dimensions of SHG impact—from improved financial literacy and economic independence to enhanced access to education, healthcare, and entrepreneurship opportunities. These insights also underscore the SHG model's broader contribution to social wellbeing and community development.

### **Increased level of financial literacy within SHGs**

Ms. Sabita is a housewife, and she has only had her primary education. She is a member of Maa Durga SHG at Balasore, Odisha. While talking about SHG loans, she explained in detail, very elaborately, about different MFIs present in their area and the amount of loan given by each MFI and the amount of instalment there in. However, she does not have much idea about the interest charged by MFIs, but she has a comparative understanding of different loan schemes offered by different MFIs. She has availed of MFI loans several times and runs her dairy business. Like Sabita, all other members of SHG are also well informed about the microfinance schemes and take informed decisions while taking any micro credit.

### **Better Education and health facilities for the children and family members**

Providing quality education to their children and affording a healthcare facility for the family is always a matter of concern for every poor household. Here woman plays a vital role. Having earned money at their disposal, they are able to provide private tuition to their children and are able to meet the emergency healthcare needs of the family. From the interview with SHG members, we were able to sense that feeling of self-satisfaction of women in providing financial support to the family in bad days, and it helps in building healthy social relationships among SHG members as well.

### **Economic Development**

As members of Self-Help Groups (SHGs), women develop the habit of saving a fixed amount at regular intervals. These savings are pooled together and used for internal lending among members, fostering financial discipline and mutual support. In addition to their bank savings, many women also save money informally in piggy banks or invest in valuables such as ornaments and household durables. This culture of saving has helped create an internal fund to address emergency needs, reducing dependency on external sources. Some women have further benefited by accessing bank loans under schemes like PMEGP, becoming economically self-reliant. Many have undergone a remarkable transformation—from being poor, timid housewives to confident, self-employed women. Artisan SHGs involved in producing handicrafts, artefacts, and handlooms receive specialised craft training and are exposed to modern skills and techniques. By working in clusters, these artisans gain better market access and enhanced collective bargaining power for their products. Since its inception, the SHG movement has proven to be a people-centric development model. It has empowered rural women with economic independence and decision-making ability (Kabeer, 2005; Pitt & Khandker, 1998). Women who once remained confined to household chores are now managing their own businesses—traveling to nearby towns to procure raw materials, producing goods, and selling them in markets. SHGs have not only enabled access to bank loans but also nurtured the capacity to build and manage internal resources for long-term financial sustainability.

### **Women Entrepreneurship**

SHG movement has equipped rural women with various opportunities to undertake entrepreneurial activities. Policy, training, credit facility and market linkage are the three most important aspects which the SHG ecosystem tries to emphasise. Members of the Aradhana SHG have received training and engaged in dairy farming, poultry, mushroom farming and have currently formed a producers cluster for the production of millet products with the support of ACC Trust. Ms Sandhya Rani has also received an award and recognition by NABARD as a successful woman entrepreneur in 2021.

### **Social Wellbeing**

Most of the village women are homemakers. After household work, they have plenty of leisure time, which was earlier wasted in gossiping and other unproductive work. Now, being a member of SHG, they are utilising this time to supplement the family income. SHG not only helps rural women to be financially independent, but also

contributes towards social harmony. Members treat each other as family and stand by each other in all situations. As an earning member of the household, they are able to establish a better position in the family and are consulted for financial decisions of the family. They are now able to provide better education to their children and can afford private tuition as well. SHGs have aided not only the education of the children but also the education of group members. All adult members of the group are now literate and have basic knowledge of arithmetic and are able to understand the book-keeping procedures followed by the group. Not only Aradhana and Prayas, but many SHGs in Tikrapada and Bedapal are involved in various social welfare activities like cleanliness drive, fight against alcoholism, creating health awareness, among others.

## CONCLUSION

The SHG-BLP programme, besides credit and savings, provides wholesome social and economic justice to the excluded and deprived sections of society and has proven itself as an invaluable platform for inclusive growth. They act as an agent for implementing the welfare projects of the government. However, the main issue of inactive SHG remains a matter of concern. Many people join SHGs only to get the benefits given by the government in the form of a subsidy. Though the achievements of SHG-BLP are encouraging but we need continuous effort towards proper implementation of SHG-BLP in its true sense. There is a need for a sustainable business model and a better supply chain model for highly valuable artefacts of SHGs. A well-integrated SHG promotion ecosystem is essential for the holistic development and sustainable growth of rural women entrepreneurs.

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<sup>1</sup>(BC) Business correspondent is an individual or organisation employed by banks to help get services at the doorstep to people at the bottom of the income pyramid. ("Financial Inclusion 2.0: India's Business Correspondents," 2013)

<sup>2</sup>(BS) Bank Sakhi is a community-level resource person acting as a facilitator of banking transactions for SHG members. A trained Sakhi (SHG Member) provides services like debit/credit transactions, opening of account,



loan collection, etc. It is an NABARD initiative for financial inclusion through providing banking services at the doorstep. (“Handbook for Bank Sakhi,” 2015)

<sup>3</sup> (IRDP) The integrated Rural Development Program was launched in 1978-79 in order to deal with the rural poverty in the country. The main aim of IRDP was to raise the levels of the BPL families in the rural areas. (Programme Evaluation Organisation study No.134, May, 1985)

<sup>4</sup> (SGSY) Swarnjayanti Gram Swarozgar Yojana was launched by the Ministry of Rural Development(MoRD), Government of India ( GoI) on 1st April 1999 for providing self-employment to the rural poor through the formation of SHGs.

<sup>5</sup> SGSY was restructured and relunched on 3<sup>rd</sup> Jun 2011 by MoRD as National Rural Livelihoods Mission (NRLM) with focus on sustainable livelihood through skill development. It was renamed as Deen Dayal Antyodaya Yojana (DAY-NRLM) in November 2015.

<sup>6</sup> (OLM) Odisha Livelihood Mission is an autonomous society under the Department of Panchayati Raj, Government of Odisha, for the implementation of NRLM in Odisha.

<sup>7</sup> Initiative of the Government of Odisha for the promotion of Women's Self-Help Groups (WSHGs).