



International Journal of Economic Research

ISSN : 0972-9380

available at <http://www.serialsjournal.com>

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Volume 14 • Number 11 • 2017

Empowerment of Rural Women through Self-Help Group: An Exploratory Study on the Selected SHGs of Tanjore District

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ABSTRACT

Women empowerment is a social process through which means are created and provide channels through which women acquire equal rights at par with men to effectively promote their well being. It is also considered as “giving women the ability to fully and genuinely participate socially, economically and politically” in the society. The partaking of women in SHGs really made a important force on their empowerment equally in social and economical facet and gap identified, the researcher proposed a research framework. Using this framework a comprehensive questionnaire was constructed and a pilot study from 40 SHGs responses were collected for scale refinement. The Cronbach Alphareliability value obtained from the study construct was 0.872 and their content validity was validated as per the statistical procedure. The population of the study was women self-help group members who are located in various villages of Thanjavur revenue district. The sample method was stratified simple random sampling (i.e.) ten respondents from each group was selected randomly where, Suriyanarkoil village consists of 7 groups and the Thirumangalakudi village has 10 groups with a total sample size of 170 and questionnaire were self administered. The data got analysed using chi-square analysis, analysis of variance, correlation analysis and multiple regression analysis. The study finding reveals the reasons for rural women joining self-help groups and the specific factors responsible for empowering rural women after their SHGs membership. From the study results, specific suggestions has been recommended to the Self-Help Group (SHGs) members to enhance their self-help group practices among them for their economic upliftment.

Keyword: Self-Help Groups, empowerment, Social and Economical.

1. INTRODUCTION

Women represent almost fifty percent of the world population and be given merely Ten percent of the world income and possess yet fewer than one percent of the world's possessions. The UN World Trend 2010 Statistics says that 2/3 of 774 million illiterate in the world are women. They suffer many disadvantages as compared to men in terms of literacy rate, labour participation rates, wages, per capita earnings, health, nutrition, attainment of basic amenities of life, decision making power, political participation etc... India ranks 130/155 in Gender In Equality Index (GII) during the year 2014. India way behind Pakistan (Rank 111) and Bangladesh (Ranked 121) in the world. (Human Development Report, 2015). Pointless to pronounce that the empowerment of women is critical for the progress of a country. Carrying women into the most important stream of development is major concern for the government of India. The Ministry of Rural Development pays special attention for women in its programmes and funds are 'women components' to ensure flow of adequate resource for the same. Since 1970s, the idea and practice of self help has developed worldwide as a major social phenomena for poverty alleviation and women employment. In india it is said that there are 2.2 million SHGS are functioning. India's SHGS has emerged as world's largest & successful Community Based Organisation (CBO). In Tamil Nadu state, as per Tamilnadu Corporation for Development of Women (2012) more than 6 lakh SHGs have been formed with a total membership of 92 lakhs where in 90 % of them belongs to rural SHGs. Their total savings amounts to ₹3440 crores and total credit linked to ₹17,755 crores. Chennai tops the list in maximum number of SHGS and Thanjavur ranks 9 th place out of 32 districts in the state with additional having twenty one thousand SHGs with more than three lakh members (NABRAD, 2012). It has been extensively recognized in progress literature that self help group (SHGs) is one of the way to empower women by providing easy access to credit. This work tries to look at how SHGs contribute to the practice of socio-economic empowerment of women through their SHGs membership performance.

1.2. Aim of the Study

- I. To understand the demographic profile of women SHGs members belong to the Targeted area viz., Suriyanarkoil and Thirumangalakudi village of Thanjavur district.
- II. To identify the reasons to join Self-Help Groups as per the Self-Help Group members' perception.
- III. To find out the factors, which influence women empowerment among Self-Help Groups.
- IV. To suggest strategies for SHGsto improve their performance based on the results of this study.

2. LITERATURE REVIEW

SHGs are the voluntary and nonprofit committee formed by the 10-20 members, mostly by the women belonging toward the age group of 18-60 years and mostly in below poverty line (BPL) living in the same locality, who have the common problem/objectives and homogeneous socio-economic profile (interms of skill, education, age and income). SHGs helps to empower the rural or poor women like providing financial stability, building strong education, decision making capability, mutual helping tendency, enhancing participation level, increasing savings habits, skill up gradation awareness about the healthcare and improving the leadership ability. Regular savings, periodic meetings, compulsory attendance, systematic training are the main features of the SHGs. Each SHG will select a animator (head) and two representatives for

maintaining books accounts and records. South India has the maximum SHGs(48%) in India and north has the lowest(5%) numbers of SHGs.

