



International Journal of Financial Management and Economics

P-ISSN: 2617-9210
E-ISSN: 2617-9229
IJFME 2022; 5(1): 124-129
Received: 05-01-2022
Accepted: 09-02-2022

Dr. Vineet
Assistant Professor,
Department of Sociology,
Guru Nanak Khalsa College,
Karnal, Haryana, India

Role of self-help groups in economic upliftment of rural poor women: A study in the village of Haryana

Dr. Vineet

DOI: <https://doi.org/10.33545/26179210.2022.v5.i1.134>

Abstract

Poverty is one of the main problems which have attracted attention of Sociologists and Economists. It indicates a condition in which a person fails to maintain a living standard adequate for his physical and mental efficiency. It is situation people want to escape. It gives rise to a feeling of a discrepancy between what one has and what one should have. The term poverty is a relative concept. It is very difficult to draw a boundary line between prosperity and poverty. To dissolve the problem of rural poverty Self Help Groups are playing a very important role. After joining Self Help Groups 37 respondents (60.7%) explain that their monthly income increased more than four thousand five hundred, 13 respondents (21.3%) say that their monthly income increased between Rs.3001 to Rs.4500, 8 respondents (113.1%) tell that their monthly income increased between Rs.1501 to Rs.3000 and only 3 respondents (4.9%) say that their monthly increased between Rs. Upto 1500. 52 members (85.2%) give positive response regarding growth in monthly household expenses, while 9 members (14.8%) give negative response. 56 respondents (91.8%) are doing saving after joining SHG, while only 5 members (8.2%) give negative response. This shows that majority of the SHGs members have improved their income level. Majority women took loan from the bank and utilize this in a proper way. As a result, they earned money and now they are helpful in contributing additional income to their family's income.

Keywords: Self help groups, poverty, livelihood, loan, saving, social status

Introduction

To understand the status of women we have to look into the past as from when the discrimination and inequality against her started. In the Rig-Vedic civilization, women enjoyed equal status with men. The position enjoyed by women in the Rig-Vedic period deteriorated in the later-Vedic civilization. A daughter began to be regarded as a curse. During the Buddhist period women were not denied learning. The position of women really deteriorated in the Gupta age. The period between A.D. 1206 and 1761 witnessed further deterioration in the position of women. In this period polygamy, female infanticide, child-marriage, Sati, purdah, jauhar, sati and ill treatment of widows gained further momentum (Andal, 2002) ^[1].

Sati, infanticide, slavery, child marriage, the prohibition of widow remarriage and the lack of women's rights were some of the social problems which attracted the attention of the British Raj and Social reformers. The British had shown interest in the abolition of sati 1813. Ram Mohan Roy took it upon himself to eradicate these social evils. The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)) and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42). Most important acts are passed which included, The Special Marriage Act of 1954, the Hindu Marriage Act of 1955 and, the Hindu succession Act of 1956. The Hindu Adoption and Maintenance Act of 1956, The Dowry Prohibition Act, 1961, Maternity Benefits Act, 1961 (Amended in 1995), The Government of India declared 2001 as the Year of Women's Empowerment (Swashakti). The National Policy for the Empowerment of Women came was passed in 2001. The domestic violence Act was passed in 2005, which protect women from the domestic violence (Women's Link, 2013) ^[11].

Corresponding Author:
Dr. Vineet
Assistant Professor,
Department of Sociology,
Guru Nanak Khalsa College,
Karnal, Haryana, India

Rural Women: Poverty and Self Help Groups

World Bank (2000) define Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one's life. Copenhagen Declaration (1995): Absolute poverty is a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. It depends not only on income but also on access to social services: The term 'absolute poverty' is sometimes synonymously referred to as 'extreme poverty'.

Most of the rural women workers are employed in agriculture as cultivators and laborers. Other occupations in the informal sector in rural areas with high concentrations of women are land based occupations like forestry, dairying and small animal husbandry, fishery, home based occupations like handloom weaving and spinning, coir and fiber work, handicrafts like broom and basket making, leaf plates and bowl making, tailoring and garment making, food processing, vending and hawking, construction work etc. A systematic gender bias in industrial and agricultural sectors of employment invariably surface in micro studies. The women do not get much scope of mobility because of integral part of religious, economic and kinship structure. The women's intrinsic association with reproduction and the family puts them in the private or "inside", sphere, while men interact with the markets, government, courts and other institutions in the public or "outside" sphere (Kaur, 2001) [5].

