

**ASSESSING THE IMPACT OF SHGs ON SOCIO-ECONOMIC EMPOWERMENT
OF RURAL HOUSEHOLDS**

(A study of 183 Households of Panchmal and Anand District of Gujarat)

Executive Summary

A PhD THESIS SUBMITTED TO

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE

DEGREE OF

DOCTOR OF PHILOSOPHY IN SOCIAL WORK

By

ANDREW MAGANGA

Research Guide:

PROF (DR) JAGDISH SOLANKI



FACULTY OF SOCIAL WORK

Fatehgunj, Vadodara – 390 002, Gujarat, India

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

2022

**ASSESSING THE IMPACT OF SHGs(Self-Help Groups) ON SOCIO-ECONOMIC
EMPOWERMENT OF RURAL HOUSEHOLDS**

(A study of 183 Households of Panchmal and Anand District of Gujarat)

Executive Summary

A PhD THESIS SUBMITTED TO

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE AWARD OF THE

DEGREE OF

DOCTOR OF PHILOSOPHY IN SOCIAL WORK

By

ANDREW MAGANGA

Research Guide:

PROF (DR) JAGDISH SOLANKI

FACULTY OF SOCIAL WORK

Fatehgunj, Vadodara – 390 002, Gujarat, India

THE MAHARAJA SAYAJIRAO UNIVERSITY OF BARODA

2022

ACKNOWLEDGEMENTS

First and foremost, I am grateful to the Almighty God for the strength, health, wisdom and ability to complete this project.

I am fortunate to have **Prof (Dr) Jagdish Solanki**, as my Guide and Supervisor, former Dean of the Faculty of Social work and senior professor, The Maharaja Sayajirao University of Baroda. He helped me at every stage from the inception to the completion of this research work. In him, I have tapped a reservoir of knowledge, erudition and kindness. Inadequacy of words is the only restraint for thanking him for all he has done for me to complete this research work successfully.

I would like also to express my sincere gratitude to **Prof (Dr) Sunita Nambiyar, Faculty of Social work, the Maharaja Sayajirao University of Baroda** for her enthusiastic assistance in this research from the initial stage of this project to the end, it has made a strong impression in me to work hard on this research, her constant attention, encouragement and timely valuable suggestions gave me confidence without which, this venture would not have been successful.

I also take this opportunity to express my gratitude to **Prof (Dr) Vanisha Nambiyar** Faculty of Family and Community Science, The Maharaja Sayajirao University of Baroda for her constant help and encouragement to pursue my academic interest without her help this work would not have materialised.

I am indebted to **Dr Bigi Thomas** Sardar Patel University, Department of Social work who reviewed the research tool and made necessary improvements. I am highly delighted to record my deep sense of gratitude to **Prof (Dr) Pushpanadhams Karanam** Faculty of Education and Psychology, and Dr Kavita Sindhav Faculty of Social work the Maharaja Sayajirao University of Baroda.

It is with immense gratitude that I acknowledge the support and help of the esteemed registrar **Dr K.M. Chudasama, The Maharaja Sayajirao University of Baroda**, for his kind assistance and he helped me to validate the research topic and provide the suggestion for the modification of the research topic.

I express my deep sense of gratitude to the esteemed Dean and HOD of the Faculty of Social work, The Maharaja Sayajirao University **Prof (Dr) Bhavna Mehta**.

I consider it as my solemn duty to thank my late **Mr E. Maganga for the effort he has made to be where I am today** and my siblings Maria Maganga, Nellie Maganga for their support in every step of my studies this would not have been possible without their support, faith & guidance in many important aspects of my life

I also express my gratitude to the Regional Director of ICCR Ahmedabad Dr Jigar Inamdar and his entire team of ICCR Gujarat Ahmedabad . for all the assistance during my entire studies since 2016, and Prof(Dr) Patel, Office of International Affairs, The Maharaja Sayajirao University of Baroda and the entire team of the OIA.

My greatest debt of all is to my beloved **Flora Likombola** for my absence and patience in waiting, love and affection which she bears during this research period. Finally, I would like to express my sincere gratitude to every individual who directly or indirectly provided his/her valuable support for my research despite their busy schedule in myriad ways to make my academic venture a success.

ANDREW MAGANGA.

TABLE OF CONTENTS OF THESIS

Contents

DECLARATION	i
CERTIFICATE	ii
DEDICATION	v
TABLE OF CONTENTS	vi
LIST OF FIGURES	ix
LIST OF TABLES	xi
LIST OF ACRONYMS	xiii
CHAPTER I-	1
INTRODUCTION	1
CHAPTER 1	2
INTRODUCTION	2
1.1. Background	2
1.2. The roots(Origins) of SHGs	3
2.2.1. Developments of SHGs in India	3
1.2.3. SHG model/approach in India	5
1.2.4. Principles of SHGs	8
1.3. Empowerment	9
1.3.1. Meaning of empowerment	9
1.3.4. Measuring of Empowerment.	12

1.3.5. Indicators of socio-economic empowerment	14
1.4. Importance of SHGs	16
1.6. Significance of Study	17
1.7. Social work viewpoint linked to the topic	18
1.8. Chaptalisation	18
CHAPTER II	20
REVIEW OF LITERATURE	20
CHAPTER 2	21
REVIEW OF LITERATURE	21
2.0. Introduction	21
2.1. Concept of SHGS and microfinance	21
2.2. Empowerment and SHGs	23
2.3. Impact of microfinance and SHGs on Households	42
2.4. Research Gap	51
METHODOLOGY	53
METHODOLOGY	54
3.0. Introduction	54
3.1. Research setting/ Area of Study	54
3.2. Objectives.	57
3.3 . Research hypothesis	57
3.4.Variables	58

3.5. Research Design	58
3.6. Research Approach	59
3.7. The universe of study	59
3.8. Operational definitions	60
3.8.Sampling	61
3.8.1. Sampling process	61
3.9. Sample size determination/Selection	63
3.10. Inclusion and exclusion criteria	63
3.11. Validation of research tool	64
3.12. Pilot Study	65
3.13. Data collection	65
3.14. Measurement Scale(Likert scale)	66
3.15. Data Analysis	66
3.16. Ethical consideration of study	66
3.17. Limitations of study	67
5.0. Findings of study	155
5.1 Information about the SHGS	155
5.2. Personal information (demographic details)	155
5.3. The economic activities of the SHG participants	157
5.4. Dwelling Indicator	159
5.6. Socio-economic changes of the members	161

5.7. Measurement of Socio-economic empowerment	163
5.8. Hypothesis testing	164
6.1. Suggestions and Recommendations	164
Recommendations	164
6.2. Conclusion	165
6.3. Scope for further research	166
References	167
Appendix B: Gujarati Questionnaire	181
Appendix C: Letter for validation of research tool	191
Appendix D: Data collection pictures	193

TABLE OF CONTENTS OF EXECUTIVE SUMMARY

Contents

Introduction.....	1
Concept of SHG	2
The roots(Origins) of SHGs	2
Developments of SHGs in India.....	2
Review of Related Literature	3
METHODOLOGY	4
Introduction.....	4
Research setting/ Area of Study	4
Objectives.....	7
Research hypothesis	7
Variables.....	7
Research Design.....	8
Research Approach	8
The universe of study	9
Operational definitions.....	9
Sampling.....	10
Sampling process	10
Sample size determination/Selection	12
Inclusion and exclusion criteria.....	12
Validation of research tool	13
3.12. Pilot Study	13
3.13. Data collection.....	14
3.14. Measurement Scale(Likert scale)	14

3.15. Data Analysis	15
3.16. Ethical consideration of study	15
3.17. Limitations of study	15
Socio-economic changes of the members	17
Socio-economic empowerment	19
Hypothesis testing	20
Suggestions and Recommendations	20
Recommendations	20
Conclusion	21
Scope for further research	22

EXECUTIVE SUMMARY

INTRODUCTION

The majority of the households residing in rural regions, especially women are subjected to multiple socio-economic limitations in different dimensions of their livelihoods. In many societies, women are powerless, over control of the resources. The empowerment of rural households through SHG is a requirement for the 'economic and social ' development of any nation. The SHGs help people to come out of hardships and debts, it is a dynamic process to help households who are living in the unfortunate situation of poverty. Microfinance and SHGs support people to make their livelihood more stable. The SHGs and microfinance do not only focus on taking people out of poverty but also teach them risk management. Microfinance and SHG based interventions have been proved very positive for the welfare of its members(Jaminia,2020).