If the SHG has more than 20 members it has to be registered under “The Tamil Nadu Societies Registration Act, 1975”. SHGs have three stages like thrift & credit, social oriented and Micro-Enterprises.

South Asia and Southeast Asia has founded SHGs and this concept is started by the Non-Governmental Organizations (NGOs). But now India has registered SHGs. It used to connect with banks for micro credit deliverance to make the easy transactions for savings scheme. And it reduces the high number of small bank accounts by having the single account for a particular SHG. So here the transaction cost will be less.

The study (Devi, 2012)examined the social benefits and economic achievement resulting by the Self-Help Groups which facilitates the development of the member’s individual need like health care, education, employment and the financial support for the poor.

The thoughts of Self-Help Groups, Microfinance and Women empowerment has been connected by the study (Thirumagal, 2015),where SHGs are lacking in their psychological empowerment which suggests the SHGs to employ the long term policies, professional training and overall knowledge for the empowerment and the sustainability of the SHG members.

Research study reveals that employment opportunity will be increased by SHGs, being the member of SHGs allow them to make Independent decisions, they can generate their own Income, SHGs will naturally facilitate and promote micro enterprises, health care, mobility, self-confidence and the saving habit (Sundaram, 2012). The study suggested the SHGs to focus on the promotion of saving, access to credit, employment and increased nutritional status.

In earlier days women were not allowed to participate themselves in social practices also they were not taken their part in the decisions of their family. Even today many of the rural areas are following the same practice of gender inequality in psychological, social and economical dimensions. So, the SHG members used to utilize the micro credit practices only for the improvement/empowerment of them (Gundappa, 2014).

The women from Self-Help Group has better mobility, legal knowledge and decision making ability, control and the access over the home finance activities than the women from Non SHG (Homa Sorousmehr, 2012).

Problem of poverty has been resulted from lack of women empowerment, education and gender equality (Nagina Jamal, 2015). By defining women empowerment as increasing the freedom of a person in social, psychological and economic matters the profile and satisfaction level of SHGs members and the force of SHGs can be assessed.

Income level and the spending level of women have increased after joining with the SHGs which indicates that SHGs made a positive impact on the women empowerment as they are the key indicators for empowerment which gives both political and social empowerment. The research study reveals that the income level and their expenditure level of SHGs has increased which made a positive influence on the women empowerment on political and social issues. (Pal,2014).

Since Rural Poverty is the major issues of India SHGs are empowering the rural women by increasing their income level and they started to save and invest some part of their finance (Manjunatha, 2013).

(Samal, 2015) women has no equality with the men throughout our history such as equal rights over property, educational opportunities, health care access, freedom with their job, wages and liberty of a widow which made them inferior with men where now a days the SHG member's economic benefit in relation with their membership where the women from rural areas started realizing their worth by the Self-Help Groups with the increased self-confidence.

Now-a-days women want to come forward to gain high economic independence which resulted to declare the year 2001 as the "Women's Empowerment Year" by the government of India. SHGs practices in India are focused to empower the rural and semi urban women to build their awareness, capacity, self-esteem, self-confidence, decision-making, leadership and taking control over the things (Narang, 2012).

SHGs are the attractive tool that takes less effort to remove the country's poverty and to increase the financial support of the country by improving women entrepreneurs and that provides financial stability, development in saving and investing behavior, self-confidence with the social and economic issues and the awareness about various schemes, programmes and loan policies (Kondal, 2014).

Elimination of poverty can be attained by the empowerment of women through SHGs including of nine more variables such as freedom of mobility, relative autonomy from authority by the family, participation in decision making, capability to build small and large purchases, economic protection, political and lawful awareness, improves social status, leadership qualities has to be promoted to empower the society (Sahu Lopamudra, 2012), (Nagina Jamal, 2015).

SHGs are defined as "For the people, By the People and of the people" (Thangamani, 2013) which is the cost effective way to meet up the economic and psychological needs of the members also they motivates those SHG members to attain the empowerment of the society (Prakash, 2013).

Microfinance is the provision of providing very small loans that has to be repaid within short periods of time, and it is essentially used by low income individuals and households of poor people which enables and empowers to alleviate poverty and it plays a vital role among the women through SHGs(Gill, 2015).