A SHG is a small economically, homogeneous, affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group (Jha, 2000) [4]. Besides economic support, it facilitates better social interaction with the following objectives:

- To enable women to identify a target area that could require the formation of an SHG.
- To understand its need and relevance.
- To create a spirit of group morale and commitment among women.
- To enhance women's self-confidence and capabilities.
- To enable women to make effective collective decisions.
- To encourage the habit of thrift among them and improve their own capital resources base.
- To empower women to take up social responsibilities. (N.C.E.R.T.) [6]

National Rural Livelihood Mission set out with an agenda to cover 7 Crore rural poor households, across 600 districts, 6000 blocks, 2.5 lakh Gram Panchayats and 6 lakh villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years. In addition, the poor would be facilitated to achieve increased access to rights, entitlements and public services, diversified risk and better social indicators of empowerment. DAY-NRLM believes in harnessing the innate capabilities of the poor and

complements them with capacities (information, knowledge, skills, tools, finance and collectivization) to participate in the growing economy of the country. In November 2015, the program was renamed Deendayal Antayodaya Yojana (DAY-NRLM) (www.nrlm.gov.in) [12].

Review of Literature

Bharathi Rani and Jayaram (2004) [2] analyzed "Self Help Group-a New Beginning in Women Entrepreneurial Development" across three districts in Tamil Nadu. Self Help Groups are considered as agents of socio-economic transformation in rural area. One of the major difficulties faced by women in starting SHGs was the lack of family support. It was found that at the outset most of the women became members of SHGs without telling to their family because either their husband or in-laws did not allow them to join SHG. Besides this, there are social customs which keep women in the four walls of the house. Another problem faced by members of SHGs is the long distance they have to walk to reach Bank. Due to the lack of transport facility, women had to walk so much to reach Bank, as a result, they gave up one day labor cost which they earned by working in the field. Many of the SHGs are formed by women and are supported by NGOs and later provide revolving credit to them. They concluded that SHGs are really an instrument to guide the poor women entrepreneurs which resulted in bringing the positive change in the lives of women.

Subramanian and Paramasivan (2008) [7] a research study on employment generation through SHGs in Dharmapuri district of Tamil Nadu was done by them. The primary objective of the research study is to examine the role of SHG towards the employment generation in Pappiretti Patti Taluk of Dharmapuri district of Tamil Nadu. The study is descriptive in nature and used both primary and secondary data. Primary data collected through interview with SHGs and periodical observations. The secondary data collected through official reports, records and published materials etc. They found that women entrepreneurship through SHGs constitutes an emerging and fast growing trend towards socio-economic development, employment generation and women empowerment. There are 3551 women were got the employment opportunities through the SHGs. There are 79 SHGs involving some of the business activities such as self-business. Bricks works, Mitch animals, vegetable stall, Flower trading, petty shop, sheep shape ring etc.

Dass, Diganta Kumar and Boruah (2012) [3] the title of their study is "Micro finance through Self Help groups: A tool for socio-economic development of rural Assam (A Case study of Lakhimpur and Dhemaji District)". The purpose of the study is that the financial requirement is one of the basic needs of the poorer section of the society for socio economic development. The Present study is an attempt to study the role of micro finance and SHG for the socio-economic development of poor people in Lakhimpur and Dhemaji district of Assam. For the purpose of the study both the primary and secondary data have been used. For collecting primary data ten development blocks have been purposively selected. Again from each development block 10 SHGs and from each SHG, 5 members have been randomly selected to make the total respondents as 500(10x10x5=500 respondents) From the study it has been found that after joining the SHGs the poor people particularly the women have not only increase their income

but also implore their living standard by performing various economic activities in dependently. The result of data analysis revealed that the SHGs have been playing an important and role in social-economic development and performing their savings and credit functions with the help of rural financial institutions.

