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BOOK REVIEW

H.S. Shylendra, Emerging Women's Livelihood Collectives in India: Cases Depicting Agency, Accomplishments and Challenges, Springer, Singapore, 2025. Pp.xxxiii+484

Self-help groups (SHGs) in India is the largest microfinance programme in the world, covering 10 crore women members. However, SHGs are small-scale informal collectives of 10-20 women, existing in a fragmented manner, although well-performed SHGs can get bank loans through NABARD's SHG-Bank Linkage Programme. The objective of NRLM (National Rural Livelihood Mission), launched in 2011 by replacing the preceding SGSY since 1999, is to expand and strengthen the SHGs through establishing federations at the village level (VO) and at the Block/Cluster/Gram Panchayat level (BLF/CLF/GPLF). Considering that the experiences of higher-level collectives have not been adequately explored and documented in literature, the major objective of the book is to fill the gap, by studying 20 SHG federations which participated in the *Atmanirbhar Sanghatan* (self-reliant organization) award contest held in 2022 under the auspices of the Ministry of Rural Development. Nine researchers including the editor of the book, mainly from Institute of Rural Management in Anand (IRMA), participated in the research and field surveys. The book is comprised of 22 chapters, including 20 case studies; three from North-East (Assam, Nagaland, and Tripura), four from East (West Bengal, Chhattisgarh, Jharkhand, and Odisha), seven from South (Kerala, Telangana <two>, Karnataka <two>, Andhra Pradesh, and Puducherry), three from West (Madhya Pradesh, Maharashtra, and Gujarat), and three from North (Rajasthan, Bihar, and Uttar Pradesh).

After showing a conceptual framework for the analysis of "women, collectives and livelihoods" in Chapter 1, Chapter 2 provides a synthesis of the findings from 20 federations. The major points are as follows. 1) The second-level federations (BLF/CLF/GPLF) are registered organizations, except for one (Odisha), but a considerable time gap was observed after formation. The first-level federations (VO) remain informal. Overall, the three-tier SHGs successfully organized poor and disadvantaged women, albeit with considerable difficulties in the backward areas. 2) At the apex level, the executive committee (EC)/ board of directors (BoD) is constituted and selects office bearers such as manager and accountant. Sub-committees for bank linkage and loan recovery, social action, monitoring, and livelihoods, etc. are also organized. The ECs meet mostly twice a month on fixed days with a focused agenda; for example, loan and financial matter on the first day and social and livelihood matter on the second day. The NRLM staff work as coordinators and regularly participate in the EC/BoD meetings. Most federations have community resource persons (CRPs) who provide essential technical or professional services, but line agencies often pay their honorariums. 3) The federations have built up average corpus of Rs. 192 lakhs, which mainly consists of the community investment funds (CIF) and other funds received by the federations. Most of the funds are delivered to SHGs (through VOs) as a loan. The average expenditure of the federations is relatively low (at Rs. 6.61 lakh) due to the limited staff appointed by federations. 4) The sources of credit to SHG members have diversified with the emergence of federations, including CIF and other funds delivered from the central or state government through the apex federations, in addition to their internal funds. But the most important source is from banks, which is 6 times larger than the CIF. The savings-to-credit ratio is from 1:4 to 1:8. 5) The impact of SHGs for women members, either economic or social, is positive overall, but with mixed and relatively weak results. The promotion of joint venture business by SHG members is not encouraging overall, although notable successful cases are presented in almost all the federations across India.

This book provides us with very rich and comprehensive information on the three-tire SHG institutions formulated after 2011 with their performance and remaining challenges. Especially important is that the book covers diversified regions of India, including the backward states. I hope the book contributes to the readers' deeper understanding of the current status of the state-sponsored movement towards rural poverty alleviation and women's empowerment through SHGs.

Finally, some comments on the issue are as follows. One, given the informal and fragmented nature of individual SHGs, the formation of SHG federations is a very important step in terms of women's involvement in "public spheres", especially in the context of India's traditional rural society. The government needs to put in more financial and human resources to strengthen the three-tire SHG system. Compared to this critical issue, direct economic impacts of the credit programme of SHGs for livelihood promotion seem to be relatively unimportant. Two, from academic point of view, it is necessary to compare the advantages/disadvantages of the savings-first approach of SHGs with the credit-first approach of microfinance institutions (MFIs) like Grameen Bank in Bangladesh. Although MFIs are financially viable, compared to the weak financial status of the SHG federations, they are recently struggling with the financial issue in amidst of the rural poor women's needs shifting from credit to other financial services such as savings and insurance.

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