

# WOMEN EMPOWERMENT IN ARAKONAM TALUK THROUGH SELF HELP GROUP

Most countries today consider gender equality and women's empowerment to be essential for the development and well-being of families, communities and nations. Self-Help Groups are formed for the women socio-economic rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people's organisations that will overcome barriers to participation and empowerment. SHGs increase savings habits of women, helps women to raise loans, encourage women to start their income generating activities and provide bank linkage so as to gain banking facilities and services. By doing so, they increase economic freedom of women and increase the status of women in their family and society.

## Empowerment

One needs to understand 'power' in order to empower anyone. Power is the capacity or ability to take actions freely and independently, it is the capacity to control or influence others. Power means autonomy, freedom, making your own choices, having a voice. Women's empowerment, therefore, would require changing patriarchal thinking and structures, giving women control over resources. Women empowerment is a process, which is both on-going and dynamic and which enhances women's ability to change those structures and ideologies which keep them subordinate. Empowerment of women has to be done at all levels and in all sections if it is to become strong and wide spread and make a difference. Effective networking is required between grass-root level women activists, intermediary level activists, women in the government, media women, women politicians, women academics, women artists, women entrepreneurs, etc. We need networking between those working at the micro level, and those working at the macro level. We also need support from sympathetic men at all levels.

## Women Empowerment in India

Women empowerment is essential for the development of a nation. The male dominated society did not allow the women to occupy coveted positions in various walks of life. Some countries have registered the plausible path in the execution of providing equal status and employment opportunities. Still it has not culminated in the form of socio economic development. Gender discrimination is still at large in the world. Women form a major chunk (70 percent) in the total poor of the world. They are deprived of freedom, employment, equal status and opportunities. All these need to be reduced or removed from the soil for the betterment of the society as a whole. The year 1975 was declared as the year of women by United Nations in order to make positive impact on the lives of women in the world.

## Education for Women Empowerment

Education of women is indeed the most important component and intervention for women's empowerment, provided both the contents and methodology of this education are pro-women. We have to strengthen and multiply those ongoing efforts to educate women, to acquire information and knowledge which help them challenge patriarchal knowledge, norms, values, behavior patterns.

## National Policy for Empowerment of Women

This policy envisages creating Gender Development Indices (GDI) for better planning, programme formulation and adequate allocation of resources, and collection of gender disaggregated data. National Council headed by Prime Minister and State Council headed by Chief Minister was to be formed including representatives of concerned Departments/Ministries, National/State Commissions for Women, Social Welfare Boards, NGOs, women's organisations, trade unions, corporate sector, financing institutions, academics, experts etc. Women's Component Plan is to ensure 30 per cent of funds/ benefits flow to women from all Ministries/Departments. Ministry of Women and Child Development was made the Nodal Ministry to review its progress.

## Importance of the Study

Self-help group and micro credit should be visualized as one of the component of a solution to accelerate the socio-economic development particularly of the disadvantaged, vulnerable and poor women in the state, a careful and judicious lending of micro credit an effective instrument to pave the way for the socio- Economic development of the women in a holistic and integrated manner.

## Scope of the Study

This study has its wider scope and delimitations on women empowerment through SHGs in Vellore district in Tamil Nadu where SHGs of have been seen growing in large number, the performance has been exemplary, the contribution of banks which are directly involved in the SHG-Banks linkage programmes of the district and the sources to some extent instrumental in women's empowerment.

## Statement of the problem

Women in India have been oppressed culturally, socially, economically and politically centuries. They are exploited at home, in the families, in the society and in the country in the multi ethnic and multi-cultural society like that exists in India, such exploitation. Involvement in Self-Help Groups has enabled women to gain greater control over resources like material possession, intellectual resources like knowledge, information, ideas and decision making in home, community, society and nation.

## Objectives of the Study

The present study has the following objectives.

