Journal of Exclusion Studies
Vol. 6 No. 2, August 2016, 192-204
DOI: 10.5958/2231-4555.2016.00016.4

Research Article

SHGs, Socio-Economic Status and Women Empowerment

Md. Shahid Raza

Associate Professor, Department of Social Work, Maulana Azad National Urdu University, Hyderabad-500032, Telangana, India
E-mail id: mdshahidraza@gmail.com

ABSTRACT

The article examined the impact of self-help groups (SHGs) on the empowerment of women measured in terms of capacity building and skill development (CBSD) through a self-anchored scale. This CBSD scale (reliability, $\alpha = 0.7645$) was administered to a representative sample of 408 women. The data was analysed with the help of mean, group scores, quartiles, *t*-test and chi-square. The significance of relationship between SHGs membership status and CBSD of women was statistically tested by independent sample *t*-test, and genuineness of relation is re-examined by controlling for socio-economic status (SES) (control variable). The results indicated that the relationship between the SHG membership status (independent variable) and CBSD (dependent variable) was statistically significant ($t = 7.45$, $p = 0.000$) and that the control variable SES has no effect on the association between SHG membership status and CBSD of women.

Keywords: Capacity building and skill development (CBSD), Self-help groups (SHGs), Women empowerment, Socio-economic status (SES); SHGs members; Non SHGs members

INTRODUCTION

Self-help group (SHG) is a method of organising the poor and the marginalised to come together to solve their individual problems albeit collectively. With SHGs, women found a path to public domain as against the traditional role which confined them to the private domain or, to borrow the words of Kabeer (2001); women take control and ownership of their lives through expansion of their strategic life choices which were denied to them. There are several studies that have reflected on the

positive relationship and strong association between SHG membership and the capacity building and skill development (CBSD) of women. A brief review of studies has been done to reflect on the relationship and more importantly on those aspects of women lived realities that are affected by virtue of their becoming SHG member. It has helped in developing CBSD instrument to map the comparative empowerment of women who are SHG members and those who are not members of SHGs.

Schuler and Hashemi (1994) have concluded that due to stable integration of women into micro-lending circuits in Bangladesh, there was a remarkable improvement in not only women's physical mobility and economic status but also on participation in public protests. Hashemi *et al.* (1996) found fewer incidences of violence against women who were members of credit organisations than the general population. They also found considerable anecdotal evidence of women attributing the reduction of abuse directly to their access to credit and their economic contribution to the household. Pitt and Chandler (1998) found that the Grameen Bank helped its participants to graduate from a passive recipient of credit to an active agent of economic and social process. It emboldens them to participate in other non-economic events. Kabeer (1998) found that women's contribution to the household helped to bring about a reduction in abuse and strengthening of their relative position within an interdependent relationship with their husbands. Working Women's Forum's (2000) evidences suggested that participation in microfinance programs may give women the means to escape from abusive relationships or limit abuse in their relationships and take up civic action for pressing problems in their neighbourhoods. NABARD (2002) in a study of pre and post SHG situation found effect of SHGs on reduction in personal inhibitions, improvement in the communication, financial independence, freedom of expression, status in the family, reduced family violence and reduced economic difficulties.

A number of studies in Andhra Pradesh and Hyderabad have also noticed the positive impact of SHGs on the capabilities of women. Murthy *et al.* (2002) from Andhra Pradesh experiences reported that South Asia Poverty Alleviation Programme (SAPAP) SHG members were far more likely than non-members to report making decisions about a range of reproductive rights issues, particularly the decision to have an abortion, but also the nature of the contraception, how many children to have and the age of marriage for their daughter. Galab and Rao (2003) in their review of efforts of government of Andhra Pradesh to provide large space for women SHGs in poverty alleviation programmes (like DWCRA (Development) of Women and Children in Rural Areas and SAPAP) noted that the women members of SHGs seemed to have embarked on the non-traditional

tasks like marketing and non-traditional enterprises. Reddy and Reddy (2008) analysed the role of SHGs federation in urban areas on the basis of APMAS (Andhra Pradesh Mahila Abhivruddhi Society) experiences and argued that the SHG urban movement has improved the lives of poor women by enhancing their ability to bargain, manage their own institutions independently and gain access to better livelihood opportunities. This in turn, has increased their financial security and in so doing, has enabled many women to come out of poverty creating stability not only in their own lives but also for those within their communities. Aruna and Joythirmayi (2011) study on the role of microfinance in women empowerment in Hyderabad indicated that microfinance activities and SHG participation has a positive impact on the income, assets, occupation, savings, access to loans, bank connectivity, knowledge, self-worthiness, and decision making level of the participants.

