
Evolving Role of APMAS¹ in Promoting Self-reliant Women-led Cooperatives (SHG Federations & FPOs) over 2 decades

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Abstract

Founded in the year 2001 as a capacity building organisation to support the women Self Help Groups (SHGs) and SHG federations to emerge as self-reliant cooperative institutions in the erstwhile State of Andhra Pradesh, APMAS, over the past two-decades, has evolved into a National Level Resource Organisation for the SHG movement and for the promotion of the Farmer Producer Organisations (FPOs). Cooperative values & principles formed the bedrock foundation for the work that APMAS does with SHGs, SHG federations and FPOs in partnership with the Promoting Agencies. In the initial years, APMAS' work of promoting autonomous & self-reliant cooperatives resonated well with the policies, priorities and programs of National & State Governments and that of NABARD as a large number of Civil Society Organisations (NGOs) were involved in promoting the SHGs. In these 20 years, APMAS trained more than 500,000 professionals & paraprofessionals in support of the cooperative institutions using comprehensive training modules that were built on experience and learning using participatory training methodologies.

However, over a period of time these SHGs and their federations covering more than 10 crore women in India were systematically co-opted by the Governments through their State Poverty Reduction Missions easing out the NGOs making it challenging for APMAS to pursue its mission of self-reliant & sustainable cooperatives. In partnership with the German Cooperative Confederation called DGRV, APMAS developed a "Sector Own Control" System to support SHG movement to become autonomous & self-reliant. While at the national level there is a desire for SHG federations (called Cluster Level Federations - CLFs) to emerge as autonomous & self-reliant business organisations serving their members, at the local level vested interests make it challenging. For more than 10 years APMAS, in partnership with a national network called ENABLE, has been campaigning for sector own control for the SHG federations to emerge as autonomous & self-reliant institutions.

APMAS has expanded its work to promote and support FPOs, as these are built on self-help, mutual benefit & self-responsibility, to develop into autonomous & viable business organisations with considerable success. Most recent judgement of the Supreme Court of India on the 97th Constitutional Amendment granting right to form Cooperatives as fundamental right under 19(1)

¹APMAS is a well-known not-for-profit national level resource organization engaged in promoting & supporting autonomous sustainable membership based cooperative enterprises. Its Vision 2030 is **"APMAS emerged as orchestrator of livelihoods ecosystem for resilient and diverse self-reliant institutions led by marginalized women, farming and indigenous communities resulting in social and economic transformation"**. Contact CS Reddy at creddy@apmas.org or Ramalakshmi at srama@apmas.org

(c) of the constitution, APMAS work of promoting & supporting autonomous & self-reliant cooperatives becomes very interesting, yet challenging. APMAS is deeply committed to emerge as an orchestrator of an enabling ecosystem for the women-led autonomous & self-reliant cooperatives to thrive in India.

Background

Over the past thirty years self-help group (SHG) movement in India has evolved from small savings and credit groups that sought to empower poor rural women, into one of the world's largest institutional platforms of the poor having access to financial services. Despite the decline of the cooperatives, the search for an appropriate community-based structure continued and women's groups called SHGs emerged in the late eighties and the early nineties around rotating mutual savings and credit, as a stable and viable alternative. It was a development innovation in its own right (Sa-Dhan, 2002). NABARD initiated an experiment with MYRADA on SHG lending by banks. Encouraged by the results, Reserve Bank of India (RBI) issued policy guidelines to banks for collateral-free group lending to informal SHGs without asking for purpose of loan based on social collateral of demonstrated functioning of SHGs. Soon it became well-known SHG – Bank Linkage Program (SHGBLP) with strong partnership of NGOs, Banks and NABARD, and an important component of priority sector lending.

By the year 2000, most of the state governments and the Government of India, donors and NGOs realized the potential of SHGs in poverty elimination and women empowerment. As a result different departments of many state governments and the Government of India started promoting SHGs to realize their missions. Some state governments have established autonomous bodies to implement the poverty reductions programs and projects through SHGs with external financial support, particularly from DFID, UK and the World Bank.

Milestones in SHG movement

Phase I: NGOs promote women SHGs as an alternative to mainstream financial services to reach un-reached segments of society.

