



WOMEN EMPOWERMENT THROUGH SHGS: A CASE STUDY IN YSR KADAPA DISTRICT OF ANDHRA PRADESH

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ABSTRACT

Women empowerment through SHGs based micro-finance has been the central to development agenda in India. The government has also paid special attention to women's empowerment and it encompasses their enhanced status in social, political and economic spheres. The banking institutions have well realized that small customers are no different from other customers; however, they need to design and deliver products to poor customers in realizing their credit needs. The increasing demand for micro credit in India also poses a serious challenge to the financial institutions since about 400 million poor people need micro finance for their development and empowerment. The changing paradigm of micro finance demands for increased budgetary allocations on capacity building of the poor for sustainable income generating activities and livelihood development. The micro finance institutions also need to realize the emerging potential of micro finance and serving the people through extending credit to them and development of the nation. Most women workers in India are engaged in agriculture, where livelihood is insecure and wages are low. Self-Help Groups (SHGs) are usually informal groups whose members have a common perception of need and importance towards collective action. From the various Age Groups. 35% of the respondents fall in the age group of 25-35 years while 31.7% fall in the age of above 25 years. The involvement is high among 25-35 years old. Age is a criterion in Self Help group as the economic value generation needs health and active involvement. Regarding the Marital Status of Rural Women, it was found that the 61% respondents are married, 11% are widows and no one are separated. Distribution of Respondents is based on the Education of Rural Women. 31.8% of the respondents have primary education while 49% have secondary education. In the most of the respondents (88%) have family support. , means either divorcees or widows.

KEYWORDS: *Women Empowerment, Self-Help Groups (SHGs), Rural Development, Financial Inclusion, Economic Empowerment, Microfinance, Women Entrepreneurship.*

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INTRODUCTION

The concept of Self-Help Groups gained prominence in the late twentieth century as part of microfinance initiatives aimed at promoting financial inclusion. SHGs are small, homogeneous groupstypically consisting of 10 to 20 memberswho voluntarily come together to save regularly, pool their resources, and provide credit to members for productive and emergency needs. The group-based approach encourages mutual support, collective decision-making, and shared responsibility. This model is particularly beneficial for rural women who often lack collateral and formal financial identity, making it difficult to access institutional credit. The expansion of SHGs has been closely linked with poverty alleviation strategies that emphasize participatory development and grassroots empowerment. By encouraging regular savings and facilitating access to small loans, SHGs help women undertake income-generating activities such as dairy farming, tailoring, handicrafts, small retail businesses, and agricultural allied activities. These activities contribute to supplementary household income, reduce vulnerability to economic shocks, and enhance livelihood security. Over time, the cumulative impact of these efforts leads to improved living standards, better nutrition, and increased investment in children's education.

Beyond financial benefits, SHGs also play a significant role in social empowerment. Participation in group meetings provides rural women with opportunities to share experiences, acquire knowledge, and develop leadership skills. Through collective action, members gain confidence and bargaining power within their households and communities. SHGs often become platforms for addressing social issues such as illiteracy, health awareness, sanitation, and gender-based discrimination. This dual focus on economic and social empowerment strengthens the overall poverty alleviation process. Furthermore, the SHG approach promotes financial discipline and accountability. Regular savings, internal lending, and repayment mechanisms foster responsible financial behavior among members. The linkage of SHGs with banks and development programs has further enhanced their capacity to mobilize resources and expand livelihood opportunities. As a result, SHGs have evolved into important instruments for inclusive growth, particularly for marginalized rural women who were previously excluded from mainstream development initiatives.

NEED FOR WOMEN EMPOWERMENT

The Sixth Plan emphasized the potential of women to become against of development. The Tenth Plan (2002-07) approach aimed at empowering women through translating the National Policy for Empowerment of Women into action and ensuring survival, protection and development of women and children through Rights Based Approach. Empowerment is a multi-dimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life. It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives or have greater control over circumstances that influence their lives and free them from the shackles imposed on them by custom, belief and practice. Empowerment of women also means equal status to women. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them.