In light of these studies, the 'CBSD' instrument has been developed and pilot tested. This instrument has 10 dimensions which collectively and compositely reflect the empowerment of women. Thus in this study the term CBSD (reflected through 10 dimensions) refers to the women ability to acquire and exercise these skills and capacities ranging from technical skills to their capacities to protest and participate in public mobilisation on the common community issues.

The 10 dimension of 'CBSD' instrument are as follows:

1. Contesting/confronting domestic violence
2. Initiative to communicate matters (alcoholism, dowry, domestic violence, child marriages, selective sex abortion etc.) to the group/community
3. Capacity to mobilise and organise community people on common issues (alcoholism, dowry, domestic violence, child marriages selective sex abortion etc.)
4. Participation and lead in celebrating local community functions, festivals, marriages and others
5. Knowledge and promotion of family planning
6. Participation in trainings to develop literacy, technical and income generation skills
7. Operating their own bank account independently
8. Capacity on how to spend the loan amount
9. Participation against exorbitant interest rates/money lenders/microfinance institutions/individuals
10. Repayment frequency of borrowed money

The Likert technique was applied in the distribution of scores from zero to three. The response categories used in the instrument for this study were: no capacity (0), low capacity (1), middle capacity (2) and full capacity (3). The composite weight of all 10 variables was taken to measure the capabilities of women. The reliability co-efficient of the 'CBSD' instrument was 0.7645 (alpha scale).

In view of these research studies, an attempt is made to analyse the impact of SHGs on the CBSD of women and also to investigate effect of socio-economic status (SES) on this relationship between SHGs and empowerment of women. It is hypothesised that women with micro-financing are more skilful with higher capacity as compared with those women without micro-financing was accepted.

METHODOLOGY

The design of this study was comparative, descriptive and quantitative in nature. It attempted to describe and compare the CBSD levels of women who were SHG members and those who were not SHG members. The slums of Greater Hyderabad Municipal Corporation (GHMC) constituted the universe of the present study. The total slum population of GHMC is 19,79,665, with spread over to 1,456 slums (APMEPMA website accessed 2012) which include both notified and non-notified slums. A total of 24,186 SHGs are functioning in slums (both notified and non-notified) in GHMC, Hyderabad. On the basis of the fact that slums of GHMC Hyderabad constituted the universe of the study, the total slum population of Hyderabad was taken as the study population (*P*) amounting to 19,79,665 persons. As per Krejcie and Morgan (1970) table, for the population of 10,00,000 and above, the maximum sample size (*N*) is 384. To have representative sampling plan, the proposed sample (*N*) was set at 400 women (200 SHG women and 200 non–SHG women), and the multi-stage sampling design was adopted. The step-wise process of sampling plan is outlined in the following section.

MULTI-STAGE SAMPLING DESIGN

1. The sample size (*N*) of 400 (200 SHG members and 200 non–SHG members) was proposed.
2. Selection of a circle on the basis of simple random sampling. Circle No. 1 as selected out of the total 18 circles in GHMC Hyderabad on the basis of lottery randomisation.
3. Listing of the slums and the number of SHGs in the slums of Circle 1. A total of 211 slums existed in Circle 1 with 1,439 SHGs.
4. Selection of only those slums with the existing strength of 25 or more SHGs.
5. Out of 211 slums, only 11 slums figured having 25 or more number of SHGs. These 11 slums constituted the sample strata with a population of 29,615.

6. On the basis of the population of sample strata (11 slums) and proposed sample size of 400, the sample weight for each stratum was calculated using proportionate stratified random sampling. The sample weight was calculated by dividing the population of each individual stratum by the total population of the strata and multiplied by the proposed sample size [sample weight = (population of each stratum/total population of the strata) × proposed sample size].
7. Sample for each stratum so calculated was to be divided into equal number of SHG and non–SHG members. The odd number figures in sample were converted to consecutive even number, and hence, the sample size increased to 408 (204 SHG members and 204 non–SHG members) against the proposed 400.
8. Thus a revised, finalised and ultimate sample size (*N*) to be studied was set at 408 women (204 SHG members and 204 non–SHG members).

