

## **Economic Development of Women through Self Help Groups In Ranchi District, Jharkhand**

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### **Abstract**

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is “Self Help Group” (SHG). SHG is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The present paper is mainly focusing on the Self Help Group formation, women entrepreneurship and economic empowerment of women after them joining Self Help Groups. The study is based in Ranchi district of Jharkhand state in India. The reasons behind choosing Ranchi among the 24 districts in the Jharkhand state is that being the state capital, Ranchi has a relatively greater number of women SHGs as compared to other districts. For collection of primary data a sample of 180 women members of SHGs was selected from the study area. Quantitative information on the indicators of economic development has been collected and they have been analyzed to compute the economic development.

Jharkhand State Livelihood Promotion Society (JSLPS) was formed as an autonomous society in the year 2009 within the Rural Development Department, Government of Jharkhand. It aims to creating a socio-economically developed Jharkhand through inclusive growth strategies for empowering the underprivileged members of the vulnerable communities/groups through social mobilization, financial inclusion, livelihood promotion and skill development. JSPLS has established its presence in all the 253 blocks covering 4368 Gram Panchayats and 24700 villages. There are now 223,285 SHGS and 2,791,063 households which have been mobilized to join the SHGs.

Key Words: Economic Development, Micro Finance, Self Help Groups, Women Empowerment, JSLPS.

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## **Introduction**

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. The rate of growth of women employment in India is very low. This is because of the low growth rate of new and productive employment. The more attractive scheme with less effort is “Self Help Group” (SHG). SHG is a tool to remove poverty and improve the women entrepreneurship and financial support in India. A Self Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save a small amount regularly, which is deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. Self Help Groups enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life.

The primary objective of the present study is to discuss the role of Self-Help Groups in economic empowerment of women. Women are almost half of the total population of our country and their role in the economic development cannot be over emphasized. Therefore bringing women population in the mainstream of development process is of utmost importance. Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in the process of development with men. Self Help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help Groups has been introduced as a strategy for social development which places emphasis on self-reliance. It aims to mobilize people to participate in SHGs which help them to overcome barriers in their empowerment.

## **The Concept of Self Help Group**

The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy became a revolution in Bangladesh in poverty eradication by

empowering the poor women'. SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings but also helps them to get access to formal credit facilities

Self Help Group (SHG) is a process by which a large group of women (10 – 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence.

### **Literature Review**

There has been vast literature on Self Help Groups (SHGs) in western countries including India. A limited literature available on women empowerment through SHGs especially in India and foreign studies cannot be generalized to Indian context. Here, an attempt has been made to explore the relevant research work in the form of Research Articles, Doctoral Researches which include the followings;

Mahender et al (2011)<sup>1</sup> in a study titled “A study on economic empowerment of through Self Help Groups in Mahabulnagar district of Andhra Pradesh” found that there was an increase in the income and savings level among the women. Women now come forward to identify their potentialities and thereby they can now increase their purchasing power.

Dass et al (2012)<sup>2</sup> examined the socio economic empowerment of women through self help groups in Villupuram district of Tamil Nadu and noted that self help groups provided adequate scope for the rural households especially women to develop their self confidence and self sufficiency. They suggested that women should be encouraged to play a crucial role in the process of cooperative management and self help groups.

Sucharitha Mishra (2014)<sup>3</sup> explained in their study the microenterprise programme is as an important mechanism for empowering rural Odisha women. She concluded that involvement of women in microenterprises helps in solving unemployment and poverty in India.

Basavaraj Birdar (2014)<sup>4</sup> the study made it clear that the main reason for joining SHGs is not merely to get just credit in an empowerment process. After joining the self-help group the women proved economically and socially empowered. Joining

after SHGs has helped in the significant reduction of poverty, have made the women members feel more independent.

Anju Kapoor and Promila Kanwar (2015)<sup>5</sup> concluded that most of the SHGs were registered. Half of them were having up to 10 members. SHGs members were using money for their general requirements such as renovation of house, marriages of their children for health purposes instated of productive income generation activities.

