



## **WOMEN EMPOWERMENT AND ECONOMIC DEVELOPMENT THROUGH IKP (SHG's) AN DETAILED STUDY ON CHITTOOR DISTRICT OF A.P.**

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### **ABSTRACT:**

*Self-Help Groups are a small group of individual members who voluntarily come together and form an association for achieving a common objective. In most cases, SHGs are constituted by persons known to one another and coming from the same village community or neighborhood. SHGs are small in size with membership ranging from 10 to 20 and are homogeneous. SHGs have certain pre-groups binding factors. These groups start with saving and not with seeking credit from the group, then use their savings to extend loans to SHG members to meet their emergency and other attendant needs. The member factor in many parameters to prioritize loans like savings per member, maximum size of loans, guarantee, mechanisms in loan sanctions. The empowerment of women through SHGs would give benefits not only to individual women also for the family and community as a whole through collective action for the development.*

**KEYWORDS:** *Self-Help Groups , neighbourhood , SHGs area small , prioritize loans.*

### **INTRODUCTION**

The SHGs have the common perception of need and impulse towards collective action, Empowering women not for economic need alone, but also for more holistic social development. The SHGs empower women both socially and economically. They encourage women to participate in the decision making in the household, community local democratic sectors and prepare women to take leadership position.

Women empowerment is the most important instrument for the economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. Women empowerment has become a meme in the global governance network. In this context, Self-Help Groups (SHGs) have emerged as the tool that wield power to create a socio-economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living conditions of members but also help in changing much of their outlook, worldview and attitude. Women in India are the victims of multiple socio-economic and cultural and social upliftment. A series of development programmes have been implemented for the development of economy in general ignoring women who constitute 50.00 percent of the total population. Role of women in development is an indispensable factor. Development programmes no longer can achieve their target without the participation and contribution of women. The role of women and need to empower them are central to human development programmes including poverty alleviation. In spite of safeguards provided in many of poverty alleviation programmes, it was benefited all provisions of the Constitutions and the spate of legislation enacted to empower women in the post-independent India have not been adequate to set

women free from their traditional bondages, liabilities and restrictions. Till recent times, women's participation in the decision making processes especially in rural areas have remained very marginal.

That is why Government of India have launched a new programme i.e Indira Kanthi Pathakam (IKP) to empower women economically.

Indira Kranti Patham (IKP) is a statewide poverty reduction project to enable the rural poor to improve their livelihoods and quality of life through their own organizations. It aims to cover all the rural poor householders in the state with a special focus on the 30 lakh poorest of the poor households. It is implemented by Society for Elimination of Rural Poverty (SERP). Dept., of Rural Development, Government of Andhra Pradesh SERP is an autonomous society registered under the Societies Act, and implements the project through District Rural Development Agencies (DRDAs) at the District level. The Chief Minister of Andhra Pradesh is the Chairperson of the Society. IKP builds on more than a decade long, statewide rural women's self-help movement. The focus is on deepening the process, providing an institutional structure and developing a framework for sustaining it for comprehensive poverty eradication. It is the single largest poverty reduction project in South Asia.

## REVIEW OF LITERATURE

So far several studies have been conducted by social scientists, financial institutions and agencies, which highlight the positive trends and impact of Self Help Groups on empowerment, credit accessibility and the social change. It is very difficult to review all the relevant studies since proper documentation of such studies is still to be ensured. Therefore, few recent have been critically reviewed.

Satpal Sunil Phougat and Silender Hooda (2010) stated that there is lack of diversities in the Self-Help Groups activities in the State. Highest amount of resource have been spent on primary sector and mainly on milk cattle. There is less attention has given in other areas such as handlooms, handicrafts and other activities in the State. The problem of marketing of the goods by Self-Help Groups is a big constraint in achieving the targets. So, there is need for proper attention to solve such type of problems under SGSY.

Mahamood Khan and Dinesh (2010) analysed that the participation of women are only within the PRI in name, but in reality, it is male family members who hold the power. Views on improving women's participation, education, and training for women members, public and family encouragement, government encouragement through provision of more powers of funds, and seats for women, and make their attendance in the meetings compulsory.

Nagayya and Koteswara Rao (2010) states that micro-finances refers to credit provided to the poor for self-employment and other financial and business services. They review the recent trends in the SHG-Bank linkage programme at National and State level with special reference to Andhra Pradesh in detail and certain aspects of the other three southern States, viz Tamil Nadu, Karnataka and Kerala.