A sample of 408 women representing equal number of SHG and non–SHG members was taken. Thus, a sample of 204 each SHG women and non–SHG women was taken by using proportionate stratified random sampling. Further, it was ensured that only those SHG members engaged in micro-financing for more than 2 years were selected. The non–SHG members were randomly selected ensuring that the household was not involved in micro-financing. Not more than one SHG respondent or non–SHG respondent was selected from each household. The structured interview schedule was used as a tool of data collection. The data has been analysed using quartile, percentage, mean, standard deviation and variance. The significance of mean scores has been statistically tested by using two-tailed *t*-test.

PROFILE OF SAMPLE

Hyderabad distinguishes itself not only by its large number of Muslims (40 per cent of the population) but also by a unique political history (Rao and Thaha, 2012: 189). All the slums taken for the study are the poorest slum areas located on the southern side of the Old City of Hyderabad. Most of the population in the old city are artisans and semi-skilled or even unskilled workers. One of the important semi–skilled works is bangle making, a trade which has given the Old City of Hyderabad worldwide recognition. Other important works are conducted particularly by girls and women, including *zari* (embroidery done on sari and other textiles with golden, *zari*, threads), *agarbatti* (making of incense sticks), tie and dye work (printing of designs with dyed colours on textiles), *pandan* (making of small boxes of silver and brass, with intricately designed tops, for keeping betel leaves and nuts), leather and rexene work (making purses, bags, travel bags,

scooter and car seat covers from leather and rexene, a type of scrap plastic) and a number of other handicrafts (Rao and Thaha, 2012: 203). A study of women and child labour in Old City reported that women did not want to go out and work as wage labours or domestic helpers as they considered both occupations to be below their dignity. Mostly, they prefer to be housewives taking in work at home (Pande, 2008). During the field study, most of the women in these slums were found to be engaged in household-based works like zari, agarbatti, pandan and tie and dye work. It was from here that the sample of 408 women representing 204 SHG members and 204 non–SHG members was selected.

The data on the profile of the respondents have reflected a higher degree of homogeneity and consistency among the both the categories of respondents that is women SHG members and non–SHG members. The mean age of both the SHG members and non–SHG members came to 35 years and 36 years, respectively. The average family size was six among the SHG members against seven of non–SHG members. Both the groups have same average mean (4) of total number of children. The percentage of widows among non–SHG members was 4 per cent against 9 per cent among SHG members.

The data interestingly revealed that in terms of total literate and illiterate, the percentage figures were almost similar for both the groups (90 per cent literate and 10 per cent illiterate). But in terms of educational attainments particularly from secondary educational level to higher education, the SHG members were found to be ahead of non–SHG members. The non–SHG members were more unemployed than SHG members with a margin 10 per cent. Further, in the case of middle range occupations from semi-skilled, skilled and clerical/shop owner, the percentage of SHG members was substantially high, 28 per cent, than non–SHG members, 19 per cent.

DISCUSSION

Socio-Economic Status (SES)

Kuppuswamy's SES scale has been in use as an important aid to measure SES of families in urban communities. The original 1976 version has been updated by Mishra and Singh (2003), Kumar *et al.* (2007) and Kumar *et al.* (2012). There is a huge demand from researchers for the updated version of this scale because changes in inflation rate change the monetary values of the monthly income range scores. The latest update has been done by Kumar *et al.* (2012) using latest consumer price index numbers. This updated Kuppuswamy's scale was used in this study to collect the SES details of the respondents. The five socio-economic classes have been identified on the basis of score values of the SES namely upper (I), upper middle (II), lower middle (III), upper lower (IV) and lower (V) (Table 1).

Table 1: Kuppuswamy's socio-economic classification

Score Total	Socio-Economic Class	
26–29		Upper (I)
16–25	Middle	Upper middle (II)
11–15		Lower middle (III)
5–10	Lower	Upper lower (IV)
<5		Lower (V)

Source: Kumar *et al.* (2012: 104)

Table 2 reflects on the SES of the respondents. It provides that almost all the respondents are figured in low and middle SES. Among SHG members, as much as 65.7 per cent and 33.3 per cent were in low and middle SES category, respectively. In the case of non–SHG members also, 53.4 per cent and 46.1 per cent figured in low and middle SES category, respectively.