SHG is notably perceived as a useful gadget for empowerment and income generation for the underprivileged segment of the society of the developing nations. The UN and 'Nobel Peace Prize winner' and the architect of microfinance 'Muhammad Yunus', 2005 declared the year the 'International Year of Microcredit' these are clear signs and recognition of the usefulness of SHGs and microfinance. (Pozzebon, & Diniz, 2008).

SHG, through rural development programs organizing rural people into groups, SHG do not only provides opportunities available to the participants for their empowerment and development but also provides them with options to develop their confidence and skills to uplift their status and to bring about a change in the attitude of the society (Kumari, 2012).

The SHGs are now occupying a leading position in the rural credit distribution system. Microfinance and SHGS currently are being recommended by governments and development agencies across the civic range for the empowerment of underprivileged households. Several programs are supported by microfinance institutions to provide basic assistance such as start-up capital for small businesses and programs to teach the participants of SHGs the ideologies of investing and savings.

The roots(Origins) of SHGs

“The SHGs (Self-Help Groups) idea was introduced in 1975 by Professor. ‘Mohammed Yunus’ of Chittagong, in Bangladesh with the main goal of helping the poor. The SHG concept serves the principle, with women, women and women” (Chandra, 2015).

Developments of SHGs in India

According to Shylendra (1998), India implemented the ‘Bangladesh model’ in a modified version of microfinance. To uplift the welfare of people from rural areas and lessen poverty, micro-finance was adopted.

Origin of the SHGs in India we can look back to 1972 through the establishment of SEWA “Self-Employed Women’s Association”.

In 1987 MYRADA (Mysore Resettlement and Development Agency) helped and encouraged credit management groups that were the same as SHGs.

REVIEW OF RELATED LITERATURE

Rajmohan (2010), noted that microfinance has advanced over decades in various forms and degrees of success, among the forms of microfinance, was SHGs, The results from these SHGs are promising and have become a focus of intense examinations as it is proving to be an effective method of minimizing poverty.

Jerinabi (2003) conducted a study in the district of Coimbatore Tamil Nadu on microfinance and the management of micro-credit by women in SHGs, the study revealed that microcredit through SHGs helped participants to improve their economic status.

The **UNDP (1995)** developed the GEM (Gender Empowerment Measure) which emphasizes the variables that focus on women's participation in society- decision making, political power, education, and health. '**Beijing Conference of 1995**' emphasizes women empowerment and points out some qualitative indicators like awareness and recognition of women's economic contribution within and outside the household, women's power over their work, decision-making and income, etc

Dharmalingam (2000) discussed that women's empowerment through SHG assisted not only the individual(members) but as a group and the community through collective effort. They work to attain economic needs and social development. promoted by eight NGOs that received funds from donor agencies.

Boraian (2003), "examined empowerment through SHGs in Andhra Pradesh and Tamil Nadu. SHGs were promoted by NGOs which received funds from donor agencies. The study found that regular savings and credit have not helped women to meet their needs but enhance the flow of cash in the household and their groups."

METHODOLOGY

Introduction

The purpose of this chapter is to provide an overview of the methodology and research design carried out in this study; it presents a description of the research process. The Chapter also describes the various stages of the research, specifically, it covers activities such as sampling procedures, sample size, methods of data collection, organization and evaluation and analysis of data.

Research setting/ Area of the Study

(i) Anand District

The district is situated in the eastern of Gujarat, and Anand is the 13th highest populated district, (2011 Census). The size of Anand is 2951 km² the district shared borders with Ahmedabad to the west, Vadodara district on the south and Bharuch to the East and Kheda district to the north. In the Anand district, Sub-district Anand has the highest population (609,307) whereas the sub-district Tarapur has the lowest (88,522). Anand is the most populated village with a population of 22712 and Vank Talav village of Tarapur sub-district has the lowest population of 388. Anand is the HQ and centre of the district. It encompasses 353 villages, Anand District has eight talukas namely;

- Sojitra
- Tarapur
- Umreth
- Anand
- Borsad
- Petlad

- Khambhat and
- Aanklav

“The economy of the district is dependent on agricultural activities about 50 per cent of inhabitants are engaged in agricultural-related activities”(Govt of India 2011 census).

(ii) Panchmahal District

Panchmahal district is an important district in the central Gujarat state. Panchmahal has predominantly dependent on agriculture. Nearly about 60 % of households who own land are small scale-farmers and the minimum size of the land is 2 hectares. (Govt of India, Population Census of 2011), the Panchmahal district has a population of 23,90,776 people, only 14 per cent reside in urban areas and 86 in rural areas. Panchmahal has Seven talukas namely,

(1) Shahera

(2) Morva

(3) kalol

(4) Godhra

(5) Ghoghamba

(6) Halol and

(7) Jambughoda, was kept as Godhra

Ghoghamba, Jambughoda, Kadana, Khanpur, Morwa and Sheheratalukashad are entirely rural talukas. Highly populated talukas include Godhra, Shehera, Halol, Kalol and Ghoghamba according to the Population Census (2011)

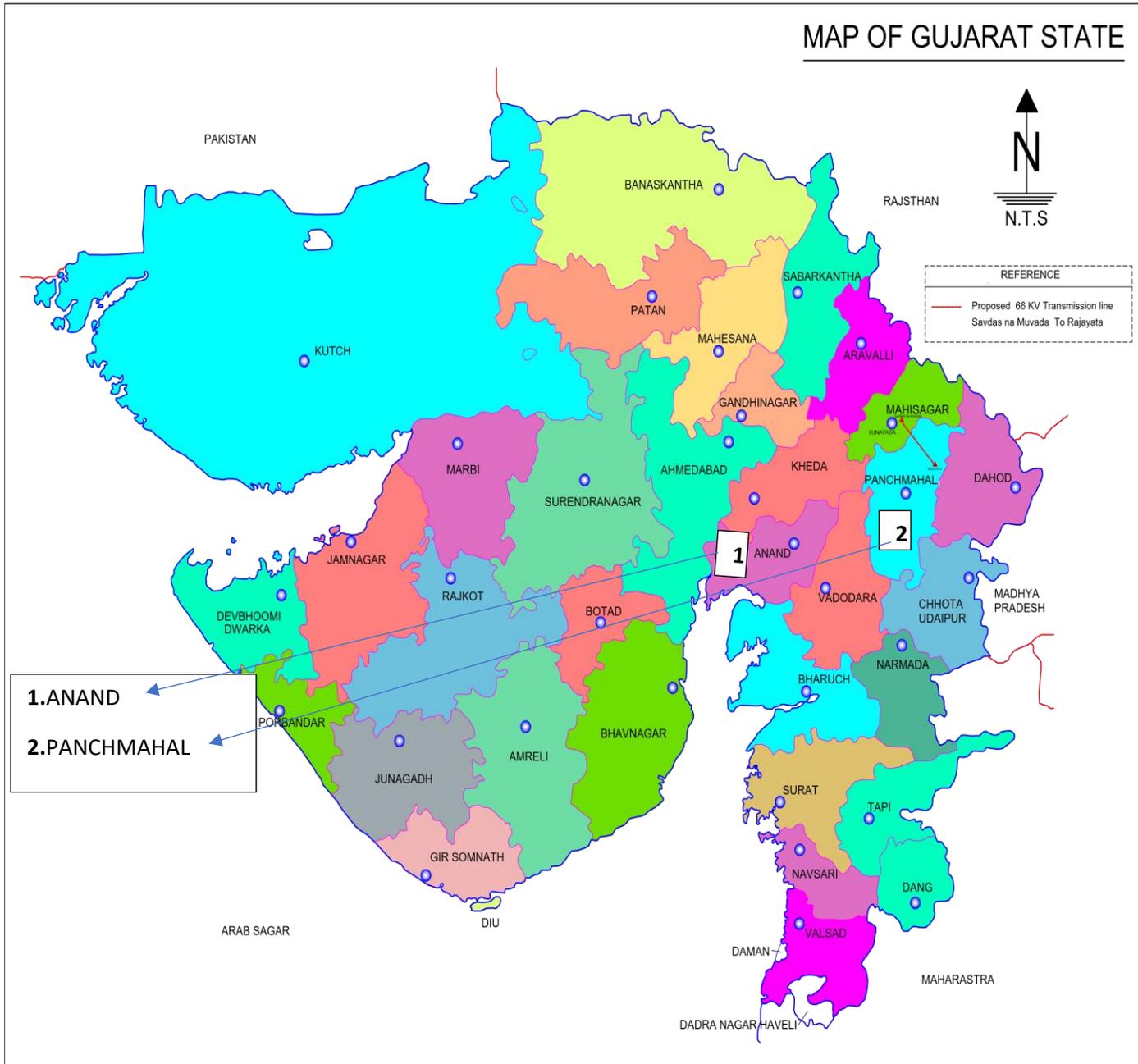


Figure 1: Map of Gujarat state showing the district of the study area

SOURCE: GOG

Objectives.

The objective of this research was to assess the impact of SHGs on the socio-economic empowerment of rural households of Gujarat.

Specific objectives

- To examine the impact of members' participation in SHGs on their household's socio-economic status.
- To find out the reasons for joining the SHGs
- To study the income level of members and to what extent SHGs have further led to socio-economic empowerment.
- To study the levels of economic and social empowerment of women members.

Research hypothesis

H₀= There is no association between participation in SHG and economic empowerment upsurge and the ability to support households.

H₁=There is an association between participation in SHG and economic empowerment upsurge and the ability to support households.

Variables

These indicators of socioeconomic were assessed through a literature review to identify the 'socio-economic status' of participants' households through SHG in Panmahal district and Anand district.

Independent variable

- Rural households (women) participants of SHG

Dependent variable

- The economic and social empowerment of members

Research Design

Design in research is the overall plan and framework that outline detailed steps in the study for data collection and guidelines for data gathering (Corbin, & Strauss 1990). Selection of a design for a study involves selecting methods or techniques that are the most appropriate to solve the particular problem under investigation, the kind of problem determines which design is the most appropriate and how the design should be personalized for the study. This study was based on a **descriptive research design in nature**, the main purpose of this design is to describe events and, phenomena and in this study, descriptive design was utilized in an attempt to describe and understand the impact of SHGs on socio-economic empowerment status among the households of the participants of SHG, the motives for joining SHGs, socioeconomic changes of the participants after joining SHGs as well as the challenges encountered by participants.

Research Approach

This study used a 'Quantitative research approach, this approach is designed to produce statistically reliable data that tells researchers specific detailed data about the problem. quantitative method naturally is in numerical forms (Cresswell,2007). Quantitative research is an investigation into a known problem, based on testing an assumption or hypothesis, measured with numbers. The main idea for utilizing the quantitative approach in research is to confirm whether the assumption generalizations of the study hypothesis hold. Quantitative research focuses on numeric data and comprehensive asserted the importance of demonstrating the research approach as an operative strategy to increase the validity of social research.

The universe of the study

The universe of this study was women, members of SHGs from Anand and the Panchmahal district in Gujarat state. They have a total number of 9862 SHGs in the Anand district and the Pachmahal district has 8114 SHGs, the groups consist of 10 to 26 participants and have been formulated for more than three years and participants have been involved in SHG for at least a minimum of two years. (Government of India, Ministry of rural development 2020)

Operational definitions

SHG (Self-help Group): SHGs are established by an economically homogenous group of a minimum of 10 up to 20 members and usually characterize a participatory and collective approach. The members of the SHGs generally belong to the economic and socially poorer parts of society.

Empowerment: Empowerment means expanding the freedom of choice and action that comes with increasing its powers and controlling resources and decisions that affect your life.

Microfinance: Is a tool for improving the rural economy and the livelihoods of rural people, is a way for rural people to ensure access to monetary services for the rural poor.

Economic Empowerment: Strengthening the economic situation in terms of increased income, self-employment and thrift can lead to women's ability to influence or choose, increase confidence, better position and role in the household.

Social Empowerment: Social empowerment means that a woman must have a valid place in her family and society and should have the right to enable her to use the available resources.

Sampling

This research used probability multistage sampling methods and non-probability purposive sampling was used to choose the sample for the study. Two districts from central Gujarat were chosen for the study randomly, a district with the highest number of SHG participants and the lowest number of SHGs was chosen. Central Gujarat comprises seven districts namely: Ahmedabad, Anand, Vadodara, Kheda, Panchmahal, Dahod, Chhota Udaipur

Sampling process

The multi-stage sampling involves the following steps for selecting samples, out of 7 districts in central Gujarat, Anand district and Panchmahal district were selected for the study. Panchmahal was selected because of its characteristics, it is one of the potential districts for SHGs, Promoted by the Government and non-governmental organisations and has much more SHGs than other districts

And the Anand district was selected because of the presence of the cooperative giant Amul dairy. Amul supports SHGs and promotes women's empowerment through SHGs, and almost every village has small self-help groups.

Anand has the highest number of SHG with 9622 SHGs while Panchmahal has the lowest number of SHG with 7847.

1. Anand District has 9622 SHGs
2. Panchmahal District has 7847

- **Panchmahal district**

Step 1: Block level

Two **blocks were selected for the study in each district**, a block with the uppermost number of SHGs and a block with the lowermost number of SHGs were chosen. A total of four blocks were carefully chosen in the two districts.

Panchmahal has 7 blocks namely: Ghoghamba, Halol, Jambughoda, Kalol, Morva hadaf, and Shehera. Out of 8 blocks, two **blocks were selected for the study**, a block with the highest number of SHGs and a block with the lowest number of SHGs were selected purposively. The **Ghoghamba** block has the highest number of SHGS with 1926 SHGS and the **Jambughoda** block has the lowest number of SHGS with 621 SHGs both blocks were selected for the study, please see table 1.

Table 1: Panchmahal District SHGs (Block Level)

S.No.	Block Name	Gram panchayats Count		SHGs Count	
		Total GramPanchayats	GramPanchayats (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	GHOUGHAMBA	88	86	1926	0
2	GODHRA	103	97	988	0
3	HALOL	79	75	868	0
4	JAMBUGHODA	21	21	621	0
5	KALOL	65	63	937	5
6	MORVA HADAF	50	49	1575	1
7	SHEHERA	82	77	1156	3
	Total	488	468	8114	9

Source: Government of India, Ministry of rural development 2020

- **Anand district**

Anand district **has 8 blocks**, namely; Anand, Anklav, Borsad, Khambhat, Petlad, Sojitra, Tarapur, and Umreth blocks. Out of 8 blocks, **two blocks** were selected, a block with the highest number of SHGs and a block with the lowest number of SHGs. **Anand block** has the highest number of SHGs with 2139 SHGs and the **Tarapur block** has the least number of SHGs with 548 SHGs both were selected for the study, see table 2.