Phase II: NABARD takes the lead in partnering with NGOs, particularly MYRADA, to pilot the well-known SHG-bank linkage model

Phase III: State Governments, particularly in the South, take a proactive role in the promotion of SHGs in a big way, by way of revolving loan funds and other support.

Phase IV: SHG-Bank linkage reaches the scale of over a million bank-linked SHGs

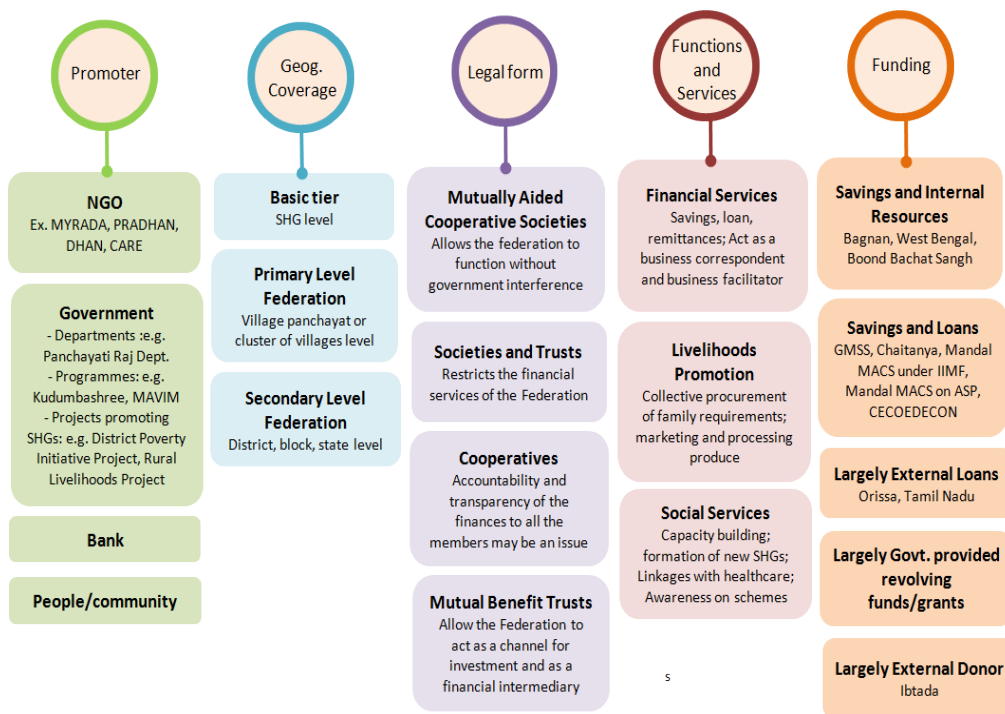
Phase V: SHG federations emerge to sustain the SHG movement and to provide value-added services.

Phase VI: SHGs and SHG federations gained widespread recognition to be partners of various mainstream agencies such as financial institutions, corporate sector, and government.

The growth of SHG-bank linkage has been phenomenal and by March 2021 nearly 1.12 crore SHGs with a membership of almost 12 crore women having savings linkage with banks and 58 lakh SHGs having

credit linkage with the Bank loans outstanding to SHG being more than Rs.112,000 crores. The total savings of the SHGs in India is estimated at Rs.100,000 cores.

SHPIs and Approaches



Though the SHG movement has been in existence for more than two and half decades, the SHG sector as a whole and SBLP in particular, has been facing a number of challenges such as

- Target approach of the Government in promotion of SHGs institutions led to uneven quality of groups, unequal growth, policy contradictions, huge shortage of capacity building infrastructure including materials and resource persons to support the Self-Help Promoting Institutions (SHPIs).
- The repayment of loans given to members from their savings was a major concern. Though SHGs consider to be operating in profits from inception, due to high default and low interest rates, the profitability and financial value of the members' savings is a major concern. The agenda for SHG meetings is mostly on financial aspects rather than social and livelihoods and other non-financial aspects.
- Though the majority of the SHGs have maintained some set of books, the quality is poor due to low literacy levels of members, placement of untrained SHG members as book writers, lack of training on book keeping and low honorarium to book writers.
- Mostly, SHG leaders were selected based on the consent of majority of the group members. There is no leadership rotation in a significant number of SHGs as the groups don't have specified norms about change in leadership and it is not considered as a non-negotiable by the SHPI, which includes

change of leaders and term, willingness of members to be leaders etc.