Vadde, Vishnu and Ratnam (2014) ^[10] a case study was done by them in Guntur district of Andhra Pradesh under head of "Self Help Group women entrepreneurs. A socio-economic profile, the objective of the study is to study the socio- economic profile of the SHG women as entrepreneurs. Guntur district of Andhra Pradesh state is purposively selected for the present study. Guntur district has three revenue divisions out of three revenue divisions two divisions such as forward revenue division (Tenali) and backward revenue division (Narasaraopet) have been selected. A structured interview schedule is used to elicit the profile and perceptions of the SHGs entrepreneurs. The sample size is 240 groups of maximum of 10-15 members each. The study purposively selected the sample respondents as one respondent from each group. 240 groups were selected which started the income generating entrepreneurial activities during the period of 2009-10. Based on the primary information provided by the DRDA 120 SHGs from backward revenue division and another 120 SHGs from forward revenue division area were chosen for the study. The analysis helps to conclude that majority of the women SHG members belong to the age group 31-40 years and those above 50 years account for an insignificant proportion. Compared to the forward revenue division in backward revenue division the SHG members with three or more children are observed to be of greater proportion i.e. 47.49 percent as against 29.18 percent in the case of forward revenue division. Majority of women SHG members in Guntur district are with primary level of education followed by SSC level. 73.33% in the case of forward revenue division and 75% in the backward revenue division reported possessing the white ration cards which indicates that a majority of SHG women members belong to low income group. In forward revenue division 74.17 % SHGs members reported that they avail the transportation facility contrast to the backward revenue division where a majority of 63.33% reported negative stating that they are not utilizing the proper transportation facility.

Tamilazhaki and Awasthi (2018) ^[8] study under title "Women Empowerment through Self Help Group microfinance in Tamil Nadu, India". Out of 32 districts of Tamil Nadu, Tiruppur district was selected purposively for the study. Tiruppur district comprises 13 blocks. Out of 13 blocks Udumalpet block, having maximum number of women SHGs, was selected purposively. From the selected block, 10 women SHGs were selected randomly. From the selected SHGs, totally 60 respondents were selected using Random number table and they were arranged according to the major SHG activities. Primary data were collected by interview schedule through survey and personal Interview method and secondary data were collected from the reports of NABARD (National Bank for Agriculture and Rural Development). Researcher found one of the main characteristics of SHGs was to create income generating opportunities for the members and thereby enabling members to do regular expenditure and savings. There was lack of awareness regarding family planning and sanitation. The foremost problems were lack of risk bearing capacity

regarding to start non-traditional work (97%), low income generating (90%), poor infrastructural facilities (87%), inadequate prices (80%), less potential of production (78%) and family restrictions (75%). Researchers conclude that SHGs had a great role in getting the womenfolk empowered. Helping the women SHGs financially and socially would aid them to achieve even bigger goals.

The various studies highlighted the pitiable conditions of the rural poor women. It has been indicated in these studies that these women face many kinds of oppression due to poor family background and low education. The above studies revealed that the majority of the women were doing traditional work with low income.

But after joined the SHGs their condition is improving gradually. The NABARD (National Bank for Agriculture and Rural Development), SGSY (Swaran Gyanti Grameen Yojana), NRLM (National Rural Livelihood Mission) are playing important role in promoting Self-Help Groups among women of middle aged and low-educated, as they are not able to get employment in organized sector. It is noted that Self-Help Groups are hope for new socio-economic and political life of rural poor women. SGSY, NRLM, NABARD, Banks, NGOs (Non-Governmental Organisations) and other institutions are acting as guiding force to promote and manage Self-Help Groups.

Raising a voice for women empowerment on the International Women's Day (08 March, 2019) Prime Minister of India explained that government is committed to empowerment of women and called to the members of women SHGs to eliminate poverty by 2022, when the country will celebrate 75th anniversary of its independence. NRLM has been launched to eliminate poverty from the rural India. Now, it has become easy for SHGs to get loan under the livelihood mission. The campaign has now spread across 625 districts in the country and about six crore families have been linked with SHGs. Efforts are on to link 8 to 10 crore families with SHGs in the future (Times of India, 09/03/2019) ^[9].

Objectives of the research

The main objectives of this study are as following

1. To know about the socio-economic background of the respondents.
2. To analyze the impact of SHGs on rural poor women in terms of their economic upliftment.

Research Design

Research design is a kind of blue print that is prepared before actually carried out a research. This study is regarding the impact of Self Help Groups on rural poor women. The nature of the study is descriptive and exploratory. The present study describes the background of women self help groups. The researcher finds out the new facts regarding the women Self Help Groups and also finds out the impact of Self Help Groups regarding economic upliftment.