Table 2: Socio-economic status of the respondents (Kuppuswamy's SES)

SES Scores	SHG Members (*N* = 204)		Non–SHG Members (*N* = 204)	
	Frequency	Percentage	Frequency	Percentage
Low	134	65.7	109	53.4
Middle	68	33.3	94	46.1
High	2	1.0	1	0.5
Total	204	100.0	204	100.0
Statistics	**SHG Members (*N* = 204)**		**Non–SHG Members (*N* = 204)**	
Mean	9.8971		10.9804	
Std. deviation	3.92594		4.23679	
Variance	15.41300		17.95035	
Range	22.00		21.00	
Minimum	4.00		5.00	
Maximum	26.00		26.00	
Q1	7.0000		8.0000	
Q2	9.0000		10.0000	
Q3	12.0000		14.0000	

As seen in Table 2, the mean SES score for the SHG respondents was 9.89 (SD 3.92 and variance 15.41), and for non–SHG members, it was 10.98 (SD 4.23 and variance 17.94). The SES score range for the SHG members was from 4 to 26,

and for the non–SHG members, it was from 5 to 26. This meant that in terms of SES, the SHG members fell in the lower category in general and more specifically in upper lower class that is category IV of Kuppuswamy's socio-economic class. Further, the non–SHG members figured in the middle category in general and more specifically in lower middle that is category III of Kuppuswamy's socio-economic class.

Table 2 also provides that the SES scores of the SHG and non–SHG members were divided into three groups of low, middle and high on the basis of the values of first and third quartiles. Only 1 per cent of the SHG members scored more than the value of third quartile, whereas only 0.5 per cent of the non–SHG members scored at that level. When the distribution was examined on the basis of the first quartile, it was found that the majority of both SHG members (65.7 per cent) and non–SHG members (53.4 per cent) figured in this value range.

SHGS AND CAPACITY BUILDING AND SKILL DEVELOPMENT

Table 3 reflects on the CBSD dimension of women empowerment. The CBSD dimension of the instrument used for measuring the women empowerment had the possible minima–maxima score range from 0 to 30. The score range obtained for the SHG members and non–SHG members were same with minima–maxima score ranging from 6 to 30. The mean score of CBSD of SHG members and non–SHG members came to 18.29 (SD = 4.745) and 15.06 (SD = 4.039), respectively. The table further reflected that the maximum SHG members (44 per cent) were in middle level followed by 35 per cent and 21 per cent at low and high levels, respectively. In the case of non–SHG members, 47.5 per cent were in the middle level, whereas remaining 33 per cent and 20 per cent were in the low and high levels, respectively.

Table 3 also provided that the CBSD scores of the SHG and non–SHG members were divided into three groups of low, middle and high on the basis of the values of first and third quartiles. As much as 20.6 per cent of the SHG members scored more than the value of third quartile, whereas only 19.6 per cent of the non–SHG members scored at that level. When the distribution was examined on the basis of the first quartile, it was found that the majority of both SHG members (35.3 per cent) and non–SHG members (32.8 per cent) figured in this value range. It further provides that by the margins of 2 per cent and 3.5 per cent, the SHG members differed from the non–SHG members at low and middle levels. At the high level, the SHG members were ahead of non–SHG members by 1-per cent margin. The significance of this relationship needs to be tested because of narrow variations at different levels of CBSD for both the SHG members and non–SHG members.

Table 3: Summary score for the measurement of capacity building and skill development

Capacity Building and Skill Development	SHG Members (*N* = 204)		Non–SHG Members (*N* = 204)	
	Frequency	Percentage	Frequency	Percentage
Low	72	35.3	67	32.8
Middle	90	44.1	97	47.5
High	42	20.6	40	19.6
Total	204	100.0	204	100.0
Statistics	**SHG Members (*N* = 204)**		**Non–SHG Members (*N* = 204)**	
Mean	18.2990		15.0637	
Std. deviation	4.74511		4.03932	
Variance	22.52591		21.56484	
Range	24.00		24.00	
Minimum	6.00		6.00	
Maximum	30.00		30.00	
Q1	14.0000		14.0000	
Q2	17.0000		16.5000	
Q3	20.0000		20.0000	