- SHGs are built on the principle of self-help, mutual-benefit and self-reliance and it is hoped that SHGs having built their own corpus will not need bank loans in the long-term. As SHGs do not increase their savings periodically to build sufficient group fund to meet the credit needs of members, there is perpetual dependence on banks for loans which makes these groups vulnerable to external forces.
- The SHG federation is recognized by RBI, NABARD, IRDA, Government of India, State Governments, NGOs and the corporate world. Majority SHG federations offer a wide-range of services acting as implementing agencies of government programs. Offering multiple services to members, while ensuring quality and sustainability remains a challenge for most federations.
- The majority of federations are either not registered, or not complying with legal provisions.
- Though many federations are member owned, they tend to be promoter managed. Due to lack of technical capacities, the role of the board is limited and the promoter plays a crucial role in sanctioning and recovery of loans, in decision making and also in service delivery. The promoters provide operational costs and staff salaries to federations. Yet another reason, and result, could be that the SHGs and members may not feel that they are owners of their federations.
- Due to lack of a businesslike approach on the part of federations promoted by the SHPIs, conceptualization of federation, legal and regulatory framework, framework for self regulation, target oriented approach, capture by vested interests, capacity of promoting agencies, cost of promotion, decentralization, institutional sustainability are other challenges.

To overcome the above challenges & threats there is a need for strong ecosystem for promotion of self-regulation and supervision of SHG federations at a decentralized level. SHPIs should collaborate for making significant investments in leadership development, developing professionals and community professionals to support the federations in strengthening their member institutions. As Government & Banks support the programme, SHG federations can be facilitated to offer increased range of services and monitor the performance of member institutions using technology solutions. Members can be helped to invest in asset creation, diversify their occupation and reduce their risk.

Origin & Evolution of APMAS

Despite the phenomenal growth in the number of SHGs, the quality and sustainability of these SHGs is of great concern for all the stakeholders. A study conducted by BASIX & CARE in January 1999 revealed that only 20-30 percent of the SHGs in the erstwhile Andhra Pradesh were of good quality. Majority of the groups require training on basic concept of SHGs, group dynamics, leadership, book keeping and financial management. Further a study conducted by NIRD in January 2001 indicates that the groups promoted by NGOs have a better understanding of savings and external linkages in comparison to the groups promoted by State Governments and Banks. While there was pressure from the State Governments, in South India, on the banks to finance SHGs through the State Level Bankers Committees (SLBCs), SHGs had limited capacity to absorb as there was limited support for livelihoods promotion.

APMAS has evolved as an organization to identify problems associated with the quality of SHGs and strengthen the movement by providing technical support. From the formative days, APMAS has been working closely with State Governments, NABARD, NGOs and others to advocate for a process-oriented

approach to promotion of SHGs and SHG federations to ensure their sustainability. In the process APMAS built strategic relationships and accessed expertise from national level agencies. APMAS developed strong partnerships with Andhra Pradesh Government (SERP²), NABARD, MYRADA, many other NGOs and Banks to follow a systematic approach to SHG rating, Capacity Building and Policy Advocacy to promote an enabling ecosystem for the SHG movement to thrive in India.

During its journey in support of SHG movement in India, APMAS gained considerable experience in supporting the Self-Help Promoting Institutions (SHPIs) and in working with bankers & government in promoting high quality SHGs and SHG federations following a bottom up & process-oriented approach. Based on its experience APMAS facilitates Government – NGO collaboration to synergize the efforts for poverty reduction through the SHG platforms. APMAS believed firmly that its experience in Andhra Pradesh & other parts of India and its engagement in various networks and partnerships at the national level can facilitate transformation of the SHG movement into a sustainable system based on cooperative values & principles. With this background, APMAS started working with SHPIs for strengthening SHGs and SHG federations to initiate a system of Self-Regulation / Sector Own Control in the SHG system with strategic partnership of DGRV, successful cooperative confederation of Germany. From 2006, with the strong foundation of building self-reliant SHGs and SHG federations, APMAS expanded its work to focus on livelihood promotion, particularly based on agriculture & natural resources management.