Lakhawat Saroj and Charan Shailendra Singh (2015)<sup>6</sup> in their research article they concluded that the Socio-economic empowerment has been considered significant for overall development of women. Women's empowerment is evidently necessary for escalating socio-economic condition of the women in the society.

Tirupal (2016)<sup>7</sup> concluded that the women are very important segment in development at local to global level. Economic independence and education of women will go a long way in attaining self-reliance for women.

Kanakalatha, (2017)<sup>8</sup>, in her study analysed the socio economic development of members and performance of SHGs in twin cities. The performance of SHG was good. She found that rural people has been vastly benefited by SHG .The Self Help Groups have paved the way for economic independence of rural women. Further t was concluded that the self help groups contributed substantially in pushing the conditions of the female population up. Self help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month.

Mohanty et al (2018)<sup>9</sup> found in their study that SHGs operating in Khurda and Bhubaneswar blocks are having comparatively more savings by the members. The savings from relatively better earning is considered as one of the major reasons to join SHGs in these areas. Women joined the SHG to get credit to meet the unexpected cash demand for consumption and other purposes. The high capacity of earning helps them to avail loan with high value from different sources for business purpose. The various types businesses undertaken by the members of SHG have helped them a lot in increasing their income level. The increase in income level has supported the members to repay their loans in time. The repayment of loan in time allows them to avail subsequent loans with easily and at right time. Economic aspects like habit of savings, undertake income generating activity and creating

employment opportunities is embedded through SHG groups. SHGs have also helped women to improve various managerial skills like decision making skills, managerial abilities and group management tactics. These parameters at large have helped to women in the rural areas to empower themselves and to overcome the obstacles associated with poverty and development.

Sharma et al (2019)<sup>10</sup> made an empirical study on SHGs in Impahal East, Manipur and found in their study that even though women have experienced an increase in income and consumption through SHGs, they have very little control over resources, assets and do not participate equally in major household decisions. However, they have significant influence on the choices that their children make. The success and failures of SHGs to achieve the goal of socio-economic empowerment of women have been evaluated and lessons and evidences learnt have been incorporated in their study. The study has covered the specific constraints and challenges of SHGs, and policy prescriptions to address the specific problems are suggested.

### **Objectives of the Study**

The general objective of the study is to evaluate whether women have become economically better off after joining the SHGs in the study area or not. The specific objectives of the study are as under:

1. To evaluate the impact of SHGs on employment of rural women.
2. To analyse the changes in income, expenditure, savings pattern of women participating in SHG-Bank linkage programme.
3. To find out the problems of beneficiaries

### **Hypotheses for the Study**

Keeping in view the objectives set for the study, the following null hypotheses are framed to be tested during the due course of analysis.

1.  $H_0$ : There is no significant increase in income of women after joining SHGs.
2.  $H_0$ : There is no significant increase in the level of employment of women even after joining SHGs.
3.  $H_0$ : The monthly family expenditure of the respondent has not increased after their joining SHGs.

## Research Design and Methodology

**Nature of study:** The study is both descriptive and exploratory in nature. The descriptive section describes the socio-economic characteristics of members of the SHGs and the exploratory section aims to explore the extent to women empowerment through SHGs and the problems experienced by them. The study is based in Ranchi district of Jharkhand state in India. The reasons behind choosing Ranchi among the 24 districts in the Jharkhand state is that being the state capital, Ranchi has a relatively greater number of women SHGs as compared to other districts.

**Method of Data Collection:** In the present study both primary data and secondary data have been used. The secondary data were collected from books, journals, periodicals etc. The primary data has been collected through the semi-structured questionnaire. The Researcher has personally visited the respondents and persuaded them to provide relevant information based on their recall and perception about SHGs and variables related to women empowerment. Information has been collected from the sample respondents. The size of sample is 180 women respondents of SHGs. The first part of the questionnaire contained the individual information on the socio-economic profile of selected women. The second part of the questionnaire intended to cover the level of empowerment of selected women belonging to SHGs using the various dimensions identified for the study.