Table 4 reflects the CBSD score for the SHG members and non–SHG members. The SHG members have higher mean score of 18.29 (SD = 4.74) than the non–SHG members where it was found to be 15.06 (SD = 4.03). This showed that mean difference was more than 3.00. Table 4 further proves that there was a significant difference in the CBSD of SHG and non–SHG members. It indicated that relationship between the SHG membership status (independent variable) and CBSD (dependent variable) was statistically significant (t = 7.45, p = 0.000). Therefore, the hypothesis that women with micro-financing are more skilful with higher capacity to develop as compared with those women without micro-financing was accepted.

It was further attempted to explore the bivariate association between CBSD and SHG membership status. Table 5 provides that the total sample was categorised

Table 4: Capacity building and skill development score

Empowerment Dimension	SHG Membership Status	*N*	Mean	Std. Deviation	*t*-Test	df	Sig. (2-Tailed)
Capacity building and skill development	Yes	204	18.2990	4.74511	7.415	406	0.000
	No	204	15.0637	4.03932			

Table 5: SHG membership and capacity building and skill development

SHG Membership Status	Capacity Building and Skill Development			
	Low	Middle	High	Total
Yes	45 (22.1%)	93 (45.6%)	66 (32.4%)	204 (100.0%)
No	94 (46.1%)	94 (46.1%)	16 (7.8%)	204 (100.0%)
Total	139 (34.1%)	187 (45.8%)	82 (20.1%)	408 (100.0%)

$\chi^2 = 47.767$ df = 2, $p = 0.000$, $C = 0.324$

into three levels of CBSD namely low (34.1 per cent), middle (45.8 per cent) and high (20.1 per cent).

Table 5 also reflects that the majority SHG members figured at middle level of CBSD (45.6 per cent), whereas at low and high levels, their percentages were only 22.1 per cent and 32.4 per cent, respectively. Unlike them, the non–SHG members figures were mainly at low (46.1 per cent) and middle (46.1 per cent), and only 7.8 per cent of non–SHG members were in high level of CBSD. Table 5 further provides that the bivariate association between SHG membership status (independent variable) and CBSD (dependent) was significant, and the value of coefficient of contingency was also substantial ($c^2 = 47.767$, df = 2, $p = 0.000$, $C = 0.324$). Thus, in this study, the SHG membership has statistically significant association with CBSD dimension of women empowerment.

SHGS, SES AND CAPACITY BUILDING AND SKILL DEVELOPMENT: INTERLINK AGES

The study also endeavoured to test the bivariate association between SHG membership status and CBSD by controlling for SES. The purpose was to understand the nature and level of relationship between SHG membership status and CBSD of the respondents and the extent to which this relationship is influenced by SES.

It was found that the bivariate association between the SHG membership status (independent variable) and CBSD (dependent variable) was significant (Table 5). The bivariate association between SHG membership status (independent variable) and CBSD (dependent variable) was re-examined by controlling the effect of SES (a third variable as control variable).

It could be observed from Table 6 that original bivariate association between SHG membership status and CBSD remained unaffected by the third variable SES.

Table 6: SHG membership and capacity building and skill development (controlling for SES)

SES			Capacity Building and Skill Development			
			Low	Middle	High	Total
Low	SHG membership status	Yes	32 (28.3%)	53 (46.9%)	28 (24.8%)	113 (100.0%)
		No	54 (41.5%)	64 (49.2%)	12 (9.2%)	130 (100.0%)
		Total	86 (35.4%)	117 (48.1%)	40 (16.5%)	243 (100.0%)
Middle	SHG membership status	Yes	13 (14.8%)	40 (45.5%)	35 (39.8%)	88 (100.0%)
		No	40 (54.1%)	30 (40.5%)	4 (5.4%)	74 (100.0%)
		Total	53 (32.7%)	70 (43.2%)	39 (24.1%)	162 (100.0%)
High	SHG membership status	Yes	0 (0.0%)	0 (0.0%)	3 (100.0%)	3 (100.0%)
		No	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)
		Total	0 (0.0%)	0 (0.0%)	3 (100.0%)	3 (100.0%)

As seen in Table 6, in both the SES sub-categories that is low SES ($c^2 = 11.931$, df = 2, $p = 0.003$, $C = 0.216$) and middle SES ($c^2 = 38.905$, df = 2, $p = 0.000$, $C = 0.440$), the original bivariate association remained unchanged.