Rural women are investing in agricultural projects, land, fertilizers, dairy farm animals, seeds and crop production materials where the members of the SHGs are benefitted by the factors like capable to employment, appropriate income, saving habits, improved good will, respectful and knowledge about the financial products(Lakshmi Ramachandar, 2009).

The study (Manonmani.I.K, 2011) says that the monthly income of the women has improved after they joined with the SHGs where 29% of the women didn't get any income before joining and it has been reduced to 7.5% where 27.5% of the women joined to make their savings.

(Pandey, 2014)The self-confidence, community participation, awareness and independency are the developed variables by the SHG practices but the economic empowerment is not alone a women empowerment it also means that personal, social, political as well as economic empowerment.

Now-a-days women came out of their kitchen to handle the different activities of entrepreneurship with the guts and their contribution in the growth of economy as well as their nation and empowering the unemployed women will help to strengthen the nation(Sahoo, 2013).

The above literature reviews clearly portrays the problem of women and the role of SHGs in securing necessary empowerment.

PROBLEM---→PROCESS---→POWER A NEW SHG MODEL

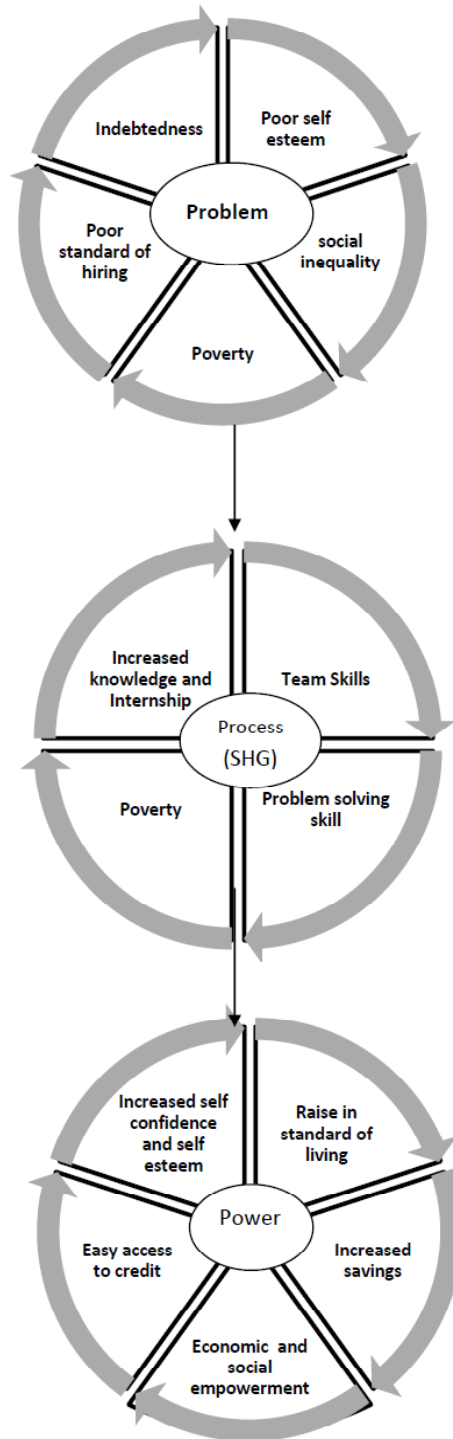


Figure 1: A new SHG conceptualised model-Problem → Process → Power from review

3. RESEARCH METHODS

The study has a design which is descriptive in nature and the dependent variable of this study is the empowerment that the Suriyanarkoil and Thirumangalakudi of Thiruvaidaimaruthur Taluk, Thanjavur district rural women attained through the benefits of having Self-Help group practices. Those benefits will be measured by using variables synthesized from literature review, through identified research gap relevant conceptual framework and appropriate scale got developed. This study also reveals about the rationale for which the rural women has joined with the SHGs and social-demographic characteristics of the SHGs. A questionnaire was prepared and personally given to the SHGs members.

The targeted population of the current study is the rural women from the Suriyanarkoil and Thirumangalakudi village, who are all the members of the SHGs. The population of the study was women self-help group members who are located in the villages of Suriyanarkoil and Thirumangalakudi of Thiruvaidaimaruthur Taluk, Thanjavur district. The sampling technique adopted for the study is stratified simple random sampling (i.e.) ten respondents from each group was selected randomly where, Suriyanarkoil village consists of 7 groups and the Thirumangalakudi village has 10 groups with a total sample size of 170 and a questionnaire was developed and were self-administered. Secondary data refers to sourcing of already processed data's. Data also got collected from journals, research database, reports and from relevant website and get reviewed for this study. Pilot study has been done with 40 Self-Help Group beneficiaries as the respondents of the study after which the study was started its further analysis. The Cronbach Alpha reliability value (.871) of the questionnaire has been verified with the help of data collection done for the pilot study. The data collected has been analyzed using SPSS software version 18, by means of frequency analysis, Chi² analysis, one way ANOVA, Correlation and Multiple regression analysis.

4. RESULTS AND INTERPRETATION

The above Table 1 depict the demographic profile analysis of SHGs, which expose that 30% of the SHGs members belong to the age group of 36-40 years, where 34.7% of the SHGs members got the educational qualification of 10th standard and few of them got more than that, so these SHGs are mostly school literate who may perform better and most of the SHGs are married which reflects their accountability towards family welfare and economic development. The SHGs are having more than 4 years experience and further the demographic profile reveals that SHGs belong to the income category of ₹5001-10000 before joining SHGs, majority of the members belong to the income category of ₹5001-10000, but after joining SHGs majority of the members got elevated to higher income groups i.e. ₹10001-15000 and above, which clearly depict that there is an increase in their income level to boost their economic status after having membership with SHGs. It is also found that majority of the SHGs members are residing in their own house and availed loan for their productive purpose.

The above Table 2 depicts the chi-square test results statistically, which illustrates the significant association exist between the dependant variables and independent variables. i.e. (1) Association observed between starting or expanding the small level enterprise and the amount of loan availed by the SHGs members. (2) Association observed between inadequate income and monthly income of the respondent's

family before joining with SHGs. (4) Association observed between increased income and monthly income of the respondent's family after joining with SHGs. (4) Association observed between Easy credit access and the amount of loan availed by the Self-Help Group members. (5) and Experiences of the respondents with the SHGs Vs Growth of their status level.

Table 1
Demographic profile of SHGs members

Age (Members/ Percent)	21-25 (9/5.3)	26-30 (11/5.3)	31-35 (32/18.8)	36-40 (51/30)	41-45 (43/25.3)	46-50 (14/8.2)	Above 50 (10/5.9)
Education	Below 8th (29/17.)	8thstd (36/21.2)	10thstd (59/34.7)	Plus two (34/20)	Degree (12/7.1)		
Marital status	Married (167/98)	Unmarried (3/2)					
Experience with SHGs	Less than 1 year (77/45.3)	1 year (6/3.5)	2 years (2/1.2)	4 years (9/5.3)	5 years (41/24.1)	6 years (29/17.1)	7 years (6/3.5)
Monthly Income of SHGs	Less than ₹5000 (21/12.4)	₹5001-10000 (77/45.3)	₹10001-15000 (16/9.4)	₹15001-20000 (22/12.9)	₹20001-25000 (28/16.5)	More than 25000 (6/3.5)	
Monthly Income of SHGs after joining SHGs		₹5001-10000 (61/35.9)	₹10001-15000 (49/28.8)	₹15001-20000 (22/12.9)	₹20001-25000 (19/11.2)	More than 25000 (19/11.2)	
Monthly expense of the SHGs family	Less than ₹5000 (24/14.1)	₹5001-10000 (75/44.1)	₹10001-15000 (15/8.8)	₹15001-20000 (24/14.1)	₹20001-25000 (26/15.3)	More than 25000 (6/3.5)	
Family Members	Two (14/8)	Three (47/28)	Four (83/49)	Five (23/14)	Above five (3/2)		
Number of Childrens	Zero (9/5)	One (45/26)	Two (90/53)	Three (23/14)	Four (3/2)		
Number of earning members	One (124/73)	Two (46/27)					
House	Own House (147/86.5)	Rented House (23/13.5)					
Loan amount availed	Less than ₹10000 (4/2.4)	₹10001-20000 (32/18.8)	₹20001-30000 (62/36.5)	₹30001-40000 (29/17.1)	₹40000-50000 (31/18.2)	₹50001- 60000 (12/7.1)	
Purpose of the Loan	Productive (144/84.7)	Un- Productive (26/15.3)					

Source: Primary data

Table 2
Chi-Square test

<i>S. No</i>	<i>Pearson Chi – Square Test - Value</i>	<i>df</i>	<i>Asymp. Sig. (2-sided)</i>	<i>Alternate Hypothesis (H₁)</i>	<i>Status</i>
1	51.891 ^a	15	.000	Association observed between starting or expanding the small level enterprise and the amount of loan availed by the SHGs members.	Accepted
2	1.006E2 ^a	15	.000	Association observed between inadequate income and monthly income of the respondent’s family before joining with SHGs.	Accepted
3	43.729 ^a	8	.000	Association observed between increased income and monthly income of the respondent’s family after joining with SHGs.	Accepted
4	24.581 ^a	15	.056	Association observed between easy credit access and the amount of loan availed by the Self-Help Group members.	Accepted
5	54.402 ^a	18	.000	Experiences of the respondents with the Self Help Group Vs growth of their status level.	Accepted

Source: Primary data

Table 3
Analysis of variance test

<i>S. No</i>	<i>F Value</i>	<i>Sig.</i>	<i>Alternate Hypothesis (H₁)</i>	<i>Status</i>
1	6.530	.000	Significant differences observed between monthly income group(s) of the members after joining with SHGs with that of overall empowerment of the SHG members.	Accepted
2	3.528	.003	Significant differences observed between experience group(s) of the respondents with SHG with that of overall empowerment of the SHG members.	Accepted
3	3.389	.011	Significant differences observed between awareness and knowledge taken up from the SHG practices with that of their educational qualification group(s).	Accepted

Source: Primary data

The above Table 3 depicts the analysis of variance test, which illustrates there is a significant differences captured between monthly income group(s) of the members after joining with SHGs with that of overall empowerment of the SHG members, Significant differences observed between experience group(s) of the respondents with SHG with that of overall empowerment of the SHG members and Significant differences observed between awareness and knowledge taken up from the SHG practices with that of their educational qualification group(s).

Table 4
Pearson Correlation Analysis

<i>S. No</i>	<i>Pearson Correlation Value</i>	<i>Correlation Strength</i>	<i>Correlation Type</i>	<i>Sig. (2-tailed)</i>	<i>Alternate Hypothesis (H₁)</i>	<i>Status</i>
1	.894 ^{**}	Strong	1 - Positive	.000	Significant correlation resulted between purpose to join SHGs to make self-determining decisions and after joining with the SHGs can able to make self-determining/ own decisions.	Accepted
2	.885 [*]	Strong	1 - Positive	.016	Significant correlation observed between joining SHG to get away from unemployment Vs the benefit of having employment opportunities after joining SHGs.	Accepted

Source: Primary data

The above Table 4 depicts that there is a Significant correlation observed between intention to join SHGs to make self-determining decisions and after joining with the SHGs can able to make self-determining/ own decisions and also states that there is a Significant correlation observed between joining SHG to get away from unemployment Vs the benefit of having employment opportunities after joining SHGs.

4.1, Regression Analysis

Table 5
Benefits availed by the respondents from the SHG practices VS Overall empowerment of SGH members
(The table showing only significant coefficient values)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.976	.756		-1.292	.198
Awareness and knowledge about legal rights has developed	.295	.054	.383	5.434	.000
My problem solving ability has increased	.178	.084	.162	2.132	.035
Negotiation and bargaining capacity has increased	.201	.063	.222	3.186	.002
There is a positive growth/ elevation in my social status level	.172	.081	.188	2.126	.035
Able to meet my basic needs to live in the society	.491	.113	.402	4.354	.000

^aDependent Variable (reliant): Overall, I am empowered by the satisfied SHGs practices
 Source: Primary data

Multiple R = 0. 782, F value = 8.636, d.f (26,143), p-value < 0.01, R square = 0.611, Adjusted R Square = 0.540

R (0.782) indicates the multiple correlation coefficient value. I.e. It is the relationship between the experimental(benefits availed by the respondents from the SHGS practices) and predictable values of the reliant variable(Overall empowerment of SGHs). R² (0.611) is the proposition of variation in the reliant variable explained by the regression model. Sample R² tends to optimistically approximates how well the model fits the population. Adjusted R² (0.540) attempts to correct R² to more directly reflect the goodness of fit of the model in the population.

Regression Equation Reflecting Both Significant and Non-significant Coefficient Values

$$\hat{Y} = 0.976 + (0.032)X_1 + (0.063)X_2 + (0.120)X_3 + (0.145)X_4 + (0.295)X_5 + (0.009)X_6 + (0.102)X_7 + (0.098)X_8 + (0.013)X_9 + (0.030)X_{10} + (0.020)X_{11} + (.055)X_{12} + (0.049)X_{13} + (0.178)X_{14} + (0.028)X_{15} + (0.201)X_{16} + (0.130)X_{17} + (0.069)X_{18} + (0.041)X_{19} + (0.047)X_{20} + (0.076)X_{21} + (0.115)X_{22} + (0.172)X_{23} + (0.132)X_{24} + (0.491)X_{25} + (0.177)X_{26}$$

where, \hat{y} is the estimated overall empowerment of SHG members.