APMAS with support of the Ford Foundation worked on the evolution and piloted the concept of the National Network of Resource Organizations called “ENABLE” to strengthen the SHG movement in the country to build capacities of the important stakeholders on promoting sustainable SHGs & SHG federations and to advocate for a conducive policy environment. ENABLE network was vibrant in conducting large-scale research studies on SHGs & SHG federations and organizing various policy workshops and conferences at National, Regional and State Level with active participation of all stakeholders. The ENABLE network also conducted a number of training & capacity building programs to develop a national pool of high-quality trainers to train on SHGs & SHG federations. Currently, the network is technically & financially supported by DGRV, Germany and the number of network members has grown from seven to 24 from across India. APMAS is intensively working in Andhra Pradesh, Telangana and Bihar and indirectly reaching other parts of the country through ENABLE network.

APMAS Expanding Its Scope to Promote Farmer Producer Organizations (FPOs):

For the past seven years, APMAS has been intensively engaged in promotion and strengthening of Farmer Producer Organizations (FPOs) and value chain activities built on the strong foundation of promoting self-reliant SHGs & SHG federations. FPOs being farmers collectives of both women & men, the cooperative values & principles are equally application to the FPOs. In fact, based on the experience of self-regulation system in SHG federations, APMAS has been developing a self-regulation system for the FPOs, engaging the ENABLE network in developing a national pool of trainers for FPOs and also advocating for an enabling ecosystem for the FPOs to develop into autonomous & viable business organizations in India. As on date APMAS works with around 200 FPOs and FPO federations supporting agriculture value-chain development. There have been other pilots and innovations taken up at a small scale in the areas of health, nutrition, education and model villages.

²*Society for Elimination of Rural Poverty (SERP) is an autonomous society established by the Government of Andhra Pradesh with funding from the World Bank for universalizing the SHG movement in the State for poverty reduction.*

National Workshop on Self-Regulation of SHGs & SHG Federations National Workshop on Community Based Microfinance for Inclusive Growth



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Promotion and up scaling Self-Regulation of SHGs & SHG Federations

To facilitate the growth of the SHGs and SHG Federations and to reduce their dependency on external agencies, APMAS, in collaboration with the Society for Elimination of Rural Poverty (SERP), Government of Andhra Pradesh & Telangana and with the support of DGRV, Germany, developed and tested systems and processes of self-regulation, that is, Swayam Niyantrana Udyamam (SNU), among SHGs and SHG federations in Kamareddy cluster of Kamareddy district in Telangana state during the period 2007-10. The focus of self-regulation was on building capacities of the leaders of SHGs & SHG federations and members on key aspects, such as mobilizing internal resources, establishing strong systems (accounting & bookkeeping) and business rules, conducting elections in a transparent manner, advocating fee for services and developing internal human resources for achieving greater self-reliance. For capacity building, APMAS developed, pilot-tested & published a series of self-learning modules, posters and training materials in local language (Telugu) following a participatory approach.



For addressing the critical issues concerning Self-Help movement and work towards self-management and self-reliance of SHGs and SHG federations ENABLE network started advocating self-regulation of SHGs and SHG federations by adopting self-learning modules into different languages, conducting advocacy events at state, regional and national level with key stakeholders, developing Training of Trainers (ToTs) and supporting SHPIs in developing a strategy to implement self-regulation. Based on its experience in developing self-learning modules as a part of self-regulation of SHG system, APMAS developed six self-learning modules on Governance & Management of FPOs. ENABLE network members are in the process of translating the six modules into Kannada, Marati, Gujarati, Oria and Hindi languages. Around 17 NGOs including eight State Rural Livelihood Missions (SRLMs) across India have adopted elements of self-regulation system for SHGs and SHG Federations.