1. To study the Socio-Economic conditions of Self Help Group members in Arakkonam Taluk.
2. To measure the improvements in the standard of living of the members of Self- Help Groups before and after joining SHG in the study area.
3. To study the women empowerment through Self Help Group in the study area.
4. To examine the various activities of Self Help Group to improve women.

## Methodology

The study is based on both primary and secondary data. The present study focusing on a one Taluk of Vellore district in the state of Tamil Nadu had been selected as the study area namely Arakkonam Taluk. At first the District rural Development Agency (DRDA), Block Development Office (BDO), Tamil Nadu Corporation for Development Women (TNCDW) of the Vellore district was visited and classified list of SHGs of various taluks was obtained, based on the details collected from various taluks finally Arakkonam Taluk was identified as the area of the survey. The size of sample has been decided as 120 samples and 5 groups were selected from three SHGs village in this Taluk.

## REVIEW OF LITERATURE

**Yadav (2013)** conducted a study, the objective of which is to understand women empowerment through self-help-groups of Nagthane village. The primary data has been collected through questionnaire instruments and secondary data consists of books, journals, and websites. Thus the paper emphasizes that the SHGs are the effective instruments of women empowerment, and to made suggestions for well functioning of SHGs of women in general and Nagthane village.

**Kappa Kondal (2014)** conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

**Arjun. Dr. Y. Pangannavar (2015)** pointed out that the Governments have introduced a single self-employment programme i.e. Self-Help Group Programme as a new experiment in lieu of previous self- employment programmes. The women Self-Help Group is an informal organization of up to 20 women from the poorer section of the village society, organized, owned, operated and controlled by the members, based on solidarity, reciprocity, common interest and resource pooling. The groups have common perception of need and impulse towards collective activity. These groups promote savings among members and used the pooled resources to meet the emergent needs of members including the consumption needs.

**Anna Lungbila. P (2016)**, alleviation of poverty and women empowerment can be achieved through active formation of SHGs. The women's of the SHGs primarily aiming at to get their identities, power of inbuilt potentials in every walk of life. In fact empowerment of women can be possible only when they enhance access to economic resources by increasing confidence and self-motivation they can get more recognition, active involvement in their family issues through participation in SHGs. Women Empowerment Bridge the gender gap and has been reduced today considerably. Empowerment would enable every woman to perform their social role which they cannot perform without it. In the Indian scenario empowerment of women helping to avail their constitutional and legal rights to bring equality in their day today parlance.

**Uttam Singh (2017)**, carried out the study and trying to establish the role and performance of SHGs in women empowerment in which he analysed how the SHGs positively affecting the socio economic status and their decision making capabilities family in particular and community in general. Rural women are constrained with various socio economic and cultural aspects due to their poverty and under privilege. This situation is more adverse and further worsen the rural and backward areas specifically women in the deprived society. In order to achieve the better standard of living and to ensure sustainable economic growth women should be given priority and empowerment to eradicate poverty. The active participation of the women is very much required. The empowerment of women is a prominent factor which is certainly adequate to achieve the economic and social development of a nation as a whole. In case of any nation it is the prerequisite to empower the women to ensure their role in an optimum level.

**Agrawal. G and Dr. Harigopal (2018)**, narrates in their study empowering the women will make easier to become active participants in the process of social change which increase their self-respect, power to resist injustice, curb the inequality and boost up their developmental skills which leads to more control over their lives. Women empowerment may not easily be brought because of the various social hurdles and constraints. Individual demands of the women will not lead to permanent solutions unless they are well organized. Collective strength and organized nature of the women will definitely be brought the social changes as best as possible. so in this sense it is essential to study the impact of SC/STs on different developmental programmes in the rural and under developed areas. Women have exhibited active involvement in planning group activities to generate their income, strengthen their bargaining power and achieve the good quality of life in order to meet the needs women SHGs have merged with alternative banking structure.