## Analysis and Discussion

Quantitative information on the indicators of women empowerment has been collected and they have been analyzed to compute the economic empowerment. Association between dependent variables (socio-economic status) and the independent variables like religion, consumption, savings and expenditure pattern, living standard, income level etc have been established. The key variables such as community, age, occupation, educational qualification, family size etc. pertaining to demographic data is presented for analysis in the following section.

### Profile of the Respondents:

Table No. 1: Distribution of the total sample respondents on the basis of **community** in the study area

Sl. No.	Community	No. of respondents	Percentage
1	ST	104	57.78

2	SC	20	11.11
3	OBC	56	31.11
Total		180	100.00

Source: Author's own source from survey.

The above table reveals that among the randomly selected 180 women members of SHGs from the study area 57.78 percent belong to ST community while 11.11 percent belongs to SC community and the rest 31.11 percent of them belong to OBC community.

Table No. 2: Distribution of the respondents on the basis of **age**

Sl. No.	Age group	No. of respondents	Percentage
1	<25	21	11.67
2	26-35	92	51.11
3	36-45	55	30.56
4	>45	12	06.66
Total		180	100.00

Source: Author's own source based on primary data

It is evident from the above table that 11.67 percent of women respondents of self help groups are in the age group of below 25 years 51.11% of them are in 26 – 35 years followed by 30.56 percent in the age group of 36 –45 years and 6.66 percent in above 45 years.

Table No. 3 : **Types of Family** of the respondents

Sl. No.	Age group	No. of respondents	Percentage
1	Joint	45	25.00
2	Nuclear	135	75.00
Total		180	100.00

Source: Author's own source from survey

It is evident from the above table that 25 percent of women respondents of self help groups have joint family and 75 percent of them have nuclear family.

Table No. 4: Distribution of the respondents on the basis of their **occupation**

Sl. No.	Occupation	No. of respondents	Percentage
1	Agriculture	103	57.22
2	Daily wage earner	27	15.00
3	Petty business	20	11.11
4	Others	30	16.67
Total		180	100.00

Source: Author's own source based on primary data

It is very evident from the above table that 57.22 percent respondents have agriculture as their main occupation while 15 percent respondents are daily wage earners and 11.11 percent have their petty business and the rest 16.67 percent have other occupations.

**Education** is the key component for economic empowerment for women as it makes the life more purposeful and better. Enriched knowledge imparts confidence in women to survive in odd circumstances in life. However SHGs work as a platform for women empowerment for the educated no matter less or more but apart from that it acts as a catalyst to economic empowerment of women.

The following table shows the distribution of sample respondents on the basis of literacy.

Table No. 5: Distribution of the respondents on the basis of **literacy**

Sl. No.	Literacy level	No. of respondents	Percentage
1	Illiterate	14	07.78
2	Primary	42	23.33
3	Secondary	82	45.56



4	Intermediate	24	13.33
5	Graduation & Post graduation	18	10.00
Total		180	100.00

Source: Author's own source based on primary data

It is very evident from the above table that 7.78 per cent of the respondent is illiterate while 23.33 percent have primary education and 45.56 percent of them have secondary education. 13.33 percent of the respondents have education up to Intermediate and only 10 percent of them are Graduate & post graduates. The economic development of women through SHGs has been measured in term of index of women empowerment. The index consists of following parameters.

1. Monthly Income, 2. Employment level, 3. Expenditure pattern

Considering the above parameters of women empowerment through SHGs, pre and post method has been adopted and to test the hypothesis Z -test has been used. The formula of Z-test is as follows:

$$Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{\sigma_1^2}{n_1} + \frac{\sigma_2^2}{n_2}}}$$

**1. Monthly Income-** To know whether the economic status and living standards of the respondents has got improved, data of monthly income of the families of the respondents in SHGs was collected.

Table No. 6 :Monthly income of the respondents before and after joining SHGs

Monthly income in Rs.	Before Joining		After Joining	
	No. of respondents	Percentage	No. of respondents	Percentage
No income	43	23.89	0	0
1000- 2000	86	47.78	34	18.89

2000-3000	36	20.00	78	43.33
3000-4000	15	08.33	18	10.00
4000-5000	0	0	39	21.67
Above 5000	0	0	11	06.11
Total	180	100.00	180	100.00

Source: Author's own source based on primary data

Income is the major determinant of the economic empowerment of women. The SHGs member's income has increased after joining the SHGs. It is evident from the above table that 23.89 percent of the respondents did not have any income before joining the SHGs while 47.78 percent of them had income between Rs. 1000 and Rs. 2000. 20 percent of the respondents did have income between Rs. 2000 and 3000/- before joining SHGs and only 8.33 percent had income between Rs. 3000/- and Rs. 4000/-. After joining the SHGs their income has increased. Now every member has some income. In the income group of Rs. 1000/- and 2000/- there is 18.89 percent of the respondents while in the next income group there is 43.33 percent while in the third group of income there is 10 percent and 21.67 percent respondents have income between Rs. 4000/- and 5000- and 6.11 percent are having income above Rs. 5000/-. Hence, women members of the groups are independent to meet their personal expenditure, and they contribute more to their household income. This increase in income of the women members of SHGs has increased their willingness to participate in SHGs activities. Thus, it can be concluded that there has been economic empowerment of women through SHGs.

In order to study the effects on income after joining SHGs, the following hypothesis was formulated:

Ho: There is no significant increase in income of women after joining SHGs.

H1: There is significant increase in income of women after joining SHGs

The mean and standard deviation of monthly income of the respondents in pre and post SHGs are shown in the following table.

Table No. 7: Mean and standard deviation of the respondents during pre and post SHGs

Description	Mean	N	S.D.	Z – value
Income Before joining SHGs	1511	180	916.5	-1.27
Income after joining SHGs	3028	180	1195.8	

Source: Source: Author's own source computed from primary data

Since our computed value of  $z = -1.27$  which is less than the critical value of  $z = -1.96$  (5% level) we reject the hypothesis that after joining SHGs the income level of the respondents has not increased or we accept the alternative hypothesis that the income level of the members of SHGs has increased after joining SHGs. It shows that SHGs has been able to empower women.

## 2. Employment level of the respondents:

The employment level of the respondents before and after joining SHGS is shown in the following table.

Table No. 8: Employment days of the respondents before and after joining SHGs

Employment days	Before Joining		After Joining	
	No. of respondents	Percentage	No. of respondents	Percentage
Below 60	147	81.67	0	0.00
60-120	25	13.89	16	8.89
120-180	08	4.44	82	45.56
180-240	0	0.00	48	26.66
240-300	0	0.00	34	18.89
Total	180	100.00	180	100.00

Source: Author's own source based on primary data

The above table shows that before joining SHGs 81.67percent of the respondents could get employment only upto 60 days in a year which became zero after joining SHGs. On the other hand the percentage of respondents who got employment days between 60 and 120 before joining SHGS was 13.89 and it decreased to 8.89 after joining SHGs. During pre-SHGs only 4.44 percent of respondents did get employment between 120 and 180 which increased to 45.56 percent. Similarly we find that no respondents got employment above 180 days before SHGs employment but after SHGs 26.66 percentage of them get employment between 180 and 240 days and 18.89 percent of them get employment between 240 and 300 days.

To find out the extent of employment through SHGs, the following hypothesis was formulated and put to test.

H0: There was no significant increase in the level of employment of women even after joining SHGs.

H1: There was a significant increase in the level of employment of women after joining SHGs.

The mean and standard deviation of the employment days of the respondents in pre and post SHGs are shown in the following table.