Falgun Kaneria, (2012), analysed that empowering women entrepreneurs is essential for achieving the goals of sustainable development and the bottlenecks hindering their growth must be eradicated to entitle full participation in the business. Apart from training programs, Newsletters, mentoring trade fairs and exhibitions also can be a source for entrepreneurial development. As a result, the desired outcomes of the business are quickly achieved and more of remunerative business opportunities are found. Henceforth, promoting entrepreneurship among women is certainly a shortcut to rapid economic growth and development. Let us try to eliminate all forms of gender discrimination and thus allow 'women' to be an entrepreneur at par with men.

Manjunatha S. (2013), emphasized that in India the role of Self Help Groups in the rural development has attracted attention from all over the realm of social sciences. Hence, the study is placed to evaluate SHGs important role in increasing rural development of Karnataka State. The major findings in the study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save some amount of money and invest it in further development.

The above studies simply demonstrate that SHGs are playing a vital role in extending micro-finance to the rural poor. The functioning of SHG's have been based on participatory mechanism and therefore the impacts of SHG's on its members in terms of empowerment, accessibility to credit, socio-economic change etc. Though only a few studies have been taken so far to assess the impact of women self help Groups through IKP on the economic empowerment. In this context, the present study is important to assess the impact of IKP (Women Self Help Groups) on its members in terms of their employment and income in Chittoor District of Andhra Pradesh. The study findings may be useful for policy imperatives and smooth functioning of SHG's. More benefits of SHG's may be obtained through proper functioning of these groups and extending of micro-finance to develop and promote micro-enterprises.

### **SIGNIFICANCE OF THE STUDY**

The Formation of Self Help Group and Micro financing through IKP will enhance the socio-economic position of women in the society. It is recognized that while the empowerment of women is a process that will not happen automatically, IKP promoted SHGs are suitable means for the economic empowerment of women. The impact of IKP programme on employment and income of women was found significant and hence this study is undertaken in a drought prone district like Chittoor District with the following objectives.

### **OBJECTIVES OF THE STUDY**

The main objectives of the present study are to analyse and evaluate the impact of IKP on employment and income of women through SHGs in Chittoor district. However, the specific objectives of the study are.

- To analyse and assess the impact of SHGs under IKP in-terms of employment and income of selected women beneficiaries in the District of Chittoor.
- To identify the problems and offer suggestions for effective implementation of IKP program to benefit women in Chittoor District.

### **HYPOTHESIS**

Following hypothesis have been empirically tested.

- There is no significant change in the employment and income of SHG's women in Chittoor District after the implementation of IKP programme.

### **METHODOLOGY**

The present study is based on the data from primary sources. The Primary data have been collected from the Schedule casts, Schedule Tribes, Backward casts and other cast women purposefully selected for the present study and the beneficiaries who were provided assistance under IKP (SHG's) during the years 2015-2017 were selected. A well structured interview schedule has been prepared and administered to the beneficiaries of IKP (SHG's), personal visits were made to the selected villages to make on the spot study of various socio-economic conditions of Scheduled Caste, Scheduled Tribe, Backward Caste and other caste of women.

### **STUDY AREA**

The study was undertaken in Chittoor District Rayalaseema Region of Andhra Pradesh. The District is identified as the Drought District in Rayalaseema Region of Andhra Pradesh with low literacy among the women.

### **Survey**

The selected mandals was surveyed twice. First, a census survey was conducted covering all the women belonging to the Scheduled Caste, Scheduled Tribe, Backward Caste and other Caste beneficiaries who were covered under SHGs (IKP).

Secondly, a household survey was conducted to find out the extent of employment and income generated from various activities of SHG's (IKP). This survey was also conducted to know the inherent problems in marketing their finished goods and to find out the number of beneficiaries who could significantly improved their employment and income with a demarcating comparision between Scheduled Caste, Scheduled Tribe, Backward Caste and other caste women beneficiaries of the SHGs (IKP) Programme in the study area.

Tools Fo Analysis

PAIRED 't' test

$$t = \frac{\bar{d}}{s/\sqrt{n-1}} \times \rightarrow t = (n-1)$$

Where

$$d = x - y, \bar{d} = \frac{\sum di}{n}, s = \sqrt{\frac{\sum di^2}{n} - \left[\frac{\bar{d}}{n}\right]^2}$$

Chittoor district is one of the four district of Rayalaseema Region of Andhra Pradesh State. It is located at Latitude - 13.2, Longitude - 79.0. Chittoor district is sharing border with Anantapur district to the North, Nellore district to the North, Thiruvallur district to the East. Vellore district to the South. It is sharing border with Karnataka state to the West, Tamil Nadu state with South.