Therefore, it may be concluded that bivariate association between SHG membership status and CBSD is not accounted for by the control variable SES. Therefore, the control variable SES has no effect on the association between SHG membership status and CBSD (Figure 1).

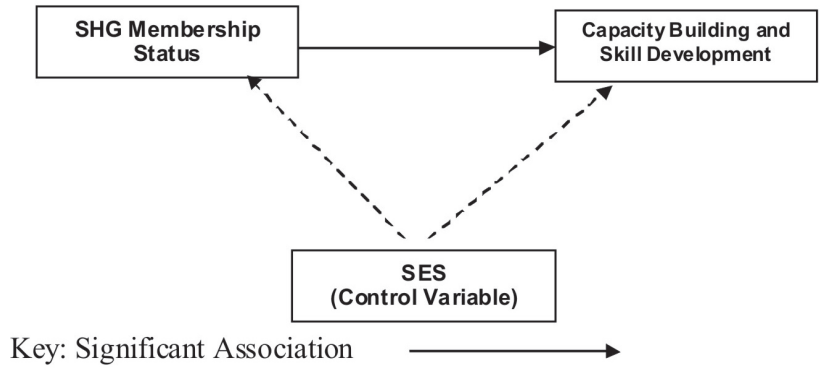

Figure 1: Non-spurious association between SHG membership status and capacity building and skill development

In other words, we can infer that the association between SHG membership status (independent variable) and CBSD (dependent variable) was *non-spurious*.

CONCLUSION

Thus, it could be concluded that the bivariate association between SHG membership status and CBSD was found to be significant, and this association was independent of SES (control variable) and *non-spurious*. The finding of this study corroborates with the finding of a number of studies in the south Asian countries which have noted the significant positive relationship between the women SHG members and their CBSD (Schuler and Hashemi, 1994; Hashemi *et al.*, 1996; Schuler *et al.*, 1996; Kabeer, 1998; Pitt and Chandler, 1998; Shretha, 1998; Working Women's Forum, 2000; Hashemi, 2001; Cheston and Kuhn, 2002; NABARD, 2002; Puhazhendi and Badatya, 2002; Kay, 2003; APMAS, 2005; Bokil, 2005; Lakwo, 2006; Basher, 2007; Swain, 2007; Sanyal, 2009; Das, 2010; Khan and Noreen, 2012).

REFERENCES

APMAS, October 2005. Optimizing SHGs. Hyderabad: Andhra Pradesh Mahila Abhivruddhi Society.

Aruna K and Joythirmayi D, 2011. The role of micro finance in women empowerment: A study on SHG-Bank linkage programme in Hyderabad. *Indian Journal of Commerce and Management Studies*, Vol. 11, No. 4, pp. 77–89.

Basher MA, 2007. Empowerment of micro-credit participants and its spillover effects: Evidence from the Grameen Bank of Bangladesh. *The Journal of Developing Areas*, Vol. 40, No. 2, pp. 173–183. Stable URL: [http://www.jstor.org/stable/4193037] accessed 29/11/2012 06:35.

Bokil M, 2005. Ending domestic violence: SHGs can help. Pune: Development Support Team.

Cheston S and Kuhn L, 2002. Empowering women through microfinance. In: Daley Harris , ed. *Pathways out of Poverty: Innovations in Microfinance for the Poorest Families*. pp. 167–228, Kumarian Press, Bloomfield, CT, USA.

Das SK, 2010. Micro finance and NER-A review. *DGCC's Journal of Commerce*, Vol. 7, No. 1, pp. 106–120.

Galab S and Rao NC, 2003. Women's self help groups, poverty alleviation and empowerment. *Economic and Political Weekly*, Vol.38, No.12-13. March, pp. 1274–1283.

Hashemi SM, Schuler and Riley AP, 1996. Rural credit programs and women's empowerment in Bangladesh. *World Development*, Vol. 24, No. 4, pp. 635–653.

Hashemi S, 2001. Linking Microfinance and Saftey Net Programmes to Include the poorest: The Case Study of IGVGD in Bangladesh. *CGAP Focus Note,No. 21,*May.