Sampling method

In present study Multi Stage Stratified Random Sampling method is employed. In the first stage, based on the National Rural Livelihood Mission (NRLM) data, Karnal districts having the highest SHGs from Haryana state is selected. In the same manner, the highest SHGs block Gharaunda is selected from the Karnal district. Then, the highest SHGs

village Sadarpur selected from the Gharaunda block. In Sadarpur village the total numbers of SHGs are 49 and members of SHGs are 612. In the fourth stage, members of SHGs are selected on a random basis. For this purpose, a list of members of SHGs will be obtained from the records of the NRLM office at the Block level. From this list, 10% (sample size 61) respondents are taken for this study.

Tools and techniques of the data collection

Present study is based on Primary and Secondary data which are collected from various sources. Primary data is collected by researcher through observation, interview schedule etc. The secondary data (published and unpublished) is also collected from different government, semi government and private publications like text books, journals, reports, articles, newspapers, officials documents, census of India, various websites etc.

Socio-Economic Background of Respondents

Table 1: Age Wise Distribution of the Respondents

| Name of the Villages | Respondent | Age Category | | | | | Total |
|----------------------|------------|--------------|-------|-------|-------|----------|-------|
| | | 21-30 | 31-40 | 41-50 | 51-60 | Above 61 | |
| Sadarpur | No. | 6 | 29 | 17 | 7 | 2 | 61 |
| | % | 9.8 | 47.5 | 27.9 | 11.5 | 3.3 | 100.0 |

Source: Primary Data

Table-1 indicates the age pattern of the respondents. Out of 61 respondents, 29 (47.5%) falling in the age group of 31 to 40 years and 17 (27.9%) in the age group of 41 to 50 years. We can conclude that in this two age category persons are very active and come in the productive age of life and they are interested to become a member of the Self Help Group. The respondents' belongings to younger age group i.e. 21 to 30 years are only 6 (9.8%), because women belonging in this age category are engaged with reproductive role, caring and rearing of their children. Only a small number 7 (11.5%) are related with the age group of 51 to 60 years and 2 (3.3%) are related with above 61 years.

Table 2: Distribution of the Respondents Showing Caste Category

| Name of the villages | | Caste category | | | Total |
|----------------------|-----|----------------|------|------|-------|
| | | General | OBC | SC | |
| Sadarpur | No. | 2 | 15 | 44 | 61 |
| | % | 3.3 | 24.6 | 72.1 | 100.0 |

Source: Primary Data

The caste wise distribution of SHGs members are presented in Table-2 says that 44 (72.1%) members of SHGs belong to Schedule Caste, 15 (24.6%) members belong to other backward caste and only 2 (3.3%) members belong to General Category. There is no Schedule Tribes in the state.

Table 3: Educational Levels

| Name of the villages | | Educational | | | | | Total |
|----------------------|-----|-------------|---------|-------------|------------------|--------------------|-------|
| | | Illiterate | Primary | High School | 12 th | Graduation & above | |
| Sadarpur | No. | 22 | 17 | 12 | 8 | 2 | 61 |
| | % | 35.6 | 28.5 | 19.5 | 12.7 | 3.7 | 100.0 |

Source: Primary Data

Table-3 shows that 22 respondents (35.6) are illiterate and

remaining is literate but according to different levels. 17 (28.5%) respondents have attained education up to primary level. While 12 (19.5%) and 8 (12.7%) respondents are educated Upto High School and Intermediate respectively, Only 2 (3.7%) respondents are educated Upto Graduation and more.

Table 4: Economic statuses

| Name of the villages | | Economic status | | Total |
|----------------------|-----|-----------------|------|-------|
| | | BPL | APL | |
| Sadarpur | No. | 44 | 17 | 61 |
| | % | 72.1 | 27.9 | 100.0 |

Source: Primary Data

Table-4 shows that 44 members (72.1%) are belonged to below poverty line and remaining 17 (27.9%) are come under the category of above poverty line.

Table 5: Main Occupations before Joining SHG

| Name of the villages | | Occupation | | | | Total |
|----------------------|-----|-------------|---------------|-----|-----------|-------|
| | | Labour work | Self Employed | Job | No source | |
| Sadarpur | No. | 28 | 15 | 5 | 13 | 61 |
| | % | 45.9 | 24.6 | 8.2 | 21.3 | 100.0 |

Source: Primary Data

Table-5 shows that before joining SHGs 28 (45.9%) respondents were doing labour work, 15 (24.6%) respondents were self- employed, 5 respondents (8.2%) were doing jobs. 13 respondents (21.3%) were not doing any kind of work. This shows that about one-fourth of members have no source of income.