Table 2: *Anand District SHGs (Block Level)*

S.No	Block Name	Gram panchayats		SHGs	
		Total GramPanchayats	GramPanchayats (SHGs entry has Started)	Total SHGs	SHGs (Members Count less than 5)
1	ANAND	44	44	2139	0
2	ANKLAV	32	30	911	1
3	BORSAD	65	61	1294	0
4	KHAMBHAT	63	53	894	0
5	PETLAD	56	56	1871	0
6	TARAPUR	21	21	548	2
7	SOJITRA	42	42	712	1
8	UMRETH	39	38	1258	1
	Total	362	345	9627	5

Source: Government of India, Ministry of rural development 2020

Step 2: village level (Gram panchayats)

- **Anand District**

Two villages with the uppermost number of SHGs and the lowermost number of SHGs were selected for the study in each block.

Anand block at the village level has 44 Gram panchayats with 2139 SHGs, therefore two villages with the highest number of SHGs and the lowest number of SHGs were selected for

the study, **Samarakha** village has the highest number of SHGs with 117 SHGs and **Aankalavadi** village has the lowest number of SHGs with 4 SHGs.

Similarly, the **Tarapur block** has 42 Gram panchayats and 712 SHGs, two villages with the highest number of SHGs and the lowest number of SHGs were selected for the study. **Tarapur Village** has the highest number of SHGs with 40 SHGs and **Malpur Village** has the lowest number of SHGs with 4 SHGs.

- **The panchmahal village level(Gram panchayats)**

Ghoghamba block at the village level: has 88 Gram panchayats and 1926 SHGs, therefore two villages with the highest number of SHGs and the lowest number of SHGs were selected for the study, **Malu** and **Vel Kortar** Gram panchayat was selected for the study. **MALU** has the highest number of SHGS with 89 SHGs while **VEL KOTAR** has the lowest number of SHGs with 4 SHGS.

Jambughoda block: has 21 Gram panchayats with 621 SHGs and Kara has the highest number of SHGs while Gundivell has the lowest number of SHGs and both were selected for the study. **Kara** has the highest number of SHGs with 83 SHGs and **Gundivel** has the lowest number of SHGs with 7 SHGs.

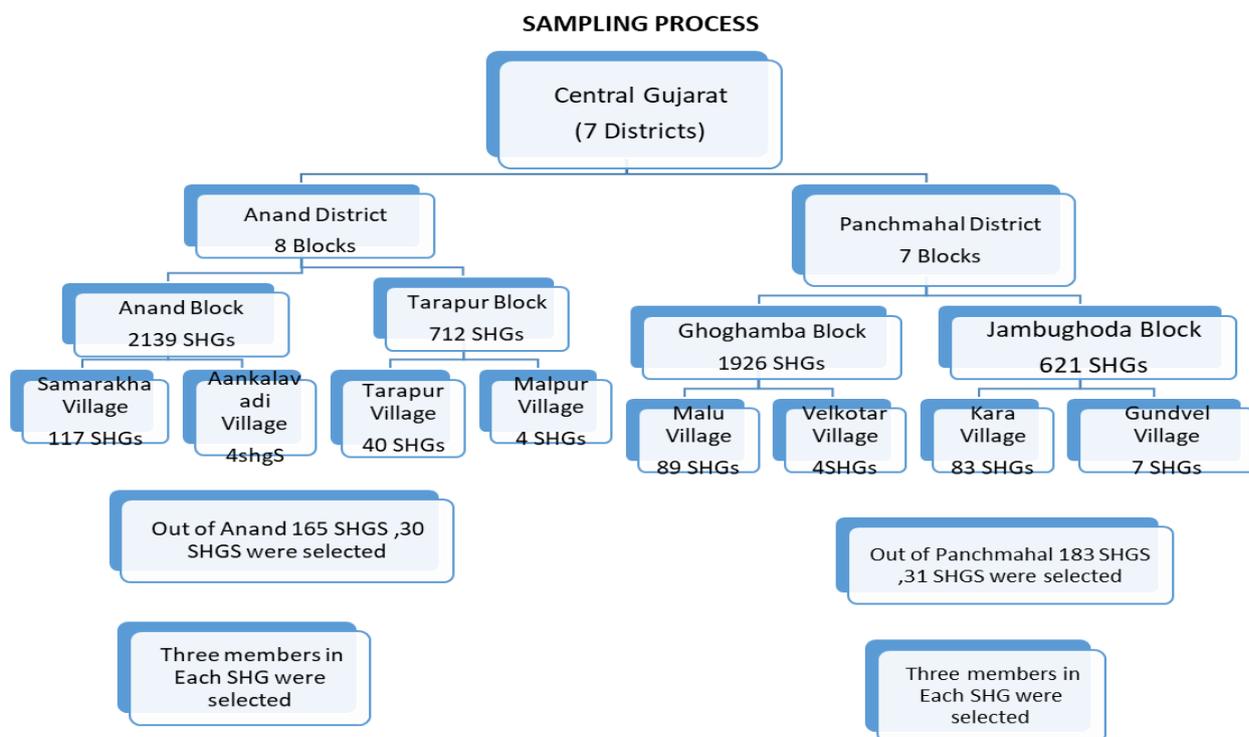


Figure 1: sampling process

Sample size determination/Selection

The ‘sample size’ is a crucial determinant of reliable estimation in research (Field, 2009). The total population of SHGs for four villages in Panchmahal district was 183 SHGs and in Anand district was 165 SHGs. In Panchmahal, 31 SHGs were chosen on purpose (deliberately) and three members in each SHG were selected as respondents. Similarly, in the Anand district, 30 SHGs were selected for the study and three participants were selected in each SHG as respondents. The total sample was 183.

Inclusion and exclusion criteria

The ‘exclusion and inclusion’ principle helped the researcher to identify who can be involved in the study. The inclusion criteria explained the different requirements and characteristics that someone must meet or possess to participate in the study, depending on the aims and objectives.

The following were considered as the ‘inclusion and exclusion’ of this study.

Inclusion principle

- Women participants of SHGs who have been in the group for at least two years
- Participants of SHGs from Anand and Panchmahal district
- Participants are involved in business activities through their SHGs.
- Participants belonging to a household who is a beneficiary of SHGS
- Three active participants of SHGs per group

Exclusion principle

- Male participants of the SHGs
- New participants of SHG with less than a year in the group

Validation of research tool

The research tool was submitted to 5 experts for review and evaluate the content and validity of the tool. These experts had expertise in ‘social sciences’ research design, survey design, and microfinance and group development. The panel of experts included professors from the M.S University of Baroda and S.P (Sardar Patel) University in the discipline of social sciences and Humanities. The experts were requested to check the fitness of the tool in terms of the content (content validity) format, language, length, response system, the flow of questions, and the appropriateness of questions based on the research topic, recommendations for modifying the survey questions, and overall usefulness of the tool. Based on their opinion, some questions were removed and rephrased wherever necessary.

Pilot Study

The pilot study is the pre-testing of tools in research, including questionnaires etc. (Baker, 2001:1). “Piloting the tools helped to determine the suitability of the tools and improvement based on their reliability” (Bryman, 2004). The pilot study was conducted in August 2020 in Asoj village in Vadodara, 15 questionnaires were administered to participants of SHGs in the village, the main purpose was to check the validity and perfection of the questionnaire, after the piloting some changes, wherever necessary were made, to make it more suitable for data collection and achieve the study objectives.