In India majority of women do not undertake entrepreneurial venture even though ample entrepreneurial opportunities are available in the service sector. Conducive environment and congenial atmosphere exist today for encouraging women entrepreneurs. Women have to come forward to utilize their potential in a productive way. There are less risk-oriented and less skill-demanding activities available galore in the service sector, which are operational at the household level as full-time or parttime. Even though they have been working with dedication and involvement, they do not get proper recognition or any kind of appreciation for their work. Though they have enough entrepreneurial potential, they are not able to convert their talent into reality due to poor financial strength. Gainful employment of women is identified as a major entry point in promoting their economic conditions. Recognizing this fact, some young women entered into the field of industry, public service as well as business and are successful in these fields. However, women workforce in the service sector is very meagre compared to the total employable population of women. Hence, it is imperative to encourage and help women to organize business and service activities for which they need financial assistance. The empowerment of women stands as a key priority on the developmental agendas of many nations, and achieving it relies heavily on the collaborative efforts of marginalized women. Self Help Groups (SHGs) have risen as a powerful tool in this endeavor, employing a participatory approach to empower women effectively (Srivastava & Mondal, 2020). Self-Help Groups (SHGs) represent voluntary associations primarily comprising People with comparable socioeconomic backgrounds who are economically disadvantaged. Their collective objective revolves around addressing shared issues and challenges through self-reliance and communal efforts. Introduced in India in 1984, the SHG model stemmed from the principles of social mobilization, inspired by Prof. Yunus's Grameen Bank model.

Initially, the promotion and development of SHGs were facilitated by (National bank for Agriculture and Rural development) in collaboration with accredited NGOs. This collaborative effort aimed to establish a supportive ecosystem, laying the foundation for initiatives such as the SHG-Bank linkage program. By 1990, the Reserve Bank of India (RBI) formally acknowledged SHGs while a viable alternative for credit dispersal, further cementing their role in grassroots economic empowerment (Self Help Groups in India – Functions, Advantages & Problems, 2023). In India, the focus of SHG programs on women is intentional, driven by both their marginalized status compared to men and the demonstrated success and sustainability of women's SHGs (Parida & Sinha, 2010). With their extensive Karunaratne Rasika R A, Praveena D outreachnow encompassing over 50 million households nationwide (NRLM, 2020). SHGs have garnered increased attention from donors and policymakers. They are seen as effective platforms for service delivery, substitutes for collateral in capital formation, and catalysts for women's empowerment (Kumar et al., 2018). Women's groups play an important role in rural South Asia, providing social and economic support. In India, the great majority of programs focused at women's empowerment are carried out through self-help groups (SHGs). Initially established for financial planning and borrowing intentions.", SHGs have evolved to encompass broader objectives, such as promoting health literacy and dietary education, improving administrative practices, and confronting gender- and caste-based discrimination within society (Kumar et al., 2021). In India, Self-Help Groups (SHGs) are established for diverse goals, but their primary aim remains the enhancement of members' livelihoods through collaborative saving and investment endeavors. Typically, each SHGs consists of 10 to 25 members, comprising solely men, women, youth, or a mix of genders. However, women-led SHGs predominate, comprising approximately 90 percent of the total, embodying the essence of SHGs in India (Adolph, 2003). Self-improvement is a captivating yet vexing

facet of growth. It's a fluid journey that extends beyond the confines of any singular developmental realm. The potential advantages of self-improvement are diverse and manifold.

It stands as a cornerstone within contemporary approaches to addressing basic needs and personal empowerment (Sugun, 2006). Several directives and guidelines issued by the Reserve Bank of India (RBI) and the National Bank for Agriculture and Rural Development (NABARD) to commercial banks emphasize the crucial role of Self-Help Groups (SHGs) as a significant tool for microcredit. The RBI has also initiated a program to connect SHGs with lending institutions, ensuring that the credit needs of SHGs are adequately met. In this area, significant progress has been achieved over the past five years (Kumari, 2007). The evolution, progress, and empowerment of marginalized communities are central to the focus. The approach of Self-Help Groups (SHGs) signifies a significant departure from conventional development methodologies towards empowerment. SHGs are recognized as catalysts for change, fostering the mobilization and organization of underprivileged communities. They collaborate with banking institutions and voluntary organizations, adhering to a self-help ethos, to drive rural development and uplift the weaker sections of society. Self-employment initiatives have consequently undergone a profound transformation as a result (Dhavamani, 2006). Currently, Self-Help Groups (SHGs) are significantly contributing to reducing poverty in rural India. An increasing number of marginalized individuals across diverse regions in India are becoming members of Self-Help Groups (SHGs), engaging actively in savings, credit, and a range of other initiatives including income generation, natural resource management, literacy, childcare, and nutrition. The SHG concept has Karunarathne Rasika R A, Praveena D proven beneficial in providing women with opportunity to gradually overcome exploitation and social isolation. (Meena,2020). Self Help Groups (SHGs) offer advantages such as economies of scale, lowering costs in specific production processes that members may collectively undertake. They also offer a cost-effective credit distribution mechanism, as lending transaction costs decrease significantly for both banks and borrowers. Additionally, SHGs provide a platform for collective learning, which rural communities often find more approachable and consequently more impactful than individual or classroom-based approaches. Moreover, these groups foster a democratic ethos and afford members opportunities to embrace norms of behavior rooted in mutual respect (Fernandez, 1995).

WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS

The women led SHGs have successfully demonstrated how to mobilize and manage thrift and credit needs, maintain linkages with the banks and enforce financial self-discipline. Today there are over 7.4 million SHGs representing 97 million rural households directly becoming part of this great movement. Geographically its tentacles have spread to every nook and corner of India from desert sands of Rajasthan to the forest villages of Arunachal Pradesh and from the inaccessible terrain of Jammu and Kashmir to the serene coastal villages of Lakshadweep Islands. With over 84% of these being all women groups, the poor rural women in India now controls a financial business with turnover of nearly 1,00,000 crore (deposits credit) much more than most of the MNCs in India. In Chhattisgarh the women SHG has emerged as a medium for women empowerment and has paved the ways for the economic and social development of the women at large and in turn helping the society and economy to grow.

The state government is also strongly working on the women empowerment and has included the SHGs in the state in various activities of the government like mid day meal, ready to eat, stitching of school uniforms,

public distribution shops and more recently in environmental and pollution control through manufacturing and selling of paper bags, in plantation and to spread awareness about cleanliness in villages and construction of public toilets and stressing on health issues and preventing malnutrition of the toddlers.

STATEMENT OF THE PROBLEM

Poverty among rural women remains a major socio-economic issue, as they often face limited access to education, employment opportunities, credit facilities, and productive resources. Despite their significant contribution to household and agricultural activities, rural women continue to experience low-income levels, financial dependence, and restricted participation in decision-making processes. These conditions hinder their ability to improve their living standards and escape the cycle of poverty. Self-Help Groups (SHGs) have emerged as an important strategy to address these challenges by promoting savings, access to credit, and income-generating activities among rural women. SHGs are expected to enhance economic independence, improve livelihood opportunities, and strengthen social empowerment. However, the effectiveness of SHGs in reducing poverty varies across different regions and groups due to factors such as inadequate training, limited financial support, lack of awareness, and socio-cultural constraints.

SIGNIFICANCE OF THE STUDY

When we talk about the women welfare and their economic upliftment the different poverty alleviation programmes and welfare activities of government for women of rural and urban households below the poverty line, the SHGs are effective medium to help implement these strategies and helping the poor women of employment and income. The interleading process of SHGs and various production activities at the later stage helps the women to come out of the clutches of poverty and also from local money lenders. SHGs are a medium through which the poor women improve their skills and capacities and get access to finance which improves their economic as well as social condition.

In India, even today majority of women in certain state and regions are in the grip of illiteracy, poverty and lack basic facilities and apart from maintaining their family they cannot contribute anything for their welfare or for the welfare of society. This arises a necessity to make up various income generating activities, so that they can support their family and this resulted in the information of large number of SHGs in India. As such India is a leading country where SHGs and micro enterprise play an effective role in women's development. Women lead SHGs in many parts of the country have achieved success in bringing the women of rural and urban areas to the mainstream and help in decision making. SHGs have become an inspiring source and effective alternative for achieving the socio-economic development for women by involving them in all development programme. Chhattisgarh sees great promise in women self help groups as this is helping to meet a dual demand provide year-round employment and encourage greater involvement in decision making. The study is based on the efforts of Self-Help Group in Durg region to promote economic empowerment of women through different ways.

OBJECTIVES

- To examine the role of Self-Help Groups (SHGs) in promoting sustainable rural livelihoods among participants Muddanur Mandal ofYSR Kadapa district.
- To assess the socio-economic changes in members' lives after joining SHGs, in terms of income and savings in the study area.

Sample Design

For the present study both the primary and secondary source of data were used. Following are the details of the sources of the data collection. The primary data were formed as the major source of the study. The primary data from the respondents selected from the 120 women were collected through the interview method. It aims to examine the role of Self-Help Groups (SHGs) in poverty alleviation and women empowerment among rural women in MuddanurMandal. The descriptive approach helps in understanding socio-economic conditions, while analytical methods assess the impact of SHGs on income, savings, and living standards. Self-Help Groups are widely recognized as an effective mechanism for poverty reduction, financial inclusion, and women empowerment in rural India. Hence, this study focuses on evaluating their functional effectiveness at the grassroots level.