## LIMITATIONS OF THE STUDY

The present study suffers from certainly the SHG women empowerment with self-reference to Arakkonam taluk in Vellore district studied only. The results of the study are only applicable to Vellore district. The lack of interest, ignorance and fear might have prevents the women respondents to throw lights on their socio-economic and health status.

### Profile of Vellore

Vellore had the privilege of being the seat of the Pallava, Chola, Nayak, Maratha, Arcot Nawabs and Bijapur Sultan Kindoms. It was described as the best and the strongest fortress in the Carnatic War in the 17<sup>th</sup> Century. It was witnessed the massacre of European soldier during the mutiny of 1806. Vellore is the Head-Quarters of Vellore District well connected by Rail and bus routes to major towns of the neighboring states like Andhra Pradesh, Karnataka and Kerala. The history of the District assumes a great significance and relevance, as we unfold the glorious past. The Monuments found in the district give a vivid picture of the town through the ages. In the 18<sup>th</sup> Century Vellore District was the scene of some of the decisive battles fought in Ambur 1749 A.D., Arcot 1751 A.D. and Vandavasi 1768 A.D. as a result of the long – drawn struggle between the English and the French for Supremacy. The clock tower in the long bazaar, Vellore was built in 1928 A.D. A stone inscription in the building reads "VELLORE – FROM THIS VILLAGE 277 MEN WENT TO THE GREAT WAR 1914-18, OF THEM 14 GAVE UP THEIR LIVES". This is a recorded testimony to the Vellore and Military prowess of men of this area. The district finds an important place in the Indian freedom struggle. The Sepoy Mutiny of 1806 that took place inside the Vellore fort was seen as a prelude to the Revolt of 1857.

### SHGs in Vellore District

There are 11625 SHGs in Vellore District and the cumulative loan sanctioned is Rs.43.97 Crores in this district as on 31.3.2015.

#### Growth of SHGs in Vellore district

S.No	Date	No. of SHGs	No. of SHGs Graded	Total No. of SHGs sanctioned loan	Amount of Loans Sanctioned (Rs.In Crores)
1	31.03.13	5514	3363	3363	14.47
2	31.03.14	7192	7018	6950	34.26
3	31.03.15	11625	9521	8231	43.97

Sources: Directorate of Town Panchayats.

There are 1,95,148 members in the 11,625 Self Help Groups and the average group size is 17. The SHGs in the District covered only 11.23% of women population in the district. Twenty eight NGOs are recognized in Vellore district by the TNCDW, out of 628 NGOs recognized in Tamil Nadu.

### Profile of Arakkonam Taluk

Arakkonam Taluk is a taluk in Vellore district of the Indian state of Tamil Nadu. The headquarters of the taluk is the town of Arakkonam. According to the 2011 census, the taluk of Arakkonam had a population of 508921 with 254504 males and 254417 females. There were 1000 women for every 1000 men. The taluk had a literacy rate of 69.75. Child population in the age group below 6 was 27479 Males and 26073 Females. Arakkonam is a railway town in the Indian state of Tamil Nadu, with a population of about 78,395 as per the census 2011. This town is located in the Vellore District about 69 kilometres (43 mi) (via rail) from the state capital of Chennai. Arakkonam is one of the hottest towns in India, where the temperature can exceed 43 °C (110 °F) for several peak days in the summer. As of 2011, the town had a population of 78,395.

### History of Arakkonam Taluk

The ancient name of the town was "Arumthamizhkundram" ("Arumtamilkunram") which is believed to have been derived from the Tamil words aarukonam meaning "six angles" or hexagon, based on the fact that six important places exist on the town's six sides, namely Kanchipuram, Thakkolam, Manavur, Thiruvalangadu, Tiruttani, Ponnai and Sholinghur. Arakkonam Junction is one of the oldest junctions in the country connecting with major cities such as Bangalore, Mumbai, Goa, Vijayawada, Hyderabad, Coimbatore, Tirupati, Mangalore, Kochi and Thiruvananthapuram. The Arakkonam Municipality was constituted as 3rd Grade Municipality on 01.10.1958, it was upgraded as 2nd grade municipality on 1.5.1974 and now it is a 1st grade municipality from 17.4.1984. The area of this municipality is 9.06 km<sup>2</sup>. Arakkonam is a part of the assembly and parliamentary constituencies of the same name. This municipality contains 36 wards.