Based on years of experiences in working with SHGs and farmers' collectives, APMAS adopted Gender equality and social inclusion as one of its values and of the work it does. To achieve advancement of women farmers in the community collectives, APMAS is focusing on collectivization of women farmers, promotion of women leadership, capacity building and skill up-gradation, asset creation and access to & control over resources, technology, tools and implements, facilitating business linkages, knowledge management and policy advocacy and also promote gender audit. APMAS also started recognizing best performing SHG Federations and giving National and regional awards from 2021 onwards.

Key achievements of APMAS

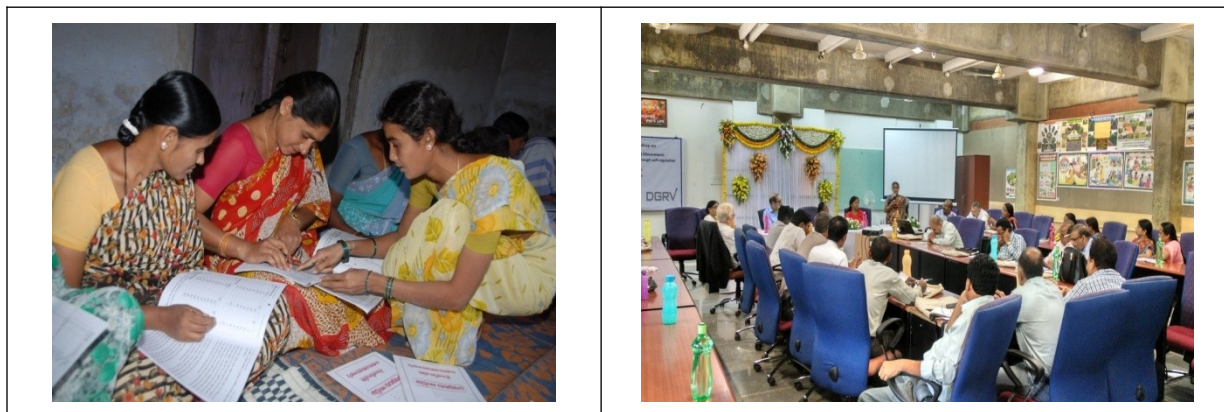
1. Provided incredible services to the SHG institutions across the country in the form of processes, mobilization and strengthening, rating system and self-regulation guidelines to become self-reliant institutions.
2. Established high credibility with key stakeholders like states, NGOs, banks, international agencies, donors, collaborators, corporates and demonstrated policy advocacy capabilities.
3. Demonstrated a very strong track record in training, capacity building, institution building and enhancing livelihoods of marginalized communities. Trained four lakh community professionals and staff on promotion and development of people's organisations
4. Created a unique identity in the civil society through partnering with the governments and other key development players and successful ground level implementation.
5. Established as a national level technical cum resource organization and implementing agency
6. Enabled and built capacities of SHG institutions to take up higher order functions such as health, nutrition, WASH, education and non-farm livelihoods.
7. Played a lead role in FPO promotion and strengthening by working with around 70 FPOs covering one lakh farmers in the states of Andhra Pradesh, Telangana & Bihar.
8. Promoting climate resilient farming systems and providing technical cum advisory services to the farmers on package of practices, collective input and output marketing, value chain development, agri-based enterprises, leverage of schemes, resources and services from the government departments, agri business and financial institutions.
9. Implemented pilots on promotion of model villages and integrated development.
10. Advocated and influenced policies in favour of the women and the marginalised based on field experience and research studies conducted on the impact of programmes implemented.

Does APMAS Strategies Strengthen SHG movement?

For over two decades, APMAS played a pivotal role in building the capacities of SHG promoters and advocating appropriate systems and processes for the SHG movement to evolve into an autonomous

and self-reliant system. The best practices and tools suggested in the self-regulation modules have been adopted by the National Rural Livelihood Mission (NRLM) in the form of Standard Operating Procedures (SOP) for village and cluster level SHG federations. APMAS also conducted studies and evaluations of the outcomes of APMAS strategies, services, Sector-Own-Control (SOC) and livelihood interventions through SHGs and SHG federations. The studies & evaluations have drawn following conclusions:

Overall, a sense of ownership has increased among SHG members and they feel that the Federation is their institution which needs to be governed and managed by themselves. With the sense of ownership, accountability has increased and leaders are taking charge of managerial and monitoring roles in their SHG, Village Organization (VO) and Federations. Members are playing their roles of management so it increases the transparency among leaders as well as members about their fund availability, assets, profits and debts. Confidence level of women leaders has increased as they are feeling more capable to own and govern their institutions. Moreover, the members and leaders of SHGs and VOs are capable of mobilizing and leveraging resources from banks, government institutions including increased capacity of initiating negotiations and dialogue with the authorities. They have gained skills and capacity for documentation and record keeping, thereby, bringing about the desired results in terms of mobilizing resources from public institutions. Most of the members get the opportunity to exercise their leadership skills and learn to perform mandatory roles and responsibilities over the period of several years.



SHG processes are well set around the aspects of meeting, saving and record keeping. In SHGs, the system of monthly payment for service charges is well set. The interest earned by the groups is usually circulated within instead of dividend distribution among members. About 96 per cent of the SHGs formed as part of the program were located under A and B grades, which is a significant achievement. The principle of self-help is now innate to the groups and the members support each other during disasters, emergencies and social needs. SHGs have also improved the mobility of women and gave them a strong sense of solidarity and created a separate identity for these women.

Community Cadres are integral to the interventions to support women through partnerships. These women cadres are proficient in the aspects of SHG handholding and training, VO handholding and training, income enhancement interventions and credit linkage through mainstream financial institutions. The Cadres have been engaged between one to five years in the community. Being a part of the community had helped them gain strong footholds in their area of work also played a significant role in the awareness and information drive during the first wave of the COVID 19 pandemic. A major

part of the Cadres payment is done by SHGs through a contribution. This is a norm across all SHGs promoted by APMAS. This in-built process in SHGs plays a significant role in ensuring Community Cadres' accountability to the groups, builds institutional ownership of communities and has helped the emergence of sustainability prototypes, going forward, wherein families would pay for the service that they receive.

Overall, Self-Regulation system resulted not only in strengthening of the capacities of members of the federation to become a self-reliant and self-controlled organization but also in the improved business performance of the SHGs. The system has had a lasting impact on the status of participating women by strengthening their capacities to not only smoothly run their SHGs and federations, but also participate actively in wider economic, social and political spheres of their villages. The SOC system has successfully launched the efforts to build FPOs with the principles of SOC based on the successful SHG-SOC experience. Besides, APMAS is also supporting the FPO promotion initiatives in other areas with introduction of SOC approaches with an aim to bring in institutional sustainability.

Though there is an inspiring result while advocating self-regulation for SHGs and SHG federations, many challenges are faced by self-regulation system as well as overall SHG movement in the country. Working with SHG institutions promoted by Government has been a great challenge especially to introduce systems like self-financing as there is lot of advocacy for subsidies. Hence, it requires considerable member education at all levels and handholding support in institutionalizing self-regulatory and supervision system across the institutions. Similarly, vested interest of government staff appointed from the government with less exposure to SOC concept had negative impact on continuity of the system in an effective manner.

Even APMAS pilot institutions are not exempted from these pressures. Once APMAS withdrew its support from Kamareddy cluster federation, DRDA, Kamareddy (district level implementing unit of Telangana SRLM) appointed a District Project Manger (DPM – SRLM project staff) as point person for overall coordination of KCPS activities in other states. As per good governance practices, KCPS and its member institutions practice one-third rotation of the leadership every year. The vested interest of the person appointed from government and charge taken over by newly elected board members of KCPS and its member institutions who had less exposure to SOC concept had negative impact on continuity of the system in an effective manner. Due to control in administration and coordination matters, activities at various levels of the federations and changing policies at promoter level, the trained community professionals in the field could not move forward with the SOC agenda which led to weakening of the system. Lack of capacity building funds at SHPIs level, due to which SOC system could not be upscaled in other operational areas of SHPIs is another big challenge.