Kabeer N, 1998. Money can't buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh. Discussion papers, 363. Sussex: Institute of Development Studies, University of Sussex.

Kabeer N, 2001. Conflicts over credit: Re-evaluating the empowerment potential of loans to women in rural Bangladesh. *World Development*, Vol. 29, No. 1, pp. 63–84.

Kay T, 2003. Empowering women through self help micro-credit programmes. Bangkok: Gender and Development Section, Emerging Social Issues Division, United Nations Economic and Social Commission for Asia and the Pacific (ESCAP).

Khan REA and Noreen S, 2012. Microfinance and women empowerment: A case study of District Bahawalpur (Pakistan). *African Journal of Business Management*, Vol. 6, No. 12, pp. 4514–4521.

Krejcie RV and Morgan DW, 1970. Determining sample size for research activities. *Educational and Psychological Measurement*, Vol. 30, pp. 607–510.

Kumar N, Gupta N and Kishore J, 2012. Kuppuswamy's socioeconomic scale-updating income ranges for the year 2012. *Indian Journal of Public Health*, Vol. 56 No. 1, pp. 103–104. Retrieved on July 10, 2012.

Kumar N, Shekhar C, Kumar P and Kundu AS, 2007. Kuppuswamy's socioeconomic status scale-updating for 2007. *Indian J Pediatr*, Vol. 74, pp. 11312.

Lakwo A, 2006. Microfinance, rural livelihood, and women's empowerment in Uganda. In: *Research Report No. 85*. Africa Studies Centre, Leiden.

Mishra D and Singh HP, 2003. Kuppuswamy's scocioeconomic status scale – A revision. *India J Pediatr*, Vol. 70, pp. 273–274.

Murthy RK, Raju K and Kamath A, 2002. Towards women's empowerment and poverty reduction: Lessons from the participatory impact assessment of South Asian poverty alleviation programme in Andhra Pradesh, India. New York: UNDP (Mimeo).

NABARD, 2002. Ten years of SHG-bank linkage: 1992–2002. NABARD and Microfinance.

Pande R, 2008. Women and children workers in the old city of Hyderabad. *Intersections: gender and Sexuality in Asia and the Pacific*, Vol. 17, No. July. [URL: http://intersections.anu.edu.au/issue17/pande.htm

Pitt MM and Chandler SR, 1998. The impact of group-based credit programs on poor households in Bangladesh: Does the gender of the participant matter?. *Journal of Political Economy*, Vol. 106, pp. 958–996.

Puhazhendi V and Badatya KC, 2002. SHG bank linkage programme for rural poor – An impact assessment. *Paper Presented at the Seminar on SHG Bank Linkage Programme at New Delhi*.

Rao NA and Thaha SA, 2012. Muslims of Hyderabad-Land locked in the walled city. In Gayer , Jeffrelot, eds. *Muslims in Indian Cities-Trajectories of Marginalisation*. pp. 189–211, HarperCollins, New Delhi.

Reddy CS and Reddy MBS, 2008. Poverty reduction and women empowerment: Role of SHG federations in Urban Areas – "APMAS Experiences". Hyderabad: APMAS. Unpublished paper.

Sanyal P, 2009. From credit to collective action: The role of microfinance in promoting women's social capital and normative influence. *American Sociological Review*, Vol. 74, No. 4, pp. 529–550. Stable URL: [http://www.jstor.org/stable/27736079] accessed on 29/11/2012 06:10.

Schuler SR and Hashemi SM, 1994. Credit programmes, women's empowerment and contraceptive use in rural Bangladesh. *Studies on Family Planning*, Vol. 25, No. 2, pp. 65–76.

Schuler SR, Hashemi SM, Riley AP and Akhter S, 1996. Credit programs, patriarchy and men's violence against women in rural Bangladesh. *Social Science and Medicine*, Vol. 43, No. 12, pp. 1729–1742.

Shrestha M, 1998. Report on self help banking program and women's empowerment. Kathmandu: Centre for Self Help Development (CSD).

Swain RB, 2007. Can microfinance empower women? Self help groups in India. *ADA DIALOGUE*, Vol. 37, pp. 61–82.

Working Women's Forum, 2000. Social platform through social innovations: A coalition with women in the informal sectors. Chennai: Working Women's Forum.