Arakkonam Junction railway station is third largest railway junction in Vellore district next to Vellore Katpadi and Jolarpet. It strategically located at the intersection of the Chennai-Bangalore line and the Guntakal-Chennai line, which is part of Mumbai-Chennai line. The town has one of the biggest workshops for Southern Railway, known as the Engineering Workshop (EWS) and the Electric Loco Shed. A suburban electric train facility is also available towards Chennai. The second biggest Food Corporation of India (FCI) godown is located at Arakkonam in Tamil Nadu. It is used to store all types of food grains for long periods. Transport is also available by road to all major cities and towns.

### Demographics

According to 2011 census, Arakonam had a population of 78,395 with a sex-ratio of 1,020 females for every 1,000 males, much above the national average of 929. A total of 7,727 were under the age of six, constituting 3,995 males and 3,732 females. Scheduled Castes and Scheduled Tribes accounted for 27.1% and 1.11% of the population respectively. The average literacy of the town was 81.81%, compared to the national average of 72.99%. The town had a total of 19507 households.

There were a total of 26,029 workers, comprising 80 cultivators, 206 main agricultural labourers, 674 in house hold industries, 21,857 other workers, 3,212 marginal workers, 42 marginal cultivators, 33 marginal agricultural labourers, 156 marginal workers in household industries and 2,981 other marginal workers. As per the religious census of 2011, Arakonam had 81.22% Hindus, 9.83% Muslims, 7.95% Christians, 0.04% Sikhs, 0.03% Buddhists, 0.35% Jains, 0.58% following other religions and 0.01% following no religion or did not indicate any religious preference.



### SHG on Women Empowerment in Arakkonam Taluk

Analysis of the women empowerment through SHGs in this study is based on two dimensions: analysis of demographic information and analysis of women empowerment. The age, family system and number of dependents in the family etc., are analysed in demographic information. The reason of joining SHGs, purpose of loan, repayment of loan, income, savings, expenditure and powers in important decisions are analysed in women empowerment.

### Age Group wise classification of the Members of SHGs

Age and socio-economic activities are inter-related. Table shows the Age Group of Members of Self Help Group in this study area, SHGs age limit is normally 18 to 19 years. The young and middle age group people can actively participate in the socio-economic activities, which is true in the activities of SHGs in the study area. The majority of 42.5 percent of sample respondents are between 40-60 years of age and the only 10 percent of sample respondents are less than 20 years. The women age groups 20-40 of 15 respondents and 12.5 percent and the age group of 40-60 of 51 respondents and 42.5 percent are actively participated in the SHGs activities. Because these age groups members are mostly committed in the various family responsibilities.

**Educational Qualification of the respondents of study area**

Sl.No	Educational Qualification	Number of Respondents	Percentage
1	Illiterate	24	20.00
2	School level	64	53.33
3	Diploma/Graduation	22	18.33
4	Post-Graduation	10	8.33
	<b>Total</b>	<b>120</b>	<b>100.00</b>

Source: Computed from primary data.

The finding shows that 53.33 percent of respondents educational background are school level, 18.33 percent of respondents are Diploma Holders / Graduates, 20 percent of the respondents are Illiterate and only 8.33 percent are Post Graduates.