Chittoor district occupies an area of approximately 15,359 sq.km. The district belongs to Southern India. Chittoor district devided into 67 Mandals, 1,398 Panchayaths, 8,611 villages. Palasamudram is the smallest Mandal by population. Tirupati (Urban) Mandal is the biggest mandal by population.

### Social Category

In Indian society caste is an important factors for consideration to get the socio economic status. During the study period the caste particulars of selected women are recorded in all three sample Mandals and the same is presented in the Table.

TABLE -1

**SOCIAL CATEGORY OF SAMPLE SHG WOMEN BENEFICIARIS IN  
CHITTOOR DISTRICT**

S.No.	Social Category	Developed Mandal	Medium Developed Manda	Less Developed Mandal	District Level
1.	Scheduled Caste	30 (25.00)	30 (25.00)	30 (25.00)	90 (25.00)
2.	Scheduled Tribe	30 (25.00)	30 (25.00)	30 (25.00)	90 (25.00)
3.	Backward Caste	30 (25.00)	30 (25.00)	30 (25.00)	90 (25.00)
4.	Other Caste	30 (25.00)	30 (25.00)	30 (25.00)	90 (25.00)
	Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

SOURCE : Primary data from the filed survey (Figures in parenthesis are percentage to the total).

At the District level 25.00 % of sample beneficiaries hailed from the scheduled caste, scheduled tribe, backward classes and other casts in three selected mandals in the District.

**Educational Level**

Now a days education is considered as a tool for socio economic development and for active participation in all fields of life. An individual, who is unable to read, write, is considered as barbarian. In Indian Society, the women kept aloof from Education System until recently. So, during the study period the educational levels of sample women beneficiaries was collected and presented in Table -2.

**TABLE -2  
EDUCATIONAL LEVELS OF SAMPLE SHG BENEFICIARIS IN  
CHITTOOR DISTRICT**

S.No.	Education Levels	Developed Mandal	Medium Developed Manda	Less Developed Mandal	District Level
1.	Illiterate	41 (34.20)	57 (47.50)	55 (45.80)	153 (42.50)
2.	Neo-literate	28 (23.30)	32 (26.70)	31 (25.80)	91 (25.28)
3.	Primary Education	27 (22.50)	21 (17.50)	10 (8.30)	58 (16.11)
4.	Upper primary education	6 (5.00)	4 (3.30)	8 (6.70)	18 (5.00)
5.	High School	16 (13.30)	4 (3.30)	14 (11.70)	34 (9.44)
6.	College	2 (1.70)	2 (1.70)	2 (1.70)	6 (1.67)
	TOTAL	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)

SOURCE : Primary data from the field survey, (figures in parenthesis are percentage to the Total)

It is evident from the table that at the district level, 67.78% are either illiterates are leo illiterates 16.11% have access primary education and it sharply declined to 5.00%, with regard to upper

primary education. Only 34 out of 360 respondents studied upto high school education, 1.67% studied upto college level education at the district level.

Activity wise coverage of selected women beneficiaries.

The Table – 3 shows the activity wise coverage of the selected women beneficiaries at the District Level.

**TABLE -3**  
**ACTIVITY WISE COVERAGE OF SAMPLE SHGs BENEFICIARIES IN**  
**CHITTOOR DISTRICT**

S.No.	Name of the Activity	Developed Mandal	Medium Developed Manda	Less Developed Mandal	District Level
1.	Agriculture	20 (16.70)	0 (0.00)	0 (0.00)	20 (5.55)
2.	Nursery	28 (23.30)	0 (0.00)	0 (0.00)	28 (7.78)
3.	Kirana Shop	3 (2.50)	3 (2.50)	8 (6.70)	14 (3.89)
4.	Tailoring Shop	6 (5.00)	8 (6.70)	7 (5.80)	21 (5.83)
5.	Bricks making	1 (0.80)	2 (1.70)	3 (2.50)	6 (1.67)
6.	Milch animals	48 (40.20)	47 (39.20)	56 (46.70)	151 (41.94)
7.	Petty business	7 (5.80)	9 (7.50)	9 (7.50)	25 (6.94)
8.	Landry Shop	1 (0.80)	0 (0.00)	1 (0.80)	2 (0.55)
9.	Cloth Business	1 (0.80)	12 (10.00)	1 (0.80)	14 (3.89)
10.	Basket making	1 (0.80)	3 (2.50)	3 (2.50)	7 (1.94)
11.	Milk Dairy	4 (3.30)	8 (6.70)	10 (8.30)	22 (6.11)
12.	Weiving	0 (0.00)	27 (22.50)	0 (0.00)	27 (7.50)
13.	Pickle vending	0 (0.00)	1 (0.80)	0 (0.00)	1 (0.28)
14.	Hotel	0 (0.00)	0 (0.00)	7 (0.80)	7 (1.94)
	<b>TOTAL</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>120</b> <b>(100.00)</b>	<b>360</b> <b>(100.00)</b>

Source: Primary data from the field survey, (Figures in parenthesis are percentage to the total.)

The above table 3 also shows that out of the total selected women beneficiaries in the district , 41.94 percent of selected women beneficiaries have engaged in Milch animals activity ,7.78 percent of the women beneficiaries have engaged in nursery activity, 7.50 per cent of the women beneficiaries have engaged in weaving, 6.94 per cent of the women beneficiaries have engaged in petty business, 6.11% per cent of the women beneficiaries have engaged in milk dairy activities, 5.83 per cent of the women beneficiaries have engaged in tailoring shop, 5.55 per cent of the women beneficiaries have

engaged in cultivation, 3.89 per cent of the women beneficiaries have engaged in Kiran Shop and cloth business, 1.94 per cent of the women respondents have engaged in basket making and hotels, 1.67 per cent of the women respondents have engaged in brick making, 0.55 per cent of the women respondents have engaged in laundry shop and 0.28 per cent of the women beneficiaries have engaged in pickle vending in the district.

Changes in Employment of women before and after the formation of SHGs in the District

Change in employment days availed by beneficiaries before and after joining SHGs is presented in Table -4

**TABLE -4**  
**ANNUAL MAN DAYS OF EMPLOYMENT OF SAMPLE BENEFICIARIES BEFORE AND AFTER JOINING IN CHITTOOR DISTRICT**

S.No.	Man-days of Employment	Developed Mandal	Medium Developed Manda	Less Developed Mandal	District Level
Before joining in SHGs					
1.	Below 100 days	0 (0.00)	13 (10.80)	6 (5.00)	19 (5.28)
2.	101-180 days	82 (68.30)	78 (65.00)	80 (66.70)	240 (66.67)
3.	181-260 Days	38 (31.70)	27 (22.50)	34 (28.30)	99 (27.50)
4.	261 and above days	0 (0.00)	2 (1.70)	0 (0.00)	2 (0.55)
	Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)
After joining in SHGs					
1.	Below 100 days	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2.	101-180 days	12 (10.00)	19 (15.80)	26 (21.70)	57 (15.83)
3.	181-260 Days	83 (69.20)	86 (71.70)	90 (75.00)	259 (71.95)
4.	261 and above days	25 (20.80)	15 (12.50)	4 (3.30)	44 (12.22)
	Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)
Paired t – test was calculated for the above Mandals and District Level					
1.	Mean Value	63.07	71.56	58.74	64.46
2.	Std.deviation	47.76	39.29	42.98	43.69
3.	Std error mean	4.36	3.59	3.92	2.30
4.	t-value	14.46	19.95	14.97	27.99
5.	Sig (2 tailed)	0.00	0.00	0.00	0.00
6.	Table t-value	1.96	1.96	1.96	1.96

Source: Primary data from the field survey, (Figures in parenthesis are percentage to the total.)

#### **Before Joining in SHGs**

It is evident from the table that at the District level 66.67% of the SHG beneficiaries had employment days between 101-180 days. The employment level of 5.28% of beneficiaries is below 100

days. The number of beneficiaries whose man-days of employment is above 181 and below 260 days constitute 27.50 percent and 0.55 per cent of the women beneficiaries got more than 261 and above days of employment before joining in SHGs in the district.

### After Joining in SHGs

The table 4 reveals that at the district level after joining in SHGs, 0.00 percent of women beneficiaries got less than 100 days of employment. It means that 100.00 percent of selected women beneficiaries got more than 100 days of employment after joining in SHGs. 12.22 per cent of the beneficiaries got 261 days and above employment in the district. With regard to 181 to 260 days it is 71.95 per cent and 15.83 per cent of beneficiaries got 101 to 180 days of employment after joining in SHGs in the district.

### Analysis of Paired t - test

In order to know whether the increased employment of the beneficiaries after the implementation of SHG's is significant or not, Paired t-test is applied to all the mandals. As the calculated t value for Developed Mandal (14.46 > 1.96). Medium Developed Mandal (19.95 > 1.96), Less Developed Mandal (14.97 > 1.96) and at the District Level (27.99 > 1.96) is greater than the table value and it is statistically significant change on the employment levels of the selected beneficiaries in the district.

The beneficiaries with employment level below 180 days have been decreased and with high employment level i.e 181 days and above 260 days have been increased in the district.

Change in Income of selected women before and after Joining in SHGs

The income levels of sample beneficiaries before and after joining in SHGs is presented in table 5.

**Table - 5**  
**ANNUAL INCOME OF SAMPLE BENEFICIARIES BEFORE JOINING IN SHGs IN CHITTOOR DISTRICT**

S.No.	Man-days of Employment	Developed Mandal	Medium Developed Manda	Less Developed Mandal	District Level
Before joining in SHGs					
1	Below Rs.10000	7 (5.80)	22 (18.30)	30 (25.00)	59 (16.39)
2.	Rs.10001-Rs.20000	75 (62.50)	66 (55.00)	83 (69.20)	224 (62.22)
3.	Rs.2001-Rs.30000	32 (26.70)	19 (15.80)	7 (5.80)	58 (16.11)
4.	Rs.30001-Rs.40000	5 (4.20)	9 (7.50)	0 (0.00)	14 (3.89)
5.	Rs.40001 and above.	1 (0.80)	4 (3.30)	0 (0.00)	5 (1.39)
	Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)
After joining in SHGs					
1	Below Rs.10000	0 (0.00)	0 (0.00)	0 (0.00)	0 (0.00)
2.	Rs.10001-Rs.20000	8 (6.70)	20 (16.70)	7 (5.80)	35 (9.72)
3.	Rs.20001-Rs.30000	44 ((36.70)	35 (29.20)	53 (44.20)	132 (36.67)



4.	Rs.30001- Rs.40000	36 (30.00)	38 (31.70)	52 (43.30)	126 (35.00)
5.	Rs.40001 and above	32 (26.70)	27 (22.50)	8 (6.70)	67 (18.61)
	Total	120 (100.00)	120 (100.00)	120 (100.00)	360 (100.00)
Paired t - test was calculated for the above Mandals and District Level					
1.	Mean Value	1589.0	1545.0	1737.0	1624.0
2.	Std.Deviation	8990.93	6288.10	6158.70	7290.43
3.	Std.Error Mean	820.76	574.02	562.21	384.24
4.	t - value	19.36	26.92	30.90	42.26
5.	Sig.(2 tailed)	0.00	0.00	0.00	0.00
6.	Table 't' value	1.96	1.96	1.96	1.96
	Total				

Source: Primary data from the field survey, (Figures in parenthesis are percentage to the total.)

### BEFORE JOINING IN SHGS

The table 5 reveals that the district level the income levels of 62.22 per cent of the SHG beneficiaries ranges between 10,001/- to Rs.20,000/-. The income range of 16.39 percent of beneficiaries is below Rs.10,000/-. The number of beneficiaries whose income is above Rs.20,001/- and below Rs.30,000/- constitute 16.11 percent. 3.89 per cent of the women beneficiaries are in the income range of Rs.30,001/- to Rs.40,001/- and 1.39 per cent of the women beneficiaries are in the income range of Rs.40,001/- and above before joining in SHGs in the District.

### AFTER JOINING IN SHGS

The above table also reveals that at the district level the income levels of 36.67 per cent of the SHG beneficiaries ranges between 20,001/- and below Rs.30,000/-. The income range of 35.00 percent of beneficiaries is Rs.30,001/- to Rs.40,000/-. The number of beneficiaries whose income is above Rs.10,001/- to Rs.20,000/- constitute 9.72 percent. In case of income group of above Rs.40,001/- it constitute 18.61 per cent and the beneficiaries is with income range of below Rs.10,000/- in the district are nil after joining in SHGs in the district.

### ANALYSIS OF PAIRED T- TEST.

In order to know whether the increased income of the beneficiaries after the implementation of SHG's is significant or not, paired t-test is applied to all the mandals. As the calculated t value for developed mandals (19.36 > 1.96), Medium developed Mandals (26.92 > 1.96), Less Developed Mandal (30.90 > 1.96) and at the District level (42.26 > 1.96) is greater than the table value and it is statistically significant and it is inferred that, the SHG's Programmes have significant change on the income levels of the selected beneficiaries in the District. The beneficiaries with income range of below Rs.20,000/- have been decreased and with high income range i.e above Rs.20,001/- have been increased after joining in SHGs in the district.

### CONCLUSION :

The study reveals that even though the Chittoor District is Drought District with low literacy, with the implementation of IKP (SHGs) for women have brought significant changes in their employment and income. The selected women have developed habit of savings for their future needs.

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