Data collection

Kothari (2004), “data collection involves the process of assembling information on the variables in a proper manner that allows responding to research questions, evaluate the outcome and test hypotheses”. The data for this study was based on ‘primary data, a scheduled questionnaire was used to collect data. The English questionnaire was translated into the Gujarati language, the first part of the interview contained the questions related to demographic details such as gender, age, marital status, qualification and the income of the respondent and socio-economic background etc. The information was collected from the 183 household participants of SHGs from the Panchmahal and Anand districts.

Measurement Scale (Likert scale)

Some questions were designed based on the ‘5-point Likert Scale’, in which (1=strongly agree, 2= Agree, 3=Disagree, 4= strongly disagree and 5= Not agree). A rating scale was set and designed to collect information about the study. This scale provided a great way of measuring attitudes, perceptions, and behavioural changes about social and economic changes and the empowerment of participants of SHG pre and posts SHG.

Data Analysis

After the data collection, the information was edited and checked to avoid unanswered questions, then the collected ‘data and information were evaluated, classified and analysed using a statistical computerised statistical package software package known as SPSS.

Ethical consideration of the study

Some ethics were followed to ensure that the research was conducted suitably (Mouton & Babbie, 2001). The following ethical considerations guidelines were observed for this research. The dignity of the respondents was protected and confidentiality of participants in the study was strictly observed at all times throughout, and consent for participation in the study was sought during data collection. The participants consequently, participate of their own will in the study after they were approached.

Limitations of the study

The researcher had some limitations and challenges during this research, some of these limitations were the following:

- Initially, the planned data collection tools to be used were a questionnaire and interview methods. However, only a questionnaire was used because the researcher was refused entry to some villages because of covid-19 restrictions.
- The language barrier was also the main challenge during this research.

Conclusion

This Chapter/section outlined how the study was conducted, explaining the process used to choose the participants, the method used for the collection of information from respondents and the method that was used in analysing the data. This study aimed to comprehend the impact of SHGs on the empowerment of rural households, therefore showing one way in which the concepts under investigation were constructed.

MAJOR FINDINGS

Objective 1: To examine the impact of members' participation in SHGs on their household's socio-economic status.

The study found that 94.5 % of the participants have gained a better image in their households while 5.5 % of the respondent did not get a better image as a result of their involvement in

The participants of the SHG after joining SHG can now spend some money or income independently without being dependent on their spouses, 91.3 % of the participants of the SHG can spend money and income independently while 8.9 % of the participants after joining SHG cannot spend income or money on their own, and did not make any improvement since their involvement in the SHG.

The study found that the condition of members has been improved since involvement in SHG, the study established that 94.5 % of the participant's situation had improved since their involvement in SHG while 5.5 % of the participants did not make any improvement since their participation in the SHG, the widely held of the SHG members have made tremendous improvement as a result of their membership in the SHG.

The study established that there were economic improvements in the household of the participants of the SHG, the widely held of the participants 95.6 % had made improvements in the previous year while only 4.4 % of the household of the participants of the SHG did not make any economic improvements in the past year.

Objective 2: To find out the reasons for joining SHGs

SHG serves the rural households as a tool for empowerment, there were many reasons why participants joined SHG. The ultimate aim of SHGs is to accomplish empowerment and lessen poverty. The study results disclosed the reasons why the members of the SHG joined the group, the study found that (40) 21.9 % of participants joined to improve social status,(103) 56.3 % of participants joined to improve their economic status while (26) 14.2 % members had joined to obtain financial support and (14) 7.7 % of the participants by the encouragement of friends and relations.

The results establish that SHG benefited the participants in uplifting the ‘socioeconomic’ position and their family circle, it was found that 90.7 % of the participants approved that SHG benefited them in uplifting their ‘socio and economic status’ while 9.3 % of the participants objected that SHG helped them in uplifting their socio-economic position.

The economic activities taken up by SHG participants

The study found that participants of the SHG have been engaged in various income-generation accomplishments, at the individual level, 70.5 % were tied up in agriculture and related activities while 12 % were involved in livestock and forestry, 7.7 % of the participants were engaged in construction and 9.8 % were tied up in trade and commerce, the widely held of the members were tangled in agriculture and related activities in these two districts.

The study establish that the SHG members were involved in other kinds of economic activities through their SHG, study findings revealed that 77.6 % were not convoluted at all in economic undertakings through their SHG and only 22.4 % were involved in income-generating activities through their SHG.

The study revealed the type of income-generating undertakings in which participants were tied up through their SHG. 6.6 % of the participants were involved in the home needs production, 9.3 % of the participants were doing petty business while 9.3 the members were engaged in agriculture and associated activities and the widely held of the participants 77.6 % were not tangled in any economic accomplishments through their SHGS.

Objective 3: To study the economic level of members

- **The Impact of SHGs on households and the Welfare of members**

The upsurge of the asset and income in the household improved the standard of living of the SHG participants and their households. Asset accumulation and ownership are some of the indicators of the welfare of the family. The study inquires about the asset accumulation owned by the SHG participants, the study establish that 72.7 % owned livestock followed by 19.3 % of the who own television and radio while 3.3 % owned a car and 3.3 % members owned a bicycle and only 1.1 % of the members own other varieties of possessions.

Objective 4: To study the level of economic and social empowerment of SHG women members.

The extent to which SHGs have further led to the social and economic empowerment of members.

In the study to assess the level of economic empowerment of the SHG participant in the household, several indicators were used to gauge how SHG has further led to the empowerment of the participants of SHG. If substantial changes took place in their livelihoods, indicators such as; the creation of personal assets, increased the ability to support family, an increase in income in the family, an increase in the ability to make decisions regarding the utilization of money or credit were used etc. It was established that 36.6 % experienced a low level of economic empowerment, followed by 42.6 % experienced a moderate level and only 20.8 % have a high level of empowerment, the widely held the SHG participant experienced a

moderate level of economic empowerment among the participants of the SHG and their households.

Similarly, to assess the extent of social empowerment of the participants of the SHG indicators were set, these indicators include; an increase in self-confidence, an increase in decision-making for family, an increase in support during a social crisis in the family, increased recognition in the community if the value was given by family members in crucial decisions etc. the study found that 45.9 % experienced a low level of social empowerment, followed by 28.4 % with a moderate level of empowerment only 25.7 % have a high level of empowerment, the study institute that the widely held SHG members did not make a tremendous improvement in social empowerment.

Training of the SHG participants

The research has shown a lack of training among the participants of the SHGs was common, in all the two districts the widely held of the respondents indicated that they haven't got any kind of training either from NGOs or Government organisations.

Hypothesis testing

Pearson r correlations were used to test the hypothesis between economic empowerment and an increase in the ability to support the family.

According to the findings Pearson correlation test results clearly stated that there was a significant association between the 'economic empowerment' of SHG participants and increased ability to support the household of the participants of the SGHs.

Suggestions and Recommendations

The following suggestions have been provided by the researcher for consideration in the successful functioning of SHGs and the empowerment of rural households. Based on the outcome of the analysis of the study the following suggestive measures can be put into consideration.

Recommendations

- Training is required to increase for participants from the initial stage of the group formation. Members should have some prior knowledge or skill before starting the SHG. This will help to contribute to the skills of the participants.
- More collaborative efforts are required from the government, NGOs and training agencies and other stakeholders for the proper training for technical as well as managerial aspects of SHG businesses.
- Economic activity by SHGs is an employment creation scheme, but the income generated by most of the SHGs is too small. Attention needs to be concentrated on the development of technical skills for the participants.
- The topic can be replicated and conducted at the regional level or state level to gain more insight into the empowerment of rural households through SHGs in poverty extermination and ‘socio-economic’ elevation of the poor on a limited sample size from a specified area. So, more comprehensive and similar empirical studies are required for confirming the results.
- It is suggested that Government and Non-Government organizations jointly draw efforts to enlighten the members on the proper utilization of loans. Effective supervision over the utilization of loans should also be done which would be useful in the long run.