### Occupation of the Respondents

Occupation means a person's usual or principal work or business, especially as a means of earning for a living, the state or condition of living or working in a given place. Many women members lack permanent work that compels them to be a part of associations for uplifting their economic well-being. It shows that 28 (23.33 percent) of the respondents are Farmers (Self-Employed in Agriculture) followed by 20 (16.67 percent) are Self-Employed (Non-Agricultural), 22 (18.33 percent) samples occupation lies with Household Industry, 32 (26.67 percent) are Agricultural Labour and remaining 18 (15.00 percent) are Non-Agricultural Labours in the study area

**Monthly Income of the respondents before and after joining Self Help Group**

Sl.No.	Monthly Income	Before joining		After joining	
		No. of Respondents	Percentage	No. of Respondents	Percentage
1	Less than Rs.2000	25	20.83	28	23.33
2	Rs.2000- Rs.4000	33	27.50	30	25.00
3	Rs.4000- Rs.6000	34	28.33	38	31.67
4	Above Rs.6000	28	23.33	24	20.00
	<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Source: Computed from primary data.

Before joining the SHGs members the majority of 27.50 percent sample respondents and earning monthly income between Rs. 2000-4000 followed by the 34 (28.33 percent) respondents earning between 4000-6000 and remaining 28 (23.33 percent) sample respondents above 6000. After joining the SHGs members the majority of 31.67 percent sample respondents and earning monthly income between Rs. 4000-6000 followed by the 30 (25.00 percent) respondents earning between 2000-4000, 28 (23.33 percent) samples income less than 2000 and remaining 24 (20.00 percent) sample respondents above 6000 in the study area.

### Expenditure of the SHG members Family

The family expenditure has been increased due to the positive change in the SHGs members' income. 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. Here the objective of the SHGs is fulfilled.

**Monthly Expenditure of the respondents before and after joining Self Help Group**

Sl.No.	Monthly Expenditure	Before joining		After joining	
		No. of Respondents	Percentage	No. of Respondents	Percentage
1	Less than Rs.2000	20	16.67	18	15.00
2	Rs.2000- Rs.4000	43	35.83	48	40.00
3	Rs.4000- Rs.6000	35	29.17	30	25.00
4	Above Rs.6000	22	18.33	24	20.00
	<b>Total</b>	<b>120</b>	<b>100.00</b>	<b>120</b>	<b>100.00</b>

Source: Computed from primary data.

The table clearly elucidate that the details of family expenditure after and before joining the SHGs in the study area. Before joining the SHGs the monthly expenditure of the sample respondents were 16.67 percent less than Rs.2000, 43 (35.83 percent) between Rs 2000-4000, 35 (29.17 percent) between Rs 4000-5000 and remaining 22 (18.33 percent) sample respondents above Rs. 6000 in the study area. After joining the SHGs the monthly expenditure of the sample respondents were 18 (15.00 percent) percent less than Rs.2000, 48 (40.00 percent) between Rs 2000-4000, 30 (25.00 percent) between Rs 4000-5000 and remaining 24 (20.00 percent) sample respondents above Rs. 6000 in the study area.

### Reasons for Joining SHGs

Women join SHGs for various reasons. The various motivating factors and their relative importance are given in the table. It reveals that the major reasons for joining the women SHGs it has been proved that, the SHGs increasing social status and promotes savings. The Table reveals that the major aim for joining the women SHGs. It proves increasing social status and promotes savings. This is true because many women in the study area joins the SHGs for getting loan and promote their personal savings, in addition to get social status.

**Reason for Joining in Women Self Help Group in the study area**

Sl.No.	Reason	No. of Respondents	Percentage
1	For Social Status	14	11.67
2	For Promoting Savings	24	20.00
3	For Getting Loan	68	56.67
4	For other reasons	14	11.67
	Total	120	100.00

Source: Computed from primary data.

From the table illustrate that 14 (11.67 percent) of women joins the SHGs for social status, 24 (20.00 percent) of the respondents join for improving their savings, the majority of 68 (56.67 percent) respondents joins the SHGs for the getting financial assistance, because SHGs give the identify to the members and the lowest of 14 (11.67 percent) of the respondents join in the SHGs for other reasons such as social, cultural and political improvement.