At the same time, ecosystem for promotion of FPOs is growing and promoting institutions are presently promoting FPOs on target mode without focusing on generic nature of the issues and concerns related to organizational framework. As majority of FPOs are promoted with weak Farmer Interested Groups (FIGs) or without FIGs, a large gap is present in proper conceptualization of FPOs. Similarly, there is no focus on leanings from SHG institutions and the institutional needs of the FPOs for becoming viable and self-sufficient community enterprises these institutions are promoting. The current approach in promotion of FPOs is also leading to quality issues and brings new challenges in the sector.

Based on the learnings from self-regulation and working with key stakeholders, there is a need to build a facilitating ecosystem by adoption different strategies. It is important to start with revitalizing vision for SHGs and SHG federations and advocate standards and benchmarks which will ensure high quality of the institutions; there has to be a platform which promoted and facilitates interface between SHG federations and FPOs through which these institutions can share their experiences and learn from each other, with special focus on enhancing livelihood options for the poor households; there has to be more focus on skill development concentrating on the livelihood options and consolidation of self-regulation through state machinery or financial sector machinery.

Revitalizing Vision 2030 of APMAS:

APMAS realized that the operating environment has changed over the last two decades and aspirations of the target community have risen and collective action is becoming difficult. The capacities of SHG federations and FPOs to interact with the market dynamics, services and realizing the value of produce is limited. Hence, there is a need to work on building models of developing Self-Reliant Institutions. Similarly, there is a large demand for rise of many micro and small enterprises. The grants-based services for NGOs is drying up and CSR projects are more available.

As the focus is slowly shifting from SHG Federations to FPOs, it requires appropriate approaches and promotion of best practices /learnings from the SHG movement to bring the desired impact in FPO sector. In view the dynamic environment, as FPOs are also working on cooperative values & principles, APMAS felt the need for collation of learnings from various experiences, and to offer a clear direction to promoters of FPOs in facilitating the step-by-step process. For this APMAS has been making conscious efforts in advocating interface between SHG federations and FPOs. Recently, the formation of the Ministry of Cooperation (MoC) and the Supreme Court judgment on the 97th

Constitutional Amendment presents a new context for rethinking and rejuvenating the cooperative sector in India. Central to the future of cooperatives is the issue of 'autonomy and independence' of cooperatives. In this context, APMAS work of promoting & supporting autonomous & self-reliant cooperatives becomes very interesting, yet challenging.

As a part of evolving vision 2030 and future strategy, APMAS conducted a series of consultations and discussions with domain experts, donors, partners and collaborators, officials and the SHG and FPO representatives. In the above context APMAS is deeply committed to emerge as an orchestrator of an enabling ecosystem for the women-led autonomous & self-reliant cooperatives to thrive in India.

Values

- Self-reliance
- Concern for quality
- Continuous learning
- Transparency and accountability > Gender equality and social inclusion
- Promotion of participation and democracy

Vision

APMAS emerged as orchestrator of livelihoods ecosystem for resilient and diverse self-reliant institutions led by marginalized women, farming and indigenous communities resulting in social and economic transformation

Mission

By 2030, APMAS, a cutting edge resource organization, engaged in multi stakeholder partnerships for systemic change; innovating and demonstrating sustainable livelihoods institutional models impacts one million households through:

- Co-creating and promoting quality standards and benchmarks
- Capacity and capabilities development
- Ecosystem services - Access to technology, finance, market, infrastructure
- Interface among women-led and diverse community institutions
- Integration of Nutrition, Health, Education & WASH services
- Evidence based policy advocacy

Goals

1. APMAS emerged as partner of choice, within & outside India, for Governments, Academic Institutions, Donors, Corporates, NGOs, Community Institutions and other key stakeholders through capacity building, incubation, mentoring and knowledge management
2. Self-reliant livelihoods institutions, demonstrating high quality standards, engaged in partnerships and linkages resulting in their member households becoming resilient to cope with risks and shocks
3. At least 1000 self-reliant and democratic institutions of SHG Federations, FPOS and FPO Federations providing range of services resulting in tripling of income for their member HH
4. Gender mainstreaming resulting in women's leadership and decision making at household and institutional level and asset creation for at least one lakh women
5. Member households of APMAS incubated community institutions access their rights and entitlements and utilize services of health, education, nutrition and WASH resulting in improved quality of life

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