Table 6: Income before Joining SHG

| Name of villages | | Income | | | | Total |
|------------------|-----|-----------|--------------|--------------|------------|-------|
| | | Upto 1500 | 1501 to 3000 | 3001 to 4500 | Above 4501 | |
| Sadarpur | No. | 28 | 15 | 11 | 7 | 61 |
| | % | 45.9 | 24.6 | 18 | 11.5 | 100.0 |

Source: Primary Data

Table-6 shows about the monthly income of the respondents before joining SHGs. The maximum numbers of respondents 28 (45.9%) were earning Upto Rs. 1500. 24.6 % respondents were earning Upto Rs.3000. 18% respondents were earning Rs. 3001 to 4501. Only 7 (11.5%) members from Sadarpur village were earning above 4501. This shows that they were lived in a poor and pitiable condition.

Impact of SHGs on Women's Economic

Table 7: Income Generating Activity by SHG Members

| Name of the villages | | Income Generating Activity | | | | Total |
|----------------------|-----|----------------------------|-------------------|--------|--------------------------------|-------|
| | | Tailoring | Agri. Beauty Work | Parlor | Other (General Store, Grocery) | |
| Sadarpur | No. | 27 | 24 | 6 | 4 | 61 |
| | % | 44.3 | 39.3 | 9.8 | 6.6 | 100.0 |

Source: Primary Data

Table-7 shows that after joining SHGs 27 members (44.3%) are doing tailoring work, 24 members (39.3%) are doing agriculture related work, 6 members (9.8%) are doing Beauty Parlor work and 4 members (6.6%) are running

general and grocery store. We can conclude that after joining SHGs all members are doing work.

Table 8: Growths in Monthly Income

| Name of the villages | | Growth in Monthly Income (in Rupees) | | | | Total |
|----------------------|-----|--------------------------------------|-----------|-----------|------------|-------|
| | | Upto-1500 | 1501-3000 | 3001-4500 | Above 4501 | |
| | | No. | | | | |
| Sadarpur | No. | 3 | 8 | 13 | 37 | 61 |
| | % | 4.9 | 13.1 | 21.3 | 60.7 | 100.0 |

Source: Primary Data

Table 8 shows that 37 respondents (60.7%) explain that their monthly income increased by more than four thousand five hundred, 13 respondents (21.3%) say that their monthly income is increased between Rs.3001 to Rs.4500, 8 respondents (13.1%) tell that their monthly income increased between Rs.1501 to Rs.3000 and only 3 respondents (4.9%) say that their monthly increased between Rs. Upto 1500.

Table 9: Growth in Monthly Household Expenses after Joining SHG

| Name of the villages | | Growth in Monthly Household Expenses | | Total |
|----------------------|-----|--------------------------------------|------|-------|
| | | Yes | No | |
| Sadarpur | No. | 52 | 9 | 61 |
| | % | 85.2 | 14.8 | 100.0 |

Source: Primary Data

Table 9 shows that 52 members (85.2%) give positive response regarding growth in monthly household expenses, while 9 members (14.8%) give negative response.

Table 10: Taking Loan after Joining SHG

| Name of the villages | | Taking loan | | Total |
|----------------------|-----|-------------|------|-------|
| | | Yes | No | |
| Sadarpur | No. | 53 | 8 | 61 |
| | % | 86.9 | 13.1 | 100.0 |

Source: Primary Data

After interacting with the SHGs members, it is reveal that there was a time when women were afraid of going to the banks but now they are getting loan from the banks. By this loan they are doing income generating activities. Table 10 shows 53 respondents (86.9%) tell that they get loan after joining SHG, while only 8 respondents (13.1%) not received any kind of loan. This shows that mostly members take loan from the bank and they are doing some work.

Table 11: Repayment of Loan on Time

| Name of the villages | | Repayment of Loan on Time | | | Total |
|----------------------|-----|---------------------------|------|-----------|-------|
| | | Yes | No | Not Apply | |
| Sadarpur | No. | 42 | 11 | 8 | 61 |
| | % | 68.8 | 18.1 | 13.1 | 100.0 |

Source: Primary Data

In our study area it is revealed that all over scenario of repayment of loan on time is satisfactory. Table 11 shows that 42 members (68.8%) give positive response regarding repayment of loan on time, while 11 members (18.1%) give

negative response.

Table 12: Saving after Joining SHG

| Name of the villages | | Saving after SHG joining | | Total |
|----------------------|-----|--------------------------|-----|-------|
| | | Yes | No | |
| Sadarpur | No. | 56 | 5 | 61 |
| | % | 91.8 | 8.2 | 100.0 |

Source: Primary Data

Table 12 describes 56 respondents (91.8%) are doing saving after joining SHG, while only 5 members (8.2%) give negative response. This shows that majority of the SHGs members have improved their income level. Majority women took loan from the bank and utilize this in a proper way. As a result, they earned money and now they are helpful in contributing additional income to their family's income.

Conclusion

The present study explains that out of 61 respondents, 29 (47.5%) failing in the age group of 31 to 40 years and 17 (27.9%) in the age group of 41 to 50 years. We can conclude that in this two age category persons are very active and come in the productive age of life. 44 (72.1%) members of SHGs belong to Schedule Caste, 15 (24.6%) members belong to other backward caste and only 2 (3.3%) members belong to General Category. There is no Schedule Tribes in the state. 22 respondents (35.6) are illiterate and remaining is literate but according to different levels. 17 (28.5%) respondents have attained education up to primary level. While 12 (19.5%) and 8 (12.7%) respondents are educated Upto High School and Intermediate respectively, Only 2 (3.7%) respondents are educated Upto Graduation and more. The maximum numbers of respondents 28 (45.9%) were earning Upto Rs. 1500. 24.6 % respondents were earning Upto Rs.3000. 18% respondents were earning Rs. 3001 to 4501. Only 7 (11.5%) members from Sadarpur village were earning above 4501. This shows that they were lived in a poor and pitiable condition.

After joining SHGs 27 members (44.3%) are doing tailoring work, 24 members (39.3%) are doing agriculture related work, 6 members (9.8%) are doing Beauty Parlor work and 4 members (6.6%) are running general and grocery store. We can conclude that after joining SHGs all members are doing work. 37 respondents (60.7%) explain that their monthly income increased more than four thousand five hundred, 13 respondents (21.3%) say that their monthly income increased between Rs.3001 to Rs.4500, 8 respondents (13.1%) tell that their monthly income increased between Rs.1501 to Rs.3000 and only 3 respondents (4.9%) say that their monthly increased between Rs. Upto 1500. 56 respondents (91.8%) are doing saving after joining SHG, while only 5 members (8.2%) give negative response. This shows that majority of the SHGs members have improved their income level. Majority women took loan from the bank and consume this in a proper way. As a consequence, they earned money and now they are helpful in contributing supplementary earnings to their family's income. By this their social status also increased. Now they are living a better way and are happy with their life.

References

1. Andal N. Women and Indian Society, New Delhi, Rawat Publications, 2002.
2. Bharti Rani, Jayaram. Self Help Group- A new beginning in Women Entrepreneurial Development. 2004;31(12).
3. Dass Shri Diganta Kumar, Boruah Shri Dipul. Micro Finance through SHGs: A Tool for Socio- Economic Development of Rural Assam A Case Study of Lakhimpur and Dhenaji District, 2012.
4. Jha, Abhas Kumar, Lending to the Poor- Design for Credit, Economic & Political Weekly, February 19- 26, pp. 606-609, 2000.
5. Kaur Amarjeet, Empowering the Indian Women, New Delhi: Publication Division, 2001.
6. NCERT, "Employment and Empowerment of Women through SHGs", Gender and Women's Empowerment, Vol.31,2013.
7. Subramanian T, Paramasivam C. Employment Generation through SHGs in Dharamapuri District, Tamil Nadu. Women Empowerment: Issue and Challenges, New Delhi, Regal Publication, 2008.
8. Tamilazhaki L, Awasthi PK. Women Empowerment through Self Help Group microfinance in Tamil Nadu, India, International Journal of current microbiology and applied sciences. 2018; 7(04).
9. Times of India, 09/03/2019.
10. Vadde Vishnu, Vijay Rathnam N. Self Help Group Women entrepreneur, A socio-economic profile, Women's link. 2014;20(4).
11. Women's Link. Important Constitutional and Legal Provisions for Women in India, 2013, 19.
12. www.nrlm.gov.in