Table – 1

Age-wise analysis of the Sample Respondents in the Study Area

S. No.	Age	No.of respondents	Percentage
1	Below 25	38	31.7
2	25 - 35	42	35
3	36 - 45	18	15
4	Above 45	22	18.3
Total		120	100

Source: primary data.

Table -1 shows the age-wise distribution of the respondents in which 31.7 per cent of the women are in the age-group of below 25, 35 per cent in 25-35 age-group, 15 per cent in 36-45 age-group, 18.3 per cent in 46-55 age-group and 1.36 per cent of the women are in the age-group of 55 and above years. The majority of the women are in the age-group of 25-35 years. This shows that most of the women are young, energetic, enthusiastic with struggle some nature for the development of self and the family.

Table - 2

Education Status of the sample respondents

S. No	Education level	No.of respondents	Percentage
1	Illiterate	18	15
2	Primary	38	31.8
3	Secondary	59	49
4	Graduate & above	05	4.2
Total		120	100

Source: primary data.

Table -2 shows the educational level of the respondents. 15 percent of the respondents are illiterate, 31.8 percent completed primary education, 49 percent had high school education and 4.2 percent completed college education. Majority of the women are completed secondary education. They lack basic skills and are striving for livelihood with petty businesses and less earnings.

Table –3

Marital status of the sample respondents

S. No.	Marital status	No.of respondents	Percentage
1	Married	73	61
2	Un married	24	20
3	Widow	13	11
4	Divorced	10	8.3
Total		120	100

Source: primary data.

Table-3 shows the marital status of the respondents in which 20 per cent of the women are unmarried, 61 per cent are married and 11 are widowed.8.3 per cent of the women are divorced. There are separated and divorced women which reveal that there are family disturbances in their lives. Healthy family setup always helps to develop their standard of living in a constructive manner.

Table – 4

Type of the family of the sample respondents

S. No	Type of family	No.of respondents	Percentage
1	Nuclear	83	69
2	Joint	20	17
3	Extended	10	8.3
4	Single	07	6
Total		120	100

Source: Primary data

Table -4shows the structure of the families of the respondents. About69 per cent of the families are nuclear in nature and 17 per cent are joint families. This shows that almost all the joint families are relapsing and nuclear families are emerging. This is due to the migration to urban areas searching for jobs.

Table – 5

Caste wise analysis of the sample respondents in the study area

S. No	Caste category	No.of respondents	Percentage
1	SC	33	27.5
2	ST	17	14.1
3	BC	43	36
4	OC	27	22.5
Total		120	100

Source: primary data.

Table -5 shows the caste of the respondents, in which 27.5 per cent belong to Scheduled Castes (SC), 14.1 per cent Scheduled Tribes (ST), 36 percent Backward Castes (BC) and 22.5 per cent belong to other castes (OC). Majority of the women are from Backward Castes. Hence, there is every need to bring up Scheduled Castes and Scheduled Tribes to take up income generating activities.

Table –6

Main occupation before joining SHG of the sample respondents

S. No	Main occupation before joining SHG	No.of respondents	Percentage
1	Agriculture	48	40
2	Agriculture labour	46	38.3
3	Self employment	14	12
4	Unemployed	12	10
Total		120	100

Source: primary data.

Table -6 shows that before joining SHGs, the majority of respondents were engaged in agriculture (40%) and agricultural labour (38.3%). A smaller percentage were involved in self-employment (12%), while 10% were unemployed. This indicates that most rural women depended on seasonal and low-income agricultural activities before becoming SHG members. Income sources were unstable and limited.

Table –7

Present occupation of the sample respondents in the study area

S. No	Present occupation	No.of respondents	Percentage
1	Agriculture	07	6
2	SHG enterprise	63	52.5
3	Wage labour	20	16.6
4	Business	30	25
Total		120	100

Source: primary data.

Table-7 shows that after joining SHGs, a significant change is observed. 52.5% of respondents are now engaged in SHG enterprises. 25% are involved in business activities. 16.6% continue as wage labourers. Only 6% remain in agriculture. This shows that SHGs helped women shift from traditional agricultural work to income-generating enterprises, improving economic independence.

Table - 8

Monthly family income before in the study area

S. No	Monthly family income before SHG	No.of respondents	Percentage
1	Below 5000	43	35.9
2	5000 - 10000	60	50
3	10000 - 15000	12	10
4	Above 15000	05	4.1
Total		120	100

Source: primary data.

Table-8 shows that before joining SHGs:35.9% earned below ₹5000 per month.50% earned between ₹5000–₹10000.Only 4.1% earned above ₹15000.This clearly indicates that most families belonged to low-income groups before SHG participation.

Table –9

Monthly family income after Joining SHGs in the study area

S. No	Monthly family income after SHG	No.of respondents	Percentage
1	Below 5000	20	17
2	5000 - 10000	33	27.5
3	10000 - 20000	60	50
4	Above 20000	07	5.9
Total		120	100

Source: primary data.

Table -9 shows that after joining SHGs:Only 17% remain below ₹5000.50% now earn between ₹10000–₹20000.5.9% earn above ₹20000.This reflects a noticeable increase in income levels after SHG membership, proving that SHGs play an important role in poverty reduction.

Table – 10

Frequency of meetings of the study area

S. No	meetings	No.of respondents	Percentage
1	Weekly	10	8.3
2	Fortnightly	44	36.6
3	Monthly	56	47
4	Irregular	10	8.3
Total		120	100

Source: primary data.

Table-10 shows that 47% of SHGs conduct meetings monthly.36.6% conduct meetings fortnightly.8.3% conduct weekly meetings.8.3% meet irregularly.This indicates that most SHGs follow a regular meeting schedule, which helps maintain group discipline, savings habits, and coordination among members.

Table – 11

Regular savings per month of the sample respondents

S. No	Regular savings per month	No.of respondents	Percentage
1	100	72	60
2	200	18	15
3	300	20	16.6
4	Above 300	10	8.3
Total		120	100

Source: primary data.

Table -11shows that 60% of members save ₹100 per month, 15% save ₹200, 16.6% save ₹300 and the remaining8.3% save above ₹300, This shows that the majority of members belong to low-income groups but maintain consistent savings habits. Regular savings reflect financial discipline and collective strength of SHGs.

Table –12

Purpose of loan in the study area

S. No	Purpose of loan	No.of respondents	Percentage
1	Agriculture	47	39.1
2	Live stock	23	19.1
3	Small Business	40	33.3
4	Consumption	10	8.5
Total		120	100

Source: primary data

Table -12 shows that 39.1% used loans for agriculture, 33.3% for small business, 19.1% for livestock and the remaining 8.5% for consumption.This shows that the majority of loans are utilized for productive purposes such as agriculture and small business, which contribute to income generation and poverty alleviation.

Table –13**Market access support in the study area**

S. No	Market access support	No.of respondents	Percentage
1	Good	57	47.5
2	Moderate	33	27.6
3	Poor	22	18.3
4	None	08	6.6
Total		120	100

Source: primary data.

Table-13 shows that 47.5% reported good market support, 27.6% reported moderate support, 18.3% reported poor support.6.6% reported no support.This indicates that nearly half of the respondents receive good marketing support, which helps in sustaining their enterprises and increasing profitability.

Table –14**Overall satisfaction with SHG in the study area**

S. No	Overall satisfaction with SHG	No.of respondents	Percentage
1	Highly satisfied	74	61.6
2	Satisfied	26	21.6
3	Neutral	08	6.6
4	Dissatisfied	12	10
Total		120	100

Source: primary data.

The table indicates that 61.6 percent of respondents were highly satisfied with SHG activities and 21.6 percent were satisfied. Only 6.6 percent remained neutral and 10 percent expressed dissatisfaction. This shows that a large majority of respondents were satisfied with the functioning and benefits of SHGs, reflecting their positive impact on members' socio-economic conditions.

CONCLUSION

The purpose of SHGs is to encourage and support women financially so they can develop their leadership and entrepreneurship abilities. Due to the fact that female entrepreneurs must care for their families, homes, businesses, and staff, the support of family and society is particularly important. The study demonstrated that SHGs offer financing and assist rural women in achieving financial stability and social empowerment. Women who participated in SHGs were more independent, stable, and knowledgeable. Women's empowerment, then, largely results from women learning to take command of their own lives rather than allowing males do so. It instils independence and self-assurance in women. SHGs contribute to enhancing the quality of women's lives, particularly in rural regions, by enabling them to become financially secure, active members of their

communities, and equal participants in decision-making. In addition to empowering 136 women, women's entrepreneurship encourages entrepreneurship in general. Social and personal issues make it difficult for women to secure funding and advertise their products. The implementation of SHGs has shown to be an effective strategy for reducing poverty in rural areas. SHGs are being formed by a rising number of rural residents, particularly women, who also manage resources, educate themselves, and save money while also working on income-generating projects. SHGs have shown to be a successful method for the development and emancipation of rural women. As a result of the formation of SHGs, women now also contribute to family income, which has helped to reduce poverty in many rural homes. These self-help organisations also assist in raising the social status of women in society and enhancing their standing as partners in decision-making and community involvement.

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