Conclusion

Several studies, on SHG, had been conducted on various aspects and issues, such as the role of empowerment, extermination of poverty etc. The results of most of these studies are more or less the same and a repetition. Most studies concluded that SHGs have a noteworthy role in the socio-economic upliftment or empowerment of rural people.

But based on the study conclusions have shown some positive outcomes of SHGs on the empowerment of rural households in terms of social and economic empowerment, economic independence, asset creation etc., the SHG has allowed several participants of the SHG and their families to achieve social recognition within their households.

Furthermore, the findings proved SHG is a gadget to boost the abilities of the SHG members and their families and uplift their 'socio-economic' empowerment. The study establishes that in terms of 'socio-economic' empowerment there was an achievement of empowerment of post SHG.

Empowerment does not only imply economic freedom but enhances the personal image and status of the participants of the SHG, the study also noted that SHGs performed well in various dimensions of livelihood when participants of the SHG and their households became economically independent.

As the involvement in SHGs has a notable effect on the household of the rural masses through the 'socio-economic' upliftment i.e. and the empowerment of the household. The functioning of the SHGs can be strengthened in such a way that the poor people can involve themselves with dedication in the SHG activities. In harmony with the role of SHGs as a means of socio-economic upliftment, its number and activities could be enlarged, widened and deepened. So, the initiative will have to be taken to make the participating members financially literate by providing a special awareness programme in this regard.

Scope for further research

It would be very recommendable and necessary to conduct a similar study within the same area of research by involving some non-participants of SHG with an equivalent socio-economic background as a sample which will give more assimilated results to the research study and will be of better utility for the duty bearers who work in development sectors.

Besides, this study mainly strived to evaluate the influence of SHG and socio-economic dynamics on empowerment. So, a more comprehensive survey should be conducted by considering other important socio-economic factors apart from those considered in this study, which may give a more comprehensive understanding and overview of the impact of such factors on empowerment.

REFERENCES AND BIBLIOGRAPHY

- Abdul Raheem.A and Yasmeen Sultana. H (2007). Empowerment of women through Self Help Group: A view, *Kisan World*, Vol – 34, No: 03, pp.48-55.
- Amit Kundu & Suranjana Mitra (2010). Group Lending Scheme Operating Through Primary Agricultural Credit Society A Critical Assessment, *IUP Journal of Managerial Economics*: 8, 3.61-77.
- Amit Kundu and Suranjana Mitra (2015). Group Lending Scheme Operating Through Primary Agricultural Credit Society A Critical Assessment, *IUP Journal of Managerial Economics*, Vol-8, No-3, pp.61-77.
- Anila, A. A. (2012). A Study On Socio-Economic Condition Of Self Help Group Members In Tirunelveli District, Tamil Nadu. *Zenith International Journal Of Business Economics & Management Research*, 216-224.

- Baghel, D., & Shrivastava, D. (November (2015). Role Of Self Help Groups In Socio-Economic Development Of Rural Women: A Study On Durg District Of Chhattisgarh. *Excel International Journal Of Multidisciplinary Management Studies*vol.5 (11), 1-23.
- Basanta Chutia(2015).Impact Of Self-Help Groups In Socio-Economic Development Of Assam: A Study On Dhemaji District International Research Journal of Management and Commerce: 2, 2348-9766.
- Batliwala, S. (1994), The meaning of women's empowerment: New concepts from action population policies reconsidered: health, empowerment and rights, Havard university press, Cambridge.
- Boraian, M.P. (2003).Empowerment of rural women: towards the reversal of gender relation. *The Indian Journal of Social Work*. :64:4:100.
- Chandra, Renu Rangoli. (2015). Women Empowerment and Self-Help Groups: An analytical view, Voice of Intellectual Man.
- Chandrashekar, H. & M. Lokesh, (2009).Role of SHGs in a socio-economic change of vulnerable poor, *International NGO Journal*, 4 (4), 127-131.
- Chiranjee, (2013).Empowerment of women through SHGs”, Karukshera, vol.52, No:5, pp.16-19
- Christen, R.P. (2006). Microfinance and sustainable international experience and lesson for India towards a sustainable microfinance outreach in India: *Experience and perspectives*. New Delhi: NABARD, GTZ, and SDC.
- Christopher Dunford, (2006).Evidence of Micro Fiancés Contribution to achieving the Millenium Development Goals, Freedom from Hunger, USA.
- Das, G. N. (2012).Micro Finance, Self Help Groups (Shgs) And The Socioeconomic Development Of Rural People (A Case Study With Special Reference To The Lakhimpur District Of Assam). *Asia Pacific Journal Of Research In Business Management*, 145-159.

- Datum Kanwar, R Kartikeya, Rajat Kapoor & Rajat K. Baista, (2008) Microfinance in the Indian Scenario: A Study on the Existing Models. *The Indian Journal of Commerce*, Vol. 61: 2:19-39.
- Debnarayan Sarker, (2011). Women's Empowerment through Self-help Groups and its Impact on Health Issues: Empirical Evidence, *Journal of Global Analysis*, Volume 1: 49-82 13
- Deivam, M. (2008). Self Help Groups in Tamil Nadu: An Identity for Women Empowerment. *The Indian Journal of Political Science*, Vol. LXIX.157-164.
- Dhaneshwar Singh N, H. Ramananda Singh, (2012). Social Impact of Microfinance on SHG Members: A Case Study of Manipur, *Prabandhan: Indian Journal of Management*, Vol. 5, PP.43-50.
- Dilip Sarma, (2016). Emerging Self-Help Groups – Instrument for Promoting Micro-credit System, pp.87-93.
- Dwarakanath H.D (2002). Rural Credit and Women Self Help Groups: A Profile of Ranga Reddy District in Andhra. *The Monthly Journal*, Vol. 51, PP.9-15
- Dwaraknath, H.P. (2017). Rural Empowerment through Self Help Groups. *The monthly Journal*, Kurukshetra, pp,9-15.
- Edwin Gnanadhas, M. (2011). Micro-Finance And Self-Help Groups. Discovery Publishing House Pvt.Ltd, New Delhi.
- Frank Tesoriero, (2005). Strengthens communities through women's self-help groups in South India, Oxford University Press and Community Development 1: 49-82 13.
- Gangaiah, G, (2006). Haque, Dhubri Hatchery, Ray of Hope of Self-HelpGroup, *Kurukshetra*,.43-44.

- Gangaiah, C, Nagaraja, B and Vasudevulu Naidu, (2006). Impact of Self Helps Groups on Income and Employment, *Kurukshetra*, March Vol. 54, No:5. pp.18-23.
- Garikipati, S. (2008). The Impact of Lending to Women on Vulnerability and Women's Empowerment: Evidence from India. *World Development*, 36(12), 2620-2642.
- Germaine, A. and R. Kyte, (1995), "The Cairo consensus: The right agenda for the right time", Retrieved August 9, 2010.
- Girija, S. (1995). A group approach to the empowerment of rural women – IFAD Experience in Tamil Nadu state, BIRD, Lucknow.
- Gurulingaiah.M. (2003). Self Help Groups and Women Empowerment in Karnataka; *Kurukshetra*, Vol-51, No-5, pp.16-18.
- Gurumoorthy, T. R. (2000). Self-Help Groups Empower Rural Women, *Kurukshetra*, 48. 5: 31-37
- Harper, (2003). Microfinance – Evolution, Achievements and Challenges', pp.1- 182.
- Hashemi, S. R. Sidney, S. Schuler, & A.P. Riley (1996). Rural Credit Programmes and Women's Empowerment in Bangladesh, *World Development*, 24 (4), 635-653.
- Hashemi, S., Schuler, S., & Riley, A. (1996). Rural credit programs and women's empowerment in Bangladesh. *World Development*, 24(4), 635- 653
- Hazarika, G., & Guha Khasnabis, B. (2008). Household access to microcredit and children's food security in rural Malawi: *A gender perspective*. Bonn, Germany: IZA
<http://shodh.inflibnet.ac.in/bitstream/123456789/126120>th November 2020.
- IFAD, (2010). Empowering Women through Self- help groups. Insight N.13 India.
- Inglehart, R. (1990). Culture shift in advanced industrial society. Princeton: Princeton University Press. International Conference on Population and Development, Cairo, September 5-13.
- Jakimov, Tanya, & Patrick Kilby (2006). Empowering Women: A critique of the Blueprint for Self-help Groups in India. *Indian Journal of Gender Studies* 13 (3): 375-400.

- Joy Deshmukh (2001). Organizing a Self-Help Groups: Retrieved from website:www.irs.gov.,pp.1-Malcolm.
- K Munthu (2013). Socio-economic conditions of members of women self-help groups in Nagapattinam District, Tamil Nadu.
- Kabeer, N. (1998). Money can't buy me, love? Re-evaluating gender, credit, and empowerment in rural Bangladesh, IDS Discussion Paper No. 363
- Kanaga, (2004). A Study on the Women's Self Help Groups Promoted by SEVAI in Tiruchirappalli District, unpublished PhD. Thesis, Department of Social Work, Bharathidasan University, Tiruchirappalli.
- Kavita Suri & Rasmeet Kaur (2016). Role of Self Help Groups (SHGs) in poverty alleviation and micro-entrepreneurship of women in Bishnah block of Jammu district::2348-7186.
- Klaw, Elena, & Desiree Luong(2010). Self-Help Groups. John Wiley & Sons, Inc, 2010.
- Kumar. A (2016). Self Help Groups, Women's Health and Empowerment: Global Thinking and Contextual Issues, *Jharkhand Journal of Development and Management Studies*.2061-2079.
- Kumaran, K.P.(1999).Self Help Groups of the Rural poor in India: *An Analysis journal of rural reconstruction*,32(2);57-66.
- Kumaran, Self Help (2013). Group: an Alternative to institutional credit to the poor: A case study in Andhra Pradesh, *Journal of Rural Development*. 4:213-217
- Lakhwinder Kaur1& Divya Sachan(2015). Evaluation of Major Problems Faced by the Members of Self Help Groups: A Study of Punjab International Journal of Innovative- *Research in Science, Engineering and Technology* vol 12 issue 5: 2-5.
- Lakshmikantan, K.R. (2000).SHGs in the life of Rural Poor – A Pilibhit Case Study, women's link,12-13.
- Laman Sami, (2008). Self Help Groups and Rural Development, *The Indian Journal of Commerce*, Vol. 61, No. 4:213-217.

- Lina Joy, A. Prema & S. Krishnan(2008).Determinants of Group Performance of Women-led Agro-processing Self-help Groups in Kerala. *Agricultural Economics Research Review* (21)1-5.
- Loganathan. R,(2008).Microcredit: A strategy for Attaining Empowerment of Women, *Indian Economic Panorama*, Vol. 17 No: 4. pp.31-33.
- Malik, B.S. & Vani, S. (2006). Micro-enterprises for the empowerment of women. *Kissa World*, 33(5)
- Mamun, T. A. (2005). Assessment Of The Role Of Microcredit In The Development Of Social capital.A Field Study About Micro-Credit Programme Clients In Bangladesh. Master Thesis. Bangladesh: Sociology Department Lund University Centre For East And South-East Asian Studies.
- Manimekalai, (2014). Interventions through Micro Credit for Self Help Women Groups in Rural Tamilnadu, NGOs, and Socio-Economic Development Opportunities, DEEP and DEEP Publications Pvt. Ltd., New Delhi, pp. 96.
- Manisha (2016).Impact of a self-help group on the socio-economic development of India.
- Manjula. B, (2000). A voice from the Spiral of Silence: A Case Study of Samatha Self Help Groups of Ulloor, International conference on Democratic Decentralisation, Kerala State Planning Board, Thiruvananthapuram.
- Mayoux, L. (1998). Participatory learning for women's empowerment in microfinance programs: Negotiation, complexity, conflict, and change. *IDS Bulletin*, 29(4), 39-50
- Meenanbigai (2017). Self Help Groups Rural Economy Kisan world, Vol-31, pp. 18.
- Meenanbigai(2004). Self Help Groups Rural Economy Kisan world, *international journal of social science* 31:4.18.
- Mohammad Arifujjaman Khan, and Muhammad Anisur Rahaman (2007).Impact of microfinance on living standards, empowerment and poverty alleviation of poor people: a case study on microfinance in the Chittagong district of Bangladesh, Umea Universitet, pp.1-86

- Mohana Rao, R.M.,(2013).A study of Women Self-Help Groups in Andhra Pradesh, Andhra University, Visakhapatnam
- Mohindra, K.S.(2003). A report on women Self Help Groups (SHGs) in Kerala state, India: a public health perspective.*A report prepared for FCRSS/IRSC, University of Montreal.*
- Monthly Public Opinion Survey, (2004).Performance of Microfinancing through SHGs”, *Indian Institute of Public Opinion*, Vol.XLIX, No.16.
- Murugan, K.R. & Dharma lingam, B.(2000). Self Help Groups – New women’s movement in TN. *Soc. Welfare.* 47 (5): 9-12.
- N. Dhaneshwar Singh, & H. Ramananda Singh, 3,(2012). Social Impact of Microfinance on SHG Members: A Case Study of Manipur, *Prabandhan: Indian Journal of Management*, Vol. 5, 635-653.
- Naidu, M.C., Jayaraju, M., & Dasaatharamaiah, K. (2006). Women's empowerment through DWCRA – an empirical study. *Social Welfare*, 51(12), 32-38
- Nanda, P. (1999). Women’s participation in rural credit programs in Bangladesh and their demand for formal health care: Is there a positive impact?.*Health Economics*, 8, 415-428.
- Narang, U. (2012, August). Self-help group: An effective approach to women empowerment in India. *International Journal of Social Science & Interdisciplinary Research*
- Narasimha, M.L, (2004).Women and Micro Credit”, *Sonali Publications*, New Delhi, P.14
- Natarajan,(2007).Micro Enterprises, Self Help Groups, and Rural Entrepreneurship, Third Concept, Vol: 21, pp.49-52.
- Nedumaran, S., K. Palanisami., &Swaminathan, L. P. (2001). Performance and impact of self-help groups in Tamil Nadu.
- Nedumaran, S., Palanisami, K. and Swaminathan, L.P. (2001). Performance and Impact of Self Help Groups in Tamil Nadu. *Indian Journal of Agricultural Economics* 56 (3).

