

IMPACT OF SHGs ON RURAL HOUSEHOLDS IN SRIKAKULAM DISTRICT OF ANDHRA PRADESH

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Abstract: The present study aims to highlight and investigate future of SHGs and their contribution to the economy by bringing women into the main stream of economy. The study covered two different Women Self Help Groups (SHGs) in Srikakulam district of Andhra Pradesh. One group works under VELUGU project (APRPRP) and another from Youth Club Bejjipuram (YCB) it is Non-Governmental Organization (NGO). Majority of women respondents are below the age of 40 years in both the VELUGU and YCB. Of the total sample, 73.3 per cent of women respondents are literates in YCB and it is 68.3 in VELUGU, It is observed that mobile phones, Televisions and bicycles had a lion's share among the sample households in the sample. The average income of the sample households has significantly increased from Rs.47310 to Rs.75159 (Rs.27849) i.e., increased by 59 per cent in YCB while it increased from Rs.44350 to Rs.73817 (Rs.29467) i.e., increased by 66 per cent in VELUGU. SHGs should not be seen only in their capacity to route micro credit. Their political potential is powerful. SHGs and women federations are the breeding grounds to make leaders and potential political aspirants. This critical mass has tremendous potential to work for the betterment of the regions they represent and the society at large.

IndexTerms - Rural Households, SHGs, VELUGU, APRPRP, YCB, NGO.

I. INTRODUCTION

The experience of the Indian people and administrators with SHGs experience has been positive. Most of these SHGs are emerging as a promising financial innovation with great potential to reach the poor and marginal in a cost-effective way to bring them to the main fold of the economy. There are many positive spin-offs from this SHG programmes.

The need for documenting the degree of success of SHGs in relation to the set objectives is also gaining strength. Kropp, a German Economist noted that "The secret of good performance seems to be not just in innovations that reduce the cost of screening, monitoring and enforcing the loan contracts by customary rights and social obligations but also in the successful demonstration to small rural communities that these innovations and institutions were not a transitory phenomenon" (Kropp, Erhard 1997, 36).

II. OBJECTIVES OF THE STUDY

The main objective of the study is to compare the differential impact of SHGs on women respondents under VELUGU and YCB.

The specific objectives of the study are:

To analyse the socio-economic features of the sample women respondents in VELUGU and YCB.

To assess the impact of SHGs on income, consumption expenditure, farm assets and employment in the study area.

To suggest relevant policy recommendations based on the analysis.

III. METHODOLOGY

The present study is done in the district of Srikakulam, which is one of the most backward districts of Andhra Pradesh. The district boasts of no recognizable infrastructure or large industries nor any big commercial places. The main idea for the selection of this district is the premises that SHGs are found mostly in these backward districts and that too among the backward and SC/ST populations. As such Srikakulam fits the bill and so it was taken for the study. Going with the logic that Government sponsored and NGO sponsored SHGs operations as well as achievements differ, SHGs sponsored by VELUGU and Youth Club Bejjipuram from the Laveru mandal is taken up.

For the collection of samples, six villages are taken where both VELUGU and YCB sponsored SHGs are active. The villages are Appapuram, Bejjipuram, Budathavalasa, Gumadam, Murapaka and Venkatapuram. From each of these villages, three SHG groups are selected and from each such group 10 members are interviewed. So, from the six villages, 180 members from the VELUGU sponsored SHGs and 180 members from YCB sponsored groups are taken up for intensive study. In total, 360 women members are interviewed, and data collected from them on various aspects.

IV. REVIEW OF LITERATURE

Guru Leela Kumari.V and SEV Subrahmanyam (2017) study gives a clear picture about the positions of households availing banking services in YSR Kadapa District of Andhra Pradesh and initiatives towards financial inclusion in India while identifying the causes of financial exclusion of women. It found that it was necessary to improve the financial inclusion by extending and delivering of financial services through new models and frame effective measures towards financial inclusion of women. Hence, this tends to improve the financial inclusion of women and access timely credit for their empowerment as well as strengthen them

socially and economically. Micro finance is recognized as an effective tool for empowering women and those marginalized sections of people.

Manjula N Savadi and S. Honnappa(2016) show that micro finance and SHGs help in gradually improving the psychological, social and economic outlook of the women involved. All these three factors are important in leading the way to rural development and bringing women into the main stream. The rural women need a way to develop their skills and talents by customized training programs.

Sonit KR. Bhuyan (2015) reveals the importance and impact of micro-finance services on rural women by taking Dhakuakhana Development Block of Lakhimpur district in Uttar Pradesh (UP). The study found that piggery generated highest income followed by poultry, goatery, handloom and agriculture activities. The sample SHG members opined that although income generated from these activities was small in amount, it certainly helped them in meeting their small financial requirements. They also opined that banks were generally reluctant to provide them with loans when they approached the bank individually. After formation of SHG they are not facing this problem and were able to get small amounts of finance at any time whenever they required. Thus, after formation of SHGs, they became independent in taking financial decisions in society as well as in their domestic lives. It thus helped in empowering them economically and socially.

Senthil Velmurugan and Mathiyalagan's (2014) in their paper found that after joining the SHGs the poor people particularly the women have not only increased their income but also improved their living standards. SHG developed saving capability among the poorest sections of the society. There was an increase in self-confidence, self-reliance and independence of rural women due to the involvement in the entrepreneurial and other activities of SHGs.

Santanu Bisai and Dibyendu Banerