UNDER PEER REVIEW

Original Research Article

Impact of self-help groups on Empowerment Status of Rural Women in Udaipur District

Abstract

The study was conducted in Udaipur district of Rajasthan to know empowerment of rural women through self-help groups. Total ten groups were selected from Badgaon panchayat samiti. A sample of 130 respondents (100 SHG members and 30 non members) was selected for present study. Interview technique was used for collecting data. The three components of empowerment were undertaken to evaluate the empowerment status of rural women these were socio-psychological, economic and legal/political empowerment. The results revealed that medium empowerment status was found in all four components i.e. socio- psychological, economic, legal and political with mean scores 2.71, 2.60, 2.49 and 2.60. Whereas non members had medium empowerment in socio- psychological and legal component with mean per cent score 2.56 and 2.34. Similarly, the non members had poor empowerment in economic and political component with mean scores 2.26 and 2.16, respectively.

Keywords: Empowerment, Empowerment Status, Self-help groups, Rural women

Introduction

"The women of India should play a vital role in building strong nation" (Nehru). Women constitute 48.46 per cent of total population in India as per census 2011[1].To mitigate the problem of unemployment and underemployment, the role of women should not only be confined to generate employment, but also to provide employment to others. Rural women in India constitute 77.00 per cent of the female population (Jhamtani, 1995)[2]. UNDP reports (2004)[3] indicated that while 67 per cent work is done by women yet, only 10 per cent global income is earned by them. In India 50 per cent of the total population constitutes of women but women workers constitute only 16 per cent of the total population (Sunder *et al*., 2001)[4].

Self help group (SHG) plays an important role in the development and empowerment of women. "An SHG as a homogenous group of rural poor voluntarily governed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common

UNDER PEER REVIEW

fund to be lent to the members for their productive and emergent consumption credit needs" (NABARD, 1995)[5].The concept of SHG originated from the Grameen Bank of Bangladesh started by Dr. Muhammad Yunus in 1983 to bridge the gap between formal and informal system. The first official interest in informal group lending in India was evinced in 1986-87 when the National Bank for Agriculture and Rural development (NABARD) supported the research projects on saving and credit in SHGs conducted by Mysore Resettlement and Development Agency (MYRADA). As a result of the feedback from this initiative, in 1989 NABARD launched an action research project in which similar grants were provided to other Non-Governmental Organizations (NGOs). In order to give a new approach to rural finance, NABARD introduced the SHGs in 1992 which is generally treated as finance to a small group. SHGs are fast emerging as powerful tool of socio-economic empowerment of the poor in rural areas (Prusty S., Dr. Mohanty A. and Mishra B. 2015)[6]. The SHGs have proved the way for economic independence of rural women (Sundaram, 2012) [7]. Rural credit has to play a critical role in the socio- economic development of our country (Kumar *et al.,* 2007)[8]. The southern states of India experience the largest concentration of SHG activities, both with state support, and promoted by private MFI (Saha *et al*., 2013) [9].

There are many self help groups (SHGs) that have been formed and run by many agencies and organizations of rural development in Udaipur district of Rajasthan also. But till now no systematic study has been conducted to know the effect of SHGs on empowerment of women. With this in view, the study on empowerment of rural women through self-help groups of Udaipur district was conducted.

Materials and Methods

In Rajasthan state, One district i.e. Udaipur was selected because Maharana Pratap Agriculture University is situated in this district and the investigator is the resident of the district and familiar with the socioeconomic conditions of the area, which face lifted in data collection. There were 17 blocks in Udaipur district from which one block was selected and five villages having maximum number of SHGs were selected purposively. In which, two SHGs were selected randomly from each of the selected villages. There were 10-20 members in each SHG. From each SHG, 10 members were selected randomly from a total sample of 100 respondents. To

UNDER PEER REVIEW

compare the empowerment status of SHG members with non members, a matching sample of 30 non SHG members was selected from all five selected villages (6 women from each village).The responses of the respondents were recorded on a five point continuum of the empowerment scale that is strongly agree, agree, undecided, disagree and strongly disagree. Empowerment was classified in to low, medium and high categories.

Results and Discussion

Socio- psychological Empowerment: In the present study it refers to the participation of the rural women in social activities, membership of social organization, sharing of happiness and problems in family and social circle, organize social functions independently, interacting with society, meeting with people and discussing various issues, discussion regarding children. SHG had a positive impact on social and economic empowerment (Rama Krishna and Krishna Murthy, 2003)[10].

Based on the scores obtained by the women on socio- psychological empowerment they were classified in to low, medium and high categories.

Data in Table 1 reveal that cent per cent of the office bearer (100%) had medium level of socio-psychological empowerment. While majority of the SHG member (91.42%) were found in medium level of socio- psychological empowerment and only 8.57 per cent had low level of socio- psychological empowerment. Overall 94 per cent had medium socio- psychological empowerment and 6 per cent were in low socio- psychological empowerment category.

Swetha (2013)[11] inferred that majority of the women entrepreneurs (75.83%) had low socio-political participation, followed by medium (17.50%) and high socio- political participation (6.67%). A study by Bansal *et al.* (2015) [12] on “Empowerment of rural women through Self Help Groups of Udaipur district” revealed that total 1123 groups were registered during year 2008-09 by different forming agencies in which, 16 SHGs were selected from NABARD, 17 SHGs were selected from ICDS, 56 SHGs were selected from DRDA. Only 13 SHGs were selected from SAUs .Major findings of the study revealed that 93 per cent women agreed on participation in community programme and only17 percent agreed on decision making in community affairs. However 50 per cent women agreed that they observed increase in self-confidence and self-esteem after becoming the member of self help group.

UNDER PEER REVIEW

Table 1: Distribution of SHG members according to socio- psychological empowerment

n = 100

S. No.	Socio-psychological empowerment	Level of empowerment		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Office bearers n= 30	0 (0)	30 (100)	0 (0)
2.	Members n= 70	6(8.57)	64(91.42)	0 (0)
3.	Overall n= 100	6 (6)	94 (94)	0 (0)

The findings of the study as per NCAER (2008) [13] survey, 92.0 per cent of households reported that the social empowerment of women has increased over a period after joining SHGs. The percentage of households reporting improvement in such empowerment was highest in Maharashtra (95.4 percent), followed by Orissa (94.4 percent), Karnataka (93.6 per cent), Andhra Pradesh (91.5 percent), Uttar Pradesh (90.3 percent) and Assam (86.5 percent). Venkatesh, (2010) [14] stated that Women empowerment was a process in which women got a greater share of control over resources - material, human and intellectual like knowledge, information, ideas and financial resources like money - and access to money and control over decision-making in the home, community, society and nation, and gain empowerment.

Table 2: Distribution of Non- SHG members according to socio- psychological empowerment

n = 30

S.No.	Socio-psychological empowerment	Level of empowerment		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Non members n= 30	4 (13.33)	26 (86.66)	0

UNDER PEER REVIEW

It was found that out of 30 non members, 86.66 cent were found in medium socio-psychological empowerment category while 13.33 per cent had low level of socio- psychological empowerment. None was found in high empowerment category.

The socio- psychological empowerment of the members was comparatively higher than the non members. Therefore, the self help groups have incredibly helped in increasing the socio-psychological empowerment of the members. Also, it was found that there was incremental changes in trust and openness of the women and the formation of SHGs have helped in enhancing decision making power, enriching awareness socio- participation spirit and self confidence. Significantly women felt socially more empowered in terms of aspect like leadership, communication skills, assertiveness and participation in village activities.

Sarumathi and Mohan (2011) [15] reported that SHGs were social empowered (98.9%) among the rural women. Palanichamy (2011) [16] reported that SHG enhanced the equality status of women as participants, decision maker and beneficiaries in the democratic, economic, social and cultural sphere of life. Swami V and Tulasimala BK (2013) [17] found that mean family non food expenses have increased from Rs. 3596 in Pre- SHG situation to Rs. 6228 after SHG impact, registering an improvement to the extent of 73.24 per cent.

Economic Empowerment: In the present study economic empowerment refers to the decision making power related to economic matters, control over resources, contribution to family income and freedom to use income.

Based on the scores obtained by the women on economic empowerment they were classified in to low, medium and high categories.

Table 3: Distribution of SHG members according to economic empowerment

n = 100

S.No.	**Economic empowerment**	**Level of empowerment**		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**

UNDER PEER REVIEW

1.	Office bearers n= 30	5(16.66)	25 (83.33)	0
2.	Members n= 70	21 (30)	47 (67.14)	2 (2.85)
3.	Overall n= 100	26 (26)	72 (72)	2 (2)

Data in Table 3 reveal that majority of the office bearers (83.33%) had medium level of economic empowerment and only 16.66 per cent office bearer were found in low economic empowerment category. While majority of the SHG member (67.14%) were found in medium level of economic empowerment. While 30 per cent members had low level of economic empowerment. Overall 72 per cent had medium economic empowerment & 26 per cent were in low economic empowerment category.

According to Joshi (2007) [18] micro-finance provides credit access to poor with no collateral obligations. It encourages savings and promotes income-generating activities. Loans are provided at the market driven rates of interest and peer pressure is used in repayment. Micro-finance is carried out through Self-Help Groups, where poor come together in the range of 10-20 by weekly, fortnightly and monthly meetings through their savings and loaning. It is hoped that through such interventions hitherto uncovered groups are covered with credit and in the process get empowered. Sambharkar *et al.* (2012) [19] revealed that 90.00 per cent respondents were in high level category of psychological empowerment followed by 63.57 per cent were observed in medium level category of cultural empowerment and 21.43 per cent of the respondent were in high empowerment category of cultural empowerment.

UNDER PEER REVIEW

Table 4: Distribution of Non- SHG members according to economic empowerment

n = 30

S.No.	Economic empowerment	Level of empowerment		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Non members n= 30	17 (56.66)	13 (43.33)	0

It was found that out of 30 non members, 56.66 per cent were found in low empowerment category while 43 per cent had medium level of economic empowerment. None was found in high empowerment category.

The data depicts that the members of self help group (SHG) are economical empowered as compared to the non members. The self help group helped the members to become economically empowered by some income generating sources like papad making darri making agarbatti making, aanganwadi food, fruit selling, beauty parlour, tailoring, pickle making etc. Therefore, medium level of empowerment was found in the members of self help group. Hence, it was found that non members are weak in economical empowerment, neither they are economically independent.

The study also indicated by Malathi and Vijayarani, (2012)[20] significant difference in economic empowerment of the SHG members in post- SHG situation when compared with pre-SHG situation. The study also suggested a positive association between the level of education and empowerment.

Legal Empowerment: In the present study it refers to the awareness of legal rights, ability to prevent violence towards self and protect others against violence.

Based on the scores obtained by the women on legal empowerment they were classified in to low, medium and high categories.

UNDER PEER REVIEW

Data in Table 5 reveal that majority of the office bearers (63.3%) had medium level of legal empowerment and 36.7 per cent office bearer were found in low legal empowerment category. While majority of the SHG member (70 %) were found in medium level and 30 per cent members had low level of legal empowerment. Overall 68 per cent had medium level and 32 per cent were in low legal empowerment category.

Table 5 : Distribution of SHG members according to legal empowerment

n = 100

S.No.	**Legal empowerment**	**Level of empowerment**		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Office bearers n= 30	11 (36.7)	19 (63.3)	0
2.	Members n= 70	21 (30)	49 (70)	0
3.	Overall n= 100	32 (32)	68 (68)	0

It was found that out of 30 non members, 86.7 per cent were found in low empowerment category while 13.3 per cent had medium level of legal empowerment. None was found in high empowerment category.

The data depicts that the members of self help group are aware legally and have knowledge about legal rights, whereas non members are extremely low in the awareness regarding legal rights, regarding women and other issues, like domestic violence, dowry, physical, mental and emotional abuse as well as to protect others who are suffering the some problems.

A similar study conducted by Pattanaik (2003) [21] stated that SHGs are continuously striving for a better future for tribal women as participants, decision makers and beneficiaries in the

UNDER PEER REVIEW

domestic, economic, social and cultural spheres of life. But due to certain impediments like gender inequality, social exploitation and physical and mental torture for which various SHGs are not organized properly and effectively. Susy Cheton, Lisa Kahn [22] in their article titled "Empowering women through micro finance" stated that micro finance has the potential to have a powerful impact on women's empowerment. S.Thangamani, S.Muthuselvi [23] in their article titled "A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk in Coimbatore District" stated that participation of women in Self Help Groups (SHGs) made a significant impact on their empowerment both in social and economical aspects.

Table 6 : Distribution of Non- SHG members according to legal empowerment

n = 30

S.No.	**Legal empowerment**	**Level of empowerment**		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Non members n= 30	26 (86.7)	4 (13.3)	0

Political Empowerment: In the present study it refers to the participation of rural women in political activities, membership of political organization, and participation in community affairs.

Based on the scores obtained by the women on political empowerment they were classified in to low, medium and high categories.

Data in Table 7 reveal that more than of the office bearers (53.3%) had medium level of political empowerment and 46.7 per cent were found in low political empowerment category. While majority of the SHG member (57.1%) were found in medium level and 42.9 per cent members had low level of political empowerment. Overall 56 per cent had medium and 44 per cent were in low political empowerment category.

UNDER PEER REVIEW

Kusakabe, (2010) [24] concluded that being an SHG member was useful for gaining employment that leads to better recognition in the family and society. However, employment opportunities and organizational experiences mean that the benefits were not equally shared among all the members. Kuntala Lahiri-Dutti1, (2006) [25] examined why some 'self-help groups' fail by using the Development of Women and Children in Rural Areas (DWCRA) experience in India. They argued that whilst the 'group' had inherent benefits, it must never be allowed to become *the* paradigm in developmental policies for women.

Table 7: Distribution of SHG members according to political empowerment

n = 100

S.No.	**Political empowerment**	**Level of empowerment**		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Office bearers n= 30	14 (46.7)	16 (53.3)	0
2.	Members n= 70	30 (42.9)	40 (57.1)	0
3.	Overall n= 100	44 (44)	56 (56)	0

It was found that out of 30 non members, 56.7 per cent were found in low empowerment category while 43.3 per cent had medium level of political empowerment. None was found in high empowerment category.

The data depicts that as compared to the non members, the members of SHG are well versed with communication skills, leadership quality, self confidence etc. The women who are the members of SHG are politically active, aware about the political issues and government schemes. The members of SHG are also involved in activities of political organizations. They (members) also actively participate in the issues related to community, whereas the non members are low in the political awareness, community awareness and self confidence as well as communication skills.

UNDER PEER REVIEW

Meenakshi (2011) [26] conducted a study on participation and empowerment of rural women SHG and found that tailoring unit (71.67%), embroidering work (51.67%), dairy unit (50.00%) and goat rearing (30.83%) were the major unit of enterprises being taken up among more members of rural women. Similarly Himanshu (2012) [27]reported that the major source of borrowing during economic crises was money lenders as 48.00 per cent members were borrowing from this source before joining the SHG. After joining the SHG, the informal borrowing has been replaced and share of borrowing through SHG increased to 100.00 per cent. Jeba (2012)[28] in her study on SHG found an improvement in Self- confidence (2.76), increase in leadership skill (2.65), ability to express own views (2.61), development of self respect (2.49) and increased risk bearing ability (2.30) were the major psychological empowerment dimensions as identified with high mean scores.

Table 8: Distribution of Non- SHG members according to political empowerment

n = 30

S.No.	**Political empowerment**	**Level of empowerment**		
		Low (1-2.33)	**Medium (2.34- 3.66)**	**High (3.67- 5.0)**
		f %	**f %**	**f %**
1.	Non members n= 30	17 (56.7)	13 (43.3)	0

The findings are supported by Reddy and Anuppalle (2008) [29] observed the greater improvement in social, economical, political and health conditions of the rural women after joining in the SHG in India particular at Andhra Pradesh compared to the other countries like Africa and Indonesia. Similarly Samuel *et al.* (2007) [30]observed that the income generating activities undertaken by SHGs were shop keeping, dairy, dry flower making, fair price shop, tailoring, eucalyptus oil sales, telescope, bakery, sambhar powder making, product sales, fancy shop, plant nursery, handy work, doll making, fertilizer shop, poultry, textile sales, provisional shop, etc. Loganathan (2008) [31] said that micro credit has a greater positive effect on household welfare such as per capita household expenditure, schooling, non-land household

UNDER PEER REVIEW

assets. According to him, when women are capable of starting an enterprise they can get economic empowerment the first and foremost benefit of women self help groups. Women SHGs create self awareness and give a feeling of self confidence, solidarity and social security to them. Women who generated increased income through SHG schemes had gained greater respect within the house-hold. They could decide on spending their own income. It has increased women's mobility which would result in the economic independence of poor rural women. Kumar *et al.* (2008) [32] attempted to examine the impact of Micro- finance on employment, income and empowerment over Self - Help -Group. The study was conducted in three districts of Himachal Pradesh namely Kangra, Mandi & Solan covering 150 members of households of SHGs. The study revealed that overall 44 per cent income coming from service work (activities and small business), 16 per cent income accounted by small trade and 10 per cent income coming from dairy activities of SHGs. In case of employment, highest employment (252 days per year) raised from small business, followed by dairy 175 days in a year. They also found that employment generation is lower in soft toy making, bamboo product making and tailoring compared to trading and small business. The main findings of the study was that overall 49 per cent income had increased after formation of group and in case of empowerment aspect 80 per cent SHGs women member become free to taken marketing related decision 60 to 68 per cent household female managed the finances. They concluded that the first round impacts i.e. initial increment of income, employment was prominent but the survival of the activities and positive impacts require proper training, more capital, marketing infrastructure, technical knowledge and skill to maintain the sustainability of gainful effect. Singh *et al.* (2008) [33]studied the performance of Self - Help -Group in Karnal District of Haryana by using simple random technique covering 307 SHGs regarding savings, inter- loaning, Bank Loan status etc. The study revealed that 82 SHG were linked with credit. He analyzed that average inter- loaning amount was Rs. 20,859 and average loan disbursement amount was 196906 for each SHG. The study also revealed that the attendance percentage of the members of the group was 70 under SGSY and 60 per cent of the group had closed their monthly saving after entering into the economic activities. He also examined that 95 per cent of SGSY groups did not change their leadership but Non- SGSY groups frequently change their leadership. He also concluded that Rs. 3000 to Rs. 6000 loan were disbursed to 40 per cent of Non- SGSY groups and Rs. 10000 were disbursed to 15 per cent of SGSY groups. Thorat *et al.* (2009) [34] concluded that 41.67 per cent of women

UNDER PEER REVIEW

SHG members had agriculture and dairy as their occupation followed by 35.83 per cent who had agriculture alone as their occupation. Only a lesser proportion of the respondents had agriculture and labour (12.50%) and agriculture and service (10.00%) as their occupation. Mehra *et al.* (2010) [35] in a study on "Role of self help groups in empowerment of rural women in Indore block of Madhya Pradesh" reported that out of total 16 members who have initiated different income generating activities, Nearly one fourth of the respondents (31.25%) had gone for buffalo rearing followed by goat rearing and vegetable selling reported by 25 per cent of the respondents in each case. Similarly 18.75 per cent respondents generated additional income through badi making.

Comparison of level of empowerment among different categories of members and non members:

There were significant difference in the socio- psychological, economic, legal and political dimensions of empowerment between members and non members as the 't' values were found to be significant at 1% level of significance. The mean score of the members was higher in case of all the four dimensions as compare too the non members. Comparison of the mean score between members and non members clearly indicated that the members exhibited better empowerment scores as compare to the non members.

Table 9: Significance of difference in level of empowerment of members and non members

S.No.	Level of empowerment	Members (Office bearers & members) n_1= 100	Non members n_2= 30	't' value
		Mean score		
1.	**Socio – Psychological**	2.71	2.56	**2.84****
2.	**Economic**	2.60	2.26	**4.65****
3.	**Legal**	2.49	2.34	**1.65****
4.	**Political**	2.60	2.16	**4.55****

****Significant at 1% level of significance**

UNDER PEER REVIEW

CONCLUSIONS

The study was undertaken to the study empowerment of women through Self-Help Groups. It is found that the socio-economic and legal/political factors has changed for womenfolk after joining the Self Help Groups. The study has clearly shown that majority of the SHG members had a medium level of empowerment status. The self-help group is important in re-strengthening and bringing together of the human race. It is concluded that SHGs have contributed to women empowerment.

References:

1. Census Retrived from tribal.nic.in. on January 10, 2016. 2011
2. Jhamtani, A., Rural women: The powerless partners in Development. Kurukshetra, 1995;43(8): 61-63.
3. UNDP Retrived from www.undp/hd/india/org on 6/05/2015. 2004.
4. Sunder, K., Gopi, J. and Ali, S. Women Entrepreneurship in India. Rural India. 2001; 1: 86-90.
5. Annual reports of NABARD Retrieved from https://www.nabard.org/english/annualreport.asp. Dated 26/02/17; 1995
6. Prusty S, Dr. Mohanty A, Mishra B. Self-Help Groups: an Innovative Initiative for Development of Rural Women of Odisha, Indian Journal of Research. 2015; 4:4-6.
7. Sundram, A. Impact of Self Help Group in Socio- Economic Development of India. Journal of Humanities and Social Science. 2012; 5 (1): 20-27.
8. Kumar, S. and Anand, S. Journey of rural credit in India over the past sixty years. Kurukshetra . 2007; 55 (12): 52-54.
9. Saha , S., Annear P.L. and Pathak, S. The effect of Self- Help Groups on access to maternal health services: evidence from rural India. International Journal for Equity in Health. 2013; 12: 36.
10. Rama, K. R and Krishna, M. Micro Credit for the Rural Poor through SHGs. Co-operative Perspective. 2003; 38 (3): 48-59.
11. Swetha, M. A study on Empowerment of Women Entrepreneurs in Medak District. M.Sc.(Ag.) Thesis. Acharya N.G. Ranga Agricultural University, Hyderabad, India.2013.