### Women Empowerment through SHGs in Economic, Social and Political magnitudes

In the 21st century, women enjoy more freedom and power than ever before. Empowerment of Indian women is linked to their status in the household and society. However, they are still lack behind when compared to men in many respects. Women are still deprived from equal access to education, decision making, and freedom of family issues, job opportunities, and in many social issues. Present study furnishes a picture attention on the role of SHGs in women empowerment in Tiruvannamalai District.

**Table No 4.23**

**Women Empowerment through SHGs in Economic, Social and Political magnitudes**

Empowerment	Yes	Percentage	No	Percentage	Total
<b>Economic Empowerment</b>	84	70.00	36	30.00	120
<b>Social Empowerment</b>	90	75.00	30	25.00	120
<b>Political Empowerment</b>	42	35.00	78	65.00	120

By the overall analysis it was observed that there is significant positive improvement in attitude of SHG members in before and after joining Self Help Group. The attitudinal aspects of Positive Outlook, Self Confidence and Importance to work dimensions Arakkonam taluk have secured highest changes after joining SHGs. The study also shows that there is a positive impact of SHGs on members in resisting social evils. It is interesting to note that all the members of SHGs avail all the social living amenities in the urban and rural areas to the fullest level possible.

### Major Findings Derived from the Study

The majority of 42 percent of sample respondents are between 40-60 years of age and the only 10 percent of sample respondents are less than 20 years. This shows that maximum adult women in the age group of 30-60 prefer to join SHGs in the study area and this is more in number as compared to younger and older age groups Out of the total respondents taken for the study, 32 percent of them are joint family and remaining 68 percent of the respondents are nuclear family. This trend shows that joint family system has been losing its importance even in rural areas due to changing socio cultural system. The finding shows that 53.33 percent of respondents educational background are school level, 18.33 percent of respondents are Diploma Holders / Graduates, 20.00 percent of the respondents are Illiterate and only 8.33 percent are Post Graduates.

The study found that the majority of 40 percentage respondents reason for joins the SHGs for the getting financial assistance, because SHGs give the identify to the members and the lowest of 10 percentage of the respondents join in the SHGs for other reasons such as social, cultural and political improvement.

The study find out the 16.67 percent of total respondents are doing catering services, 53.33 percent are doing crafts work, 11.67 percent of the respondents are Tailors and balance 18.33 percent of the respondents are doing some other business.

### Suggestions

Based on the findings the researcher has given the following suggestions.

1. The number of SHG can be extended up to far remote villages in order to provide the benefits of the programme. The number of beneficiaries may be enhanced to bring avail the benefits of SHGs.
2. The coverage of the programme shall be brought to grassroots level in all over the Tamil Nadu. There are people still did not get access to the government welfare programmes.
3. The activities of the SHGs not to be uniform it may be expanded by utilizing unidentified and unutilized resources. Hence, proper market for the produced goods shall be got available.
4. Communication channels should be brought between the SHGs among different areas so that they can interact with one another which create rooms to share their experiences and to offer new ideas to further strengthen the activities.
5. On the part of the government specified journals and magazines may be brought out on fortnightly or monthly basis. The issues concerning with further development of SHGs.

### Conclusion

The study was undertaken to identify women empowerment through Self Help Group in Vellore district. 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 economic progress of India depends on the productivity of both male and female workforce. In India, in early period, women were confined within the four walls of their houses and were dominated by males. Of late, there has been tremendous progress in the social and cultural environment in India. With the concept of Self Help Groups (SHGs) the women are now participating in all productive activities and are at par with men. The monthly income of the women is in the rising trend properly matching with their monthly expenditure. Women, through this SHG movement have asserted a dignified position in the family as well as in the society. Their decision making power has immensely enhanced not only in their family but also in the society.

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