Table No. 9: Mean and standard deviation of employment level of the respondents in pre and post SHGs

Description	Mean	N	S.D.	Z – value
Income Before joining SHGs	43.67	180	31.18	-23.68
Income after joining SHGs	153.33	180	53.67	

Source: Author's own source Computed from Primary Data

Since our computed value of  $z = -23.68$  which is less than the critical value of  $z = -1.96$  (5% level) we reject the hypothesis that after joining SHGs the employment level of the respondents has not increased or we accept the alternative hypothesis that the employment level of the members of SHGs has increased after joining SHGs. Hence we conclude that SHGs has been able to empower women.

### 3. Monthly family expenditure

The monthly family expenditure of the person increases when there is an increase in the level of the income of the households. The monthly family expenditure of the respondents is shown in the following table.

Table No. 10: Monthly family expenditure of the respondents before and after joining SHGs

Monthly Expenditure (Rs.)	Before Joining		After Joining	
	No. of respondents	Percentage	No. of respondents	Percentage
Below1000	59	32.78	28	15.56
1000-2000	77	42.78	46	25.56
2000-3000	34	18.89	61	33.89
3000-4000	7	3.89	32	17.78
4000-5000	3	1.67	13	7.22
Total	180	100.00	180	100.00

Source: Author's own source based on primary data

It is clear from the above table that the family expenditure has increased due to positive change in the SHGs members' income. The above table shows that before joining SHGs 32.78 percent of the respondents had family expenditure below Rs.1000/- which decreased to 15.56 percent after joining SHGs. 42.78 percent of them used to spend Rs. between 1000/- and 2000/- before joining SHGs. This percentage also decreased after their joining SHGs 18.89 percent of the respondents had family expenditure between Rs. 3000/- and 4000/- and this percentage increased to 33.89 after their joining SHGs. Likewise the percentage of respondents increased from 3.89 before their joining SHGs to 17.78 after their joining SHGs. Only 1.67 percent of the respondents had expenditure between RS.4000/- and 5000/-. After their joining SHGs this percentage increased to 7.22 percent. Thus it is obvious that after joining SHGs, per month expenditure of the respondents has increased and it has become possible because of the fact that their income has increased. It also shows that there has been economic empowerment of women through SHGs.

Hypothesis:

Ho: The monthly family expenditure of the respondents has not increased after their joining SHGs

H1: The monthly family expenditure of the respondents has not increased after their joining SHGs

The mean and standard deviation of monthly family expenditure of the respondents in pre and post SHGs are shown in the following table.

Table No. 11 : Mean and standard deviation of the monthly family expenditure of the respondents during pre and post SHGs

Description	Mean	N	S.D.	Z – value
Monthly family expenditure before joining SHGs	1489	180	906	-7.1
Monthly family expenditure after joining SHGs	2256	180	1131	

Source: Author's own source computed from primary data

Since our computed value of  $Z = -7.1$  ( two tail test) which is less than the critical value of  $Z = -1.96$  (5% level) we reject the research hypothesis that after joining SHGs the expenditure of the respondents has not increased or we accept the alternative hypothesis that the monthly family expenditure of the members of SHGs has increased after joining SHGs. It also shows that there has been economic empowerment of women through SHGs.

### **Economic Benefits of SHGs**

The members of SHGs receive a number of economic benefits through SHGs. It has been shown in the following table.

Table No. 12: Economic Benefits of SHGs

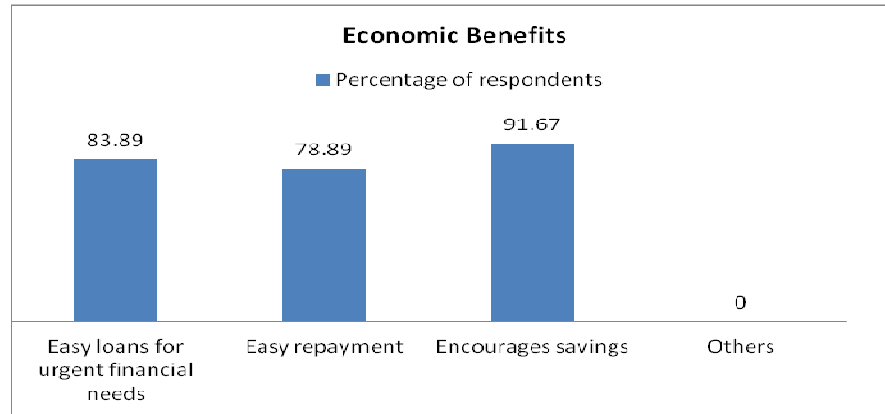
Particulars*	No. of respondents	Percentage
Easy loans for urgent financial needs	151	83.89
Easy repayment	142	78.89
Encourages savings	165	91.67
Others	0	0

\*Multiple choices

Source: Author's own source based on primary data

It is evident from the above table that a large number of respondents are benefited economically because SHGs give liberal loans; repayment is easy besides encouraging thrift. It has been shown in the following chart also.

Figure 1



Source: Author's own source based on primary data

### Problems Faced by Women SHGs in the Study Area:

Types of problems faced by the SHGs: While operating the SHGs, there are many problems that come in the way. After interviewing the respondents, their problems have been basically classified into five categories. The following table points out the types of problems faced by the respondents. Majority 160 respondents (89.8%) stated that the major problem finance related problem followed by marketing problem (75%), production related problem (64.44%), socio-cultural problem (25%)

and internal problems (5%). It was found that the respondents very commonly faced marketing and finance problem. Distribution of the respondents based on the type of problems is shown in the following table.

Table No. 13: Distribution of the respondents based on the type of problems they are facing in operating the SHG

Type of problem facing	Yes		No		Total	
	Number	%	Number	%	Number	%
Marketing problem	135	75	45	25.00	180	100.00
Production problem	116	64.44	64	35.56	180	100.00
Financial problem	160	88.89	20	11.11	180	100.00
Socio-cultural problem	45	25.00	135	75.00	180	100.00
Internal problems	9	05.00	171	95.00	180	100.00

Source: Author's own source based on primary data.

### Findings

The findings and results of the survey based on the Results of questionnaire canvassed among the group members and on the interviews are as follows:

The following suggestions may be given for economic empowerment of women through SHGS.

1. It is found that during pre-SHG only 4.44 percent of respondents did get employment between 120 and 180 which increased to 45.56 percent. Similarly we find that no respondents got employment above 180 days before SHGs employment but after SHGs 26.66 percentage of them get employment between 180 and 240 days and 18.89 percent of them get employment between 240 and 300 days. Thus it can be concluded that after joining SHGs the employment days of the women members has increased



2. After joining the SHGs their income has increased. Now every member has some income. Women members of the groups are independent to meet their personal expenditure, and they contribute more to their household income. This increase in income of the women members of SHGs has increased their willingness to participate in SHGs activities
3. The financial status of households had improved due to improvement in access in a across to formal credit institutions, since SHGs are linked with banks.
4. There is regularity in savings amongst all the group members which indicates that the SHGs are functioning well.
5. It is observed that the overall i.e. socio-economic conditions of Self Help Group are increasing after they have joined the Group.

### **Conclusions**

The present study is analysis to attempt the socio economic development of members and performance of SHGs in Ranchi district. The performance of SHG was good It could be inferred that rural people has been vastly benefited by SHG .The Self Help Groups have proved the way for economic independence of rural women. Thus, it can be concluded that the self help groups contribute substantially in pushing the conditions of the female population up and through that chip in poverty eradication as well. But of course there is lot of advantages as well as disadvantages. Let us hope that better solutions coming up to implement the programme in effective and efficient ways and means in the near future. Self help Groups have been playing considerable role in training of Swarozgaris, infrastructure development, marketing and technology support, communication level of members, self confidence among sample members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, change in the cumulative saving pattern of SHG members per month, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability.

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