- Nedumaran, S.; Palanisami, K., & Swaminathan, L.P. (2001). Performance and Impact of Self-help Groups in Tamil Nadu, *Indian Journal of Agricultural Economics*, 56. 471-72.
- Nilanjan Sengupta, (1998). Empowerment: A Socio-Psychological Approach to Self Help Group Formation, *Prajnan, Journal of Social and Management Sciences*, Vol. XXVI, No.4, pp.533.
- Nirmala.V. (2008). Achieving Gender Equality Through Capability Development: Efficacy Of Shgs Micro Credit In Rural Pondicherry Region, India. 5th Annual Conference Of The Hdca, New Dehli, India. New Delhi: Taylor & Francis.
- Pankaj Kuma Rav(2014) A study of a self-help group in Sultanpur district of Uttar Pradesh.
- Patrick Kilby, (2013). Status of microfinance in India. Taking rural India forward. Microcredit innovations Department, National Bank for Agriculture and Rural Development.
- Perways Alam, & Mohammed Nizamuddin,(2012). Role of Micro Finance and Self Help Groups in Women Empowerment: A Case Study of District Mewat, Vol. 1, No. 2, PP.94-101.
- Pradeep Baisakh (2007). Socio-Economic Empowerment of Women through SHGs Case Study from Orissa, Social Sciences in its series, Working papers with number id: 1266. 8.
- Puhazhendh R, (1999). Evaluation study of SHGs, Important findings of an Evaluation study in Tamil Nadu, paper presented in a workshop, Lucknow. pp 26-27
- Puhazhendhi V, & K.J.S. Satyasai, (2001) Economic and Social Empowerment of Rural Poor through Self-Help Groups, *Indian Journal of Agriculture Economic*, 56.3:450.
- Puhazhendi.V., & Satyasai, K.J.S., (2002). Empowerment of Rural Women through Self-Help Groups.
- Punithavathy and Eswaran, (2015). Empowerment of Women through Micro-Credit, *Yojana* Vol. 46, pp.47-50.
- Punithavathy Pandian. P, and Easwaran. R, (2013). SHG- Mobilizing women at the Grass Roots, *Social Welfare*, pp.18- 22.
- Rahman, A. (1999). Women and Micro-Credit in Rural Bangladesh: An Anthropological.

- Rahul Sarania (2015). Impact of Self-Help Groups on Economic Empowerment of Women in Assam, India.
- Raj, K. Sudhir (2006). Micro-finance and empowering rural women. *Journal of Development and Social Change*, 4(1&2).
- Rajmohan, S (2010,). Opinion of the members of Self-Help Group, *Readers Shelf*, Vol.2, Issue No.2, pp.11-12.
- Rego, Paul A. (2006). Women entrepreneurship: Issues and challenges. *Journal of Development and Social Change*, 3(3&4):49.
- Saha, G. K. (2014). Finance and women empowerment in rural Assam. *Asian Journal of Multidisciplinary Studies*. 2(7), 151-157.
- Sahu, L., & Singh, S. K. (2012,). A qualitative study on the role of a self-help group in women empowerment in rural Pondicherry, India.
- Sanjay Kanti Das (2012).Micro Finance and Women Empowerment: Does Self Help Group Empowers Women?, *IJMBS Vol. 2*, 2230-9519.
- Sanyasini Pattnaik, (2007).Scope of NGOs and Linkages in Inclusive Growth, *PNB Monthly Reviews*, Vol. 29. No: 02,-pp.7-17.
- Saravanan, M. (2016). The impact of self-help groups on the socio-economic development of rural household women in Tamil Nadu.
- Saroj, L., & Singh, C. S. (2015).Women Empowerment Through Microfinance(Shgs): A Study Of Ajmer. *International Research Journal Of Social Sciences* vol. 4(11), 1-6.
- Shamshad Akhtar, (2008).Inclusiveness, Growth and Gender Equity, *World Economic Forum*, Davos, 24.
- Sharma K.C, (2001). Micro Financing through Self Help Groups”, *Indian Journal of Agricultural Economics*, Vol.56, No.3:p 460.

- Sharma K.C,(2001).Micro Financing through Self Help Groups”, *Indian Journal of Agricultural Economics*, Vol.56, No.3, p.460.
- Sharma, H.R (2009).Formation and Functioning of Self Help Groups: Micro Evidence from Himachal Pradesh”, *Journal of Artha, Vijnana*, Vol. 1 PP.39-58.
- Shettar, D. (2015). A Study On Issues And Challenges Of Women Empowerment In India. *Iosr Journal Of Business And Management (Iosr-Jbm)*Volume 17, Issue 4. Ver. I, 13-19.
- Shylendra HS (1998). Promoting Women’s Self-Help Groups: Lessons from an Action Research Project. Working Paper 121. *Institute of Rural Management, Anand Gujarat*
- Sing B.K, (2015).Women Empowerment (SHGs) Adhyayan Publishers and Distributors, New Delhi.
- Singh, Sukhpal, (2013). Self-Help Groups in Agribusiness: Reflection from case studies, *Artha Vijnana*, Vol. 37. No. 4, pp. 380-388.
- Singh.D, (2001).Impact of Self-Help Groups on the Economy of Marginalized Farmers of Kanpur Dehat District of Uttar Pradesh (A Case Study), *Indian Journal of Agriculture Economics*, Vol.56, No.3,- pp.463.
- Soundarapandian, (2014).Micro-Finance for Rural Enterprises, Issues, and Strategies, Kurukshetra, pp. 14-16.
- Sreedhar, N. (2012). Self-help groups performance in India. *Arth Prabhand: A Journal of Economics and Management*, 1(8), 8-15. 2278-0629.
- Subrata Chatterjee, (2008). Women Empowerment and the Role of Self Help Groups: A Social - Economic Study in Khejuri (Coastal Bay of Bengal) West Bengal; Social Perspective, *A Quarterly Journal of Social Sciences*, Vol. 36, 2:11-29.
- Suguna, B. (2002) Self-Help Groups to family Circles – *Social Welfare, Kerala Calling*, pp. 32-34.

- Sushil Kumar Mehta D. H. (2011). Role Of Self Help Groups In Socio-Economic Change Of Vulnerable Poor Of Jammu Region. 2011 International Conference On Economics And Finance Research Singapore: Iacsit Press. 519-523.
- Tamil Nadu Corporation for Development of Women Ltd. (2007). Credit guidelines for SHGs, Handbook, p. 5.
- Tank (2005). Self-help Groups as Financial Intermediaries in India: Cost of Promotion, Sustainability, and Impact. *A study prepared for ICCO and Cordaid, The Netherlands* 1-61.
- Tankha, Ajay (2012). Banking on Self-Help Groups: Twenty years on. New Delhi Publications.
- Tauffiqu Ahamad, J. K. (2014). Microfinance: Strategies For Economic Development. *New Man International Journal For Multidisciplinary Studies*, 84-96.
- Thelma Kay, (2002) Emerging Social Issues Division, ESCAP, Bulletin on Asia Pacific Perspectives,
- Tripathy K.K. (2006). Micro Credit Intervention and Poverty Alleviation, *Journal on Rural Development*, Vol. 54, No. 11: PP.4-8.
- Uma Narang(2012). Self-help group: an effective approach to women empowerment in India: *international journal of social science & interdisciplinary research*:2277 3630:3.
- UNESCO. (2004). Education for All - Global Monitoring Report 2003/4-Gender and Education for All: The leap to equality. Paris
- United Nations (1995). Population and Development: Programme of Action
- Van Heck, Bernard, (2010). *Participation of the Poor in Rural Organisation: A Consolidated Report on the Studies in Selected Countries in Asia*. Rome: FAO.
- Vasudeva Rao(2003). Self Help Groups social changes: Social Welfare, Vol-50, No-2, pp.32-34.
- Vijay D. & Kulkarni, (2001). Empowerment of Women through Self Help Groups, Aswath, Vol.3:pp. 49-52

Vikas Batra, & Saumya Aneja (2012), Cluster Development Programme: A Methodology for Sustainable Business Development for Poverty Alleviation and Micro Enterprise Promotion, National Conference on Emerging Challenges for Sustainable Business.

Vikrant Sharma, Preeti Sharma(2014). Impact Of Self Help Groups On Women Empowerment, *International Journal of Social Science and Humanities Research*: 2348-3164.

Vinayagamorthy (2012). Women Empowerment through Self Help Groups: A case study in the North Tamil Nadu”, retrieved from [https// www. Flyhighonline.com](https://www.flyhighonline.com).