The above equation shows the estimate of overall empowerment of SHGs by the payback achieved by SHGs practices. The above equation states that, on an average, if the SHGs practice that is awareness and knowledge about legal rights has increased differ by one unit, there will be 0.383 unit raise in the overall empowerment of SHGs. The effect of the t-test expose that the calculated significance of the fractional regression co-efficient 0.402, 0.188, 0.222, 0.162 and 0.383 are valid at 1 and 5 percent level correspondingly. The multiple R found to be 0.782 which expose that there exists a association of 78.2 percent between the benefits availed from the SHGs practices and the overall empowerment of rural women.

The R square value of 0.611 validates that the explanatory factors clarify only 61.1 percent of variation in the overall satisfaction empowerment of rural women who has been contributing in SHGs. The f-test shows that the clarified variation was highly significant at 1 and 5 percent level. The above shown co-efficient table, it has been accomplished that the factors that determine the benefits of SHG practices namely awareness about the legal rights and financial benefits provided by the Government and easy access of basic requirements were the strong significant variables which estimate the overall empowerment of women SHG members.

4.1. Reasons for Joining SHG VS Overall Empowerment of the SHG Members

Table 6
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.765	.551		5.015	.000
For the children's education	.134	.065	.182	2.052	.042
For the children's marriage	-.131	.049	-.232	-2.700	.008
To get psychological empowerment	.182	.055	.285	3.313	.001

Source: Primary data

Multiple R = 0.474, F value = 5.141, d.f (9,160), p value < 0.01, R square = 0.224, Adjusted R Square = 0.181

R (0.474) represents the multiple correlation coefficient. I.e. It is the correlation between the observed and calculated values of the dependent variable. R² (0.224) is the proposition of variation in the dependent variable elucidated by the regression model. Sample R² tends to optimistically estimates how well the model fits the population. Adjusted R² (0.181) attempts to correct R² to more closely reflect the goodness of fit of the model in the population.

Regression equation:

$$\hat{Y} = 2.765 + (0.132) X_1 + (-0.131) X_2 + (0.090) X_3 + (0.032) X_4 + (0.003) X_5 + (0.161) X_6 + (-0.151) X_7 + (0.182) X_8 + (0.102) X_9$$

where, \hat{y} is the estimated overall empowerment of SHG members

The above equation illustrates the calculation of overall empowerment of rural women by reasons to join self help groups. The above equation states that, on an average, if the reason for joining SHGs

namely to get psychological empowerment vary by one unit, there will be 0.181 unit increase in the overall empowerment of SHGs and the results of the t test exposes that the calculated significance of the partial regression co-efficient 0.182, -0.232 and 0.285 are valid at 1 and 5 percent level respectively. The result also reveals that the multiple R found to be 0.782 which exposes that there exists a association of 78.2 percent between the reasons to join SGHs and the overall empowerment of rural women-SHG.

The R square value of 0.611 confirms that the explanatory factors explain only 61.1 percent of variation in the overall empowerment of rural women who has been participating in SHGs. The f-test shows that the explained variation was highly significant at 1 and 5 percent level. From the above co-efficient table, it has been concluded that the factors that determine the reasons to join SHG are namely to take independent decisions without depending on their family/husband and to get psychological empowerment were the strong significant variables which predict the overall empowerment of women SHG members.

5. IMPLICATION AND CONCLUSION

The study implies that rural women SHG members are empowered through their self help group practices. Participation in group has increased their awareness and knowledge about legal rights, their problem solving ability has increased, negotiation and bargaining capacity has increased, also there is a positive growth/elevation in their status level and they are able to meet their basic needs to live in the society. Also, the rural women join Self help groups significantly for the following reasons such as for their children's education & children's marriage and to attain psychological empowerment. It is concluded from the study that participation of women in SHGs is a good strategy for poverty alleviation and peace building to empower rural women by means of economic, social as well as psychological empowerment. SHG plays a vital role in the area of Suriyanarkoil and Thirumangalakudi villages as it reduces male dominance, unemployment and illiteracy among women which increase mobility, ncome level, self-confidence, decision making ability and problem solving capacity.

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