UNDER PEER REVIEW

12. Bansal, V., Joshi V., Solanki, D. and Meena S. "Empowerment of Rural Women through Self-Help Groups of Udaipur District". Advances in Social Research. 2015; **1**(1): 11-16.
13. NCAER. Impact and Sustainability of SHG- Bank Linkage Programme. National Council of Applied Economic Research (NCAER), New Delhi. 2008
14. Venkatesh, M. K. Self Help Groups: A Tool to Boost up Woman Empowerment. Management and labour studies , 2010; 35 (1) 75-83.
15. Sarumathi, S. and Mohan, K. Role in Micro Finance in Women's Empowerment. Journal of Management and Science. 2011; 1 (1) 1-10.
16. Palinichamy, A, P. Women empowerment through microfinance. A case study of women in self help group of Uthangari Taluk in Krishnagiri district Tamilnadu. International Multidisciplinary Research Journal, 2011;1(2): 31-35.
17. Swami, V. and Tulasimala B.K. Does microfinance impact on food security and living standard of the poor?. Journal of Business Economic and Mangement. 2013;1(5): 69-81.
18. S. C. Joshi, 'Micro-credit not Charity', Social Welfare. 2007; 48 (32): 12.
19. Sambherkar, Y.B., Jadhav, U.V. and Mankar, D.M. Impact of Self Help Groups on Empowerment of Women Member. Indian Research Journal of Extension Education.2012; 2: 188-192.
20. Mathali, S. and Vijayarani, K. Microfinance and Women Empowerment in the Rural Areas of Cuddalore District of Tamilnadu, Language in India: Strength for today and Bright Hope for Tomorrow. 2012; 8, 174-182.
21. Pattanaik, Sunanda. „Smaranika. Empowerment through SHGs: A case study of Gajapati District. 2003.
22. Cheton, Susy. Kahn, Lisa. Empowering women through micro finance, Unpublished Background paper for the micro credit summit 15, New York. 2002.
23. S.Thangamani,S.Muthuselvi. "A Study on Women Empowerment through Self- Help Groups with Special Reference to Mettupalayam Taluk in Coimbatore District," Published in IOSR Journal of Business and Management (IOSR-JBM)2013; 8 (6), 2278-2487.
24. Kusakabe, B. M. The role of self-help groups in empowering disabled women: a case study in Kathmandu Valley, Nepal. Development in Practice. 2010; 20(7).

UNDER PEER REVIEW

25. Kuntala Lahiri-Dutti, S. Constructing Social Capital: Self-Help Groups and Rural Women's Development in India. Geographical Research. 2006; 44 (3), 285-295.
26. Meenakshi, V. Participation and Empowerment of Rural Women in Self- Help Groups - An Analysis. M.Sc. (Ag.) Thesis Tamil Nadu Agricultural University, Coimbatore. 2011.
27. Himanshu, D.T. Role of SHG based Microfinance in Women Empowerment & Poverty Alleviation- Nagpur Bachatgat. International Journal of Marketing, Financial Services and Management Research. 2012; 1 (4): 36-46.
28. Jeba M, M. V. K. Impact of Dynamics of Self Help Groups on Rural Women Empowerment- A Critical Analysis. Ph.D. Thesis. Tamil Nadu Agricultural University, Coimbatore. 2012.
29. Reddy, R. and Anupalle. Self Help Groups in India- A Catalyst for women economic empowerment and poverty eradication, Paper presented at the 33rd Global Conference of ICSW, Tours (France). 2008; June 30th to July, 4th.
30. Samuel, J. Kunal, L.B., Sawkar, P.S. and Ashalata, K.V. Socio- Economic Empowerment of Women through Micro Finance. MANAGE Extension Research Review. 2007; 8 (9):101-108.
31. Loganathan. R. “Micro credit: A strategy for Attaining Empowerment of Women”, Indian Economic Panorama, 2008; 17 (4): 31-33.
32. Kumar V., Sharma R.K. & Sharma H.R. Impact of Micro financing on Employment, Income and Empowerment- Micro Evidence from Himachal Pradesh; Financing Agriculture- A National Journal of Agriculture and Rural Development, 2008; P- 3 -8.
33. Singh B., Patel R.K. & Kumar Sanjay. Performance of Self - Help -Group in Karnal District of Hariyana ; Journal - Agricultural Situation in India. 2008; XIV, (10): 467-470.
34. Thorat, Sohail, S. and Sadiq, M. Profile of women entrepreneurs in a war- torn area. Acase study of North East Sri Lanka. School of Entrepreneurial Development. Binary University, College of Management and Entrepreneurship, Puchong, Selangor, Malaysia. 1-28; 2009.

UNDER PEER REVIEW

35. Mehra, J., Choudhary, S., Panjabi N.K. and Dangi, K.L. Role of Self help groups in Empowerment of Rural Women in Indore block of Madhya Pradesh. Rajasthan Journal of Extension Education . 2010; 18:118-120.