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IMPACT OF SELF-HELP GROUPS ON WOMEN EMPOWERMENT IN KURNOOL DISTRICT OF ANDHRA PRADESH

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ABSTRACT

According to the country's National Development Plan currently there are around 300 million poor people in India and more importantly large populations of poor people live in rural areas. Hence, poverty remains a chronic condition for almost more than 35 per cent of India's rural population. Especially the poverty is

very deep among the members of scheduled castes, tribes and women in the country's rural regions. In India more rural poverty prevails majority among Rajasthan, Madhya Pradesh, Uttar Pradesh, Bihar, Orissa, Chhattisgarh and Karnataka states. A major cause of poverty among India's rural people, both individuals and communities, is lack of access to productive assets and financial resources. Further, the high level of illiteracy, inadequate health care and extremely limited access to social services are common among poor rural people.

KEYWORDS: Self-Help Groups , Women Empowerment , India more rural poverty , governmental policies .

INTRODUCTION:

The women in general are



the most disadvantaged people in the rural regions of India. Even though the women largely participate in economic activities, mainly agriculture, their work is not considered economic. Primarily poverty has lot of disadvantages on this group. There are a few ways to eradicate rural poverty in India. Mainly providing economic support to the rural people, particularly to the rural women, has been proved very fruitful to reduce the poverty in rural India. The providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. The discrimination of women on gender basis is evidently found almost everywhere in every stream. Particularly in rural India not only ordinary men but also governmental

policies (such as credit schemes) had neglected the capacity of holding money by women. The women are the best change agent to touch the core of poverty and are very important segment in development at local to global level. The status of women is a barometer of democratism of any state, an indicator of how human rights are respected in it. Hence, it is necessary to bring positive change in women. They should realize their potent power which is quite for long. They must be required to see themselves and their rights in new way.

The women constitute about 48.81 per cent of the country's population and play an equally important role with men in creating a better family life. The poverty and unemployment are the major problems of any under development countries, to which India is no exception. The self-help group is a small group of people who are living in the same area in similar or varied activities, maintaining an almost equal living standard a political and secular, aiming to achieve a common goal that is prosperity through thrift and credit and also facing similar problems, help each other to solve their problems. The economic empowerment of women is essential to harness the women labour in the main stream of economic development which may possible through SHGs. The SHGs aim to improve the quality of life of women by self-reliance, up grading their skills and ensuring sustainability of groups. Presently, the movement is supported by Government and the Non-Governmental Organizations.

The concept of Self Help Groups serves to underline the principle for the people, by the people and of the people. The Self Help Groups is the brain child of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus of Chittagong University in the year 1975. The Self Help Groups scheme was introduced in Andhra Pradesh in 1992. The activism within the women movement has influenced the Government to frame policies and plan for the betterment of the country. The empowerment of women through Self Help Groups (SHGs) would lead to benefits not only to the individual women, but also for the family and community as a whole through collective action for development. The SHGs have linkages with NGOs (Non-Government Organizations) and banks to get finance for development. In turn it will promote the economy of the country by its contribution to rural economy. The SHGs are small voluntary associations of rural people, preferably women folk from the same socio-economic background. They come together for the purpose of solving the common problems through self-help and mutual help in the Self Help Groups. The SHGs is a small group of rural poor, who have voluntarily come forward to form a group for improvement of the social and economic status of the members. It can be formal (registered) or informal. The members of SHGs agree to save regularly and contribute to a common fund. The members agree to use this common fund and such other funds (like grants and loans from banks), which they may receive as a group, to give small loans to needy members as per the decision of the group.

WHY SELF-HELP GROUP IS SO IMPORTANT IN INDIA?

- + To alleviate poverty,
- + To increase employment opportunity,
- + To accelerate economic growth,
- + To raise status in society is the prime reason for respondents joining the SHGs and
- + To promote income generating activities.

NEED OF SHGs

The rural poor are incapacitated due to various reasons, because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor man is not only weak in socio-economic term but also lacks access to the knowledge and information which are the

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most important components of today's development process. However, in a group, they are empowered to overcome many of these shortcomings. Hence, the role of SHGs is highly essential which in specific terms covers the following as under:

- + To mobilize the resources of the individual members for their collective economic development and uplifting the living conditions of the poor.
- + To create a habit of savings and utilization of local resources in form of utilizing individual skills for group interest.
- + To create awareness about rights that help in financial assistance.
- + To identify problems, analyzing and finding solutions in the group.
- + To act as a media for socio-economic development of the village.
- + To develop linkages with institutions of NGOs.
- + To help in recovery of loans.
- + To gain mutual understanding, develop trust and self-confidence.
- + To build up teamwork.
- + To develop leadership qualities and
- + To use as an effective delivery channel for rural credit.

CHARACTERISTICS OF SHGs

- + Ideal size of SHGs is 10-20 members.
- + Group need not be registered.
- + Only one member should join SHG from one family.
- + The group consists of either only women or only men.
- + Members have the same social and economic background.
- + Meetings should be conducted regularly.

FUNCTIONS OF SHGs

The savings are regular and the members learn how to handle the savings which benefits them during the usage of bank loans. The savings are used as loans for members. It helps in opening savings bank account with bank. The group will find solutions faced by their members in every meeting conducted at regular intervals.

WOMEN EMPOWERMENT

The women empowerment refers to increasing the spiritual, political, social or economic strength of women. The most common explanation of Women's Empowerment is the ability to exercise full control over one's actions. The empowerment of women occurs in reality, when women achieve increased control and participation in decision making that leads to their better access to resources it often involves the empowered developing confidence in their own capacities. The empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment. The Scheme of micro-financing through SHGs create empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice.

The social processes of micro financing programmes strengthens women's self-esteem and

self-worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. The importantly micro-finance programmes enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, microfinancing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help

from their husbands or any other educated man/ woman for day-to-day work. The political as well as economic empowerment will not succeed in the absence of women education in skills and vocations they require the most.

WOMEN EMPOWERMENT IN INDIA

The women constitute almost 50 per cent of the world's population. As per as their social status is concerned, they are not treated as equal to men in all the places, through in the western countries women are treated on par with men in most of the fields, their counterpart in the east suffers from many disabilities. The disabilities on the one hand and the inequalities between men and women on the other, have given rise to what is known Gender problem. All over the world and particularly in South and East Asia and Africa the gender problem has assumed importance during the recent years the gender issue has become virtually a crucial point of argument. It is now widely believed that empowerment of women i.e., providing equal rights, opportunities and responsibilities to women will go a long way in removing the existing gender discrimination. Women empowerment in contemporary Indian society in forms of their work, education, health and media images in the forms of their work, education, health and media images in the context of lineage, rule of residence and household chores, their context of lineage, rule of residence and household chores, their participation in social and political activities, their legal status in terms of marriage, divorce and inheritance of property, seeking wealth care should be taken into consideration. Empowerment in terms of knowledge and awareness of one's own life and society including legal raise their status with regard to the lives. The Constitution of India grants equality to women in various fields of life. The Government of India had declared the year 2001 as Women's Empowerment Year to focus on a vision where women are equal partners like men. In the past, women were not ready to undertake any work, job and business due to shyness, fear and male dominance in the society. Women of today want more economic independence, their own identity, achievements, equal status in the society and greater freedom. As majority women lack assets that help contribute to their empowerment and well-being, economic independence through self-employment and entrepreneurial development must be paid attention too. So, the Government of India has provided for Self-Help Groups.

WOMEN EMPOWERMENT AND SHGs

The word empowerment means giving power. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. The empowerment does not mean setting women against men. Indeed it means making both men and women realize their changing roles and women realize their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian Society. It means redistribution of work, roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustment, understanding and trust with each other. Empowerment of women also means equal status to women. The SHG occupies the major part of the rural development of the nation. This constituted all the part of the nation. This concept was

successfully implemented and achieved in Bangladesh; hence it has been introduced in India. The Southern State, Andhra Pradesh became a large size SHG constituted state in the country and mobilized crores of money. SHG mainly concerned with the enlistment of the women in the society through, social, economical aspects. It leads to provide and bring the empowerment to the women. The SHGs not only mobilize micro finance and provide credit to the needed members but also it provides self-employment training, awareness programme, promote the leadership qualities and confidential life to its members. The empowerment of women through SHG provides benefit not only to individual women but also for the family and community as a whole. The major focus of women empowerment includes social empowerment, economic empowerment, political empowerment and gender justice along with demographical justice. Even though many international agreements affirm their human rights, women are still likely than men to be poor and illiterate.

PRESENT SCENARIO OF SHGs IN ANDHRA PRADESH

Andhra Pradesh is one of the pioneer states in encouraging Self-Help Groups. The World Bank has said that the model of SHGs in Andhra Pradesh is remarkable and could be replicated in other states in India. Studies commissioned by NABARD in 2002 indicate that the programme has emerged as the largest micro-finance network in the world. The statewide distribution of SHGs linked with banks shows a predominantly large share of over 42 per cent of all linked SHGs in Andhra Pradesh, Andhra Pradesh government has made a pioneering effort in the organization and developments of SHGs in which rural members are largely involved. The role of members in the organization and monitoring of SHG action plan has paved the way for the speedy development of economic and productive activities of the group. Another important factor which contributed to the development in Andhra Pradesh is the collective participation of various organizations and credit institutions.

ROLE OF SHGs IN ECONOMIC EMPOWERMENT

- + To cultivate saving habits.
- + To utilize the borrowed loans properly and also to repay them promptly.
- + To increase the family income.
- + To see that the earnings of the members go for their sustained economic development.
- + To obtain bank loans and also to get the benefits of the government welfare measures in a proper manner. These developments cannot take place in a short span of time. It will be the result after a long period. To start with, economic empowerment may be the result while social empowerment would take time to become a reality.

OBJECTIVES

The objectives of the present study the following objectives are,

- + To study the socio-economic background of the women beneficiaries and their family characteristics.
- + To study the income and expenditure of the members before and after joining SHGs.

RESEARCH METHODOLOGY

The study used primary data and secondary data for analysis according to the objective set out in the study. The primary data were collected by interview schedule method. The secondary data were collected from journals, reports and books. This study is compiled with the help of the primary data covered only one year period (2014-2015). A multi stage stratified random sampling frame is used for

collection of the primary data. The district administratively divided 3 divisions are Nandyal, Kurnool and Adoni, and each division randomly selected one Mandal. The selection beneficiaries belonged to 3 mandals of Kurnool district. The study covered 3 mandals Viz. Nandyal, Orvakallu and Kosigi, from which three villages was selected. Seventy five respondents were selected in each Mandal. The sample for the present analysis is 225 and they are drawn from all the sectors of SHGs. Out of 225 selected beneficiaries, 66 beneficiaries to the business sector, while 52 beneficiaries to the processing sector, 42 beneficiaries to the production sector and 65 beneficiaries to service sector. The schedule includes the questions related to the general information about the SHGs members, income, and expenditure and loan schemes available to SHGs members. Therefore no complicated models and tools were used, only percentage is used for the analysis. The distribution of respondents such as caste, age, education, income, expenditure and occupational levels are discussed. The respondents of a Caste, Age and Education Levels are presented in Table – I.

Table - I
Distribution of Respondents by Caste, Age and Educational Levels in
Kurnool District of Andhra Pradesh

1		2		3	
Caste	Number	Age	Number	Education	Number
OC	52(23.11)	25-35	61(27.11)	Illiterate	76(33.77)
BC	65(28.88)	35-45	102(45.33)	Primary	84(37.33)
SC	68(30.22)	45-55	48(21.33)	Secondary	57(25.33)
ST	40(17.77)	Above 55	14(6.22)	Higher	8(3.55)
TOTAL	225(100)	Total	225(100)	Total	225(100)

Source: - Filed Data

From the Table – I shows that 28.88 per cent of the respondents belonged to backward castes, 23.11 per cent belong to the forward caste, 30.22 per cent belong to the schedule caste and the remaining 17.77 per cent were from schedule tribes. Thus, it can be observed that almost all the respondents belonged to the socially disadvantaged sections of the population. The majority of the respondents were of the age group 35-45 accounting for 45.33 per cent, 27.11 per cent between age group 25-35, 21.33 per cent between 45-55 and 6.22 per cent in above 55. It is evident that 37.33 per cent of the respondents in were primary level. Slightly less than 33.77 per cent was having illiterate the groups. However, secondary educated respondents 25.33 per cent and 3.55 per cent higher education level. Majority of the Self-Help Group members were of the age group 25-45 and with low levels of education. They belonged to different caste groups like Balija, Reddy, Vysya, Muslim, Yadava, Velama, Valmiki, Vadde, Chakali, Dudekula, Mangali, SC and Yerukala etc. The respondents belonged to below poverty households and have joined the self-help Groups to better their lives. The SHGs help to enhance the status of women as participants decision makers and beneficiaries by imbibing confidence in them, by improving their dialoguing and communication skills, and transactional abilities. It builds up their capacities and is a platform for voicing their needs and woes where in their social and economic problems are sought to be overcome. The nature of activities is presented in Table-II.

Table – II
Nature of Activity of the Respondents in Kurnool District of Andhra Pradesh

Nature of activity	Number of Self – Help Group Members
Business	66 (29.33)
Proceeding	52 (23.11)
Production	42 (18.66)
Services	65(28.88)
Total	225(100)

Source:- Field Data

From the Table-II reveals that the SHG members were economically engaged in service activities (28.88 per cent) are tailoring and catering of fast foods like Idly, Vada, Dosa, Samosa, Pan Poori, etc. They also sold papads and fry-ups throughout the year along with various powders (used as side dish like ground nut powder and pickles). The Majority (29.33 per cent) of the members had petty businesslike plastics, stainless steel, flowers, vegetables and fruit vending, clothes, petty shops, cycle shops, pan shops and Book shops etc. 23.11 per cent of the members were engaged in processing activities like cattle rearing. About 18.66 per cent of the members were engaged in activities like production of baskets, mats, cotton pillows, carpenters, coconut ropes and pots etc. Majority of the SHGs number concentrated in business and service activities in the study area. The income and expenditure levels of the respondents presented in Table-III.

Table-III
Income and Expenditure Levels of SHGs Respondents in Kurnool District of Andhra Pradesh

Monthly Income(Rs)	Income		Monthly expenditure (Rs.)	Expenditure	
	No. of SHG Members (Before Joining)	No. of SHG Members (After Joining))		No of SHG Members (Before Joining)	No of SHG Members (After Joining))
Below 5000	126 (56.00)	92 (40.88)	Below 5000	87 (38.66)	98 (43.55)
5000-10000	88 (39.11)	107 (47.55)	5000-10000	104(46.22)	106(47.11)
Above 10000	11 (04.88)	26 (11.55)	10000-15000	34 (15.11)	21(9.33)
Total	225 (100)	225 (100)	Total	225(100)	225(100)

Source: Field Data

From the Table-III reveals that the self Help Group before joined income level observed that 56 per cent member below Rs.5000/-, 39.11 per cent between Rs. 5000-10000/- and 4.88 per cent above Rs.10000/- level. After joined the SHG majority of them increase their household income level. 47.55 per cent of the SHGs beneficiaries have increase in monthly household income in the range of Rs.5000-10000/-, 11.55 per cent household income above Rs. 10000/- level and 40.88 per cent of the SHGs beneficiaries decrease in monthly household income in the range below Rs. 5000/-. After joined the SHG members income increased.

The self Help Group before joined expenditure level observed that 38.66 per cent member below Rs.5000/-, 46.22 per cent between Rs. 5000-10000/- and 15.11 per cent between Rs.10000-15000/-. After joined the SHG majority of them increase their household expenditure level. 47.11 per cent of the SHGs beneficiaries have increase in monthly household expenditure in the range of Rs.5000- 10000/-, 43.55 per cent household income between Rs. 5000-10000/- level and 9.33 per cent of the SHGs beneficiaries decrease in monthly household expenditure in the range below Rs. 5000/-.

After joined the SHG membersexpenditure changed (increased). The impact of income the women economic empowerment also raises in the family. The economic empowerment SHG members are presented in Table-IV.

Table-IV
Economic Empowerment of SHGs Respondents in Kurnool district of Andhra Pradesh

Economic Empowerment	Yes	No
Access and control over finances	87	13
Reduced vulnerability to face crisis	92	8
Increase in earning capacity	100	-
Financial self-reliance and greater access to finance resources outside household	100	-

Source: - Field Data

From the Table –IV shows that 87 per cent of the Self-Help Group me respondents had access and control over financial resources at the household level. More than 92 per cent of the members reported that their vulnerability to face crises/emergencies was reduced. 100 per cent of them reported that their earning capacity and financial self-reliance have increased. Their access to financial resources outside their household was greater after joining self-help groups. A large proportion of the members had improved their earning capacity and many of the members now took decisions independently regarding expenditure and income.

The findings of the study clearly bring out the fact that SHGs were an effective tool of the economic development. They were providing economic benefits to the members to through group activities. The SHGs were planning significant role in insuring individual members participation for the benefit for the group and individuals. In Andhra Pradesh the SHGs have been implemented as a movement for social and economic transformation. The Government as well as banks and NGOs are supporting the programme. The study was undertaken to identify women empowerment through Self Help Group in Kurnool district of Andhra Pradesh. It is found that the socio- economic factor has been changed after joining the Self Help Groups. But the saving is increasing at earlier stage of life. The increased income not only enhances the expenditure of the family but also promote the savings of the family after they join in the SHGs. The various purposes for which loans obtained by the respondents are to start business, to educate their children, to meet medical expenses, to meet marriage expenses, to maintain house expenses, to redeems other loans and to meet festival expenses. There are emerging issues that need to be addressed to make the role of women in the long run. It is the clear that by involving voluntary organizations in social mobilization and creating an enabling policy environment, micro fiancé can achieve a vast scale and can become a rational movement. The self-help group is important in re-strengthening and bringing together of the human race. We may conclude that the economic activities of Self Help Group are quite successful. In this way Self Help Group in Kurnool district the very successful develop women empowerment and particularly in rural areas. Hence SHGs are very powerful tool to the backward rural areas to develop the women empowerment.

SUGGESTIONS

- + The self-help groups and its importance must be implementing as lesson of text book among school level education.
- + The Self Help Group is powerful tool to enrich the savings activities and poverty alleviation. In this

context to support by the Government and uplift the women through Self Help Group oriented developments.

- + In order to strength the women empowerment, female literacy has to be promoted.
- + The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to lopsided empowerment and not empowerment in the full sense.
- + In many of the Self Help Groups, the same person is continuing in the offices as group secretary. So, rotation of the group's secretary is necessary for equitable exposure to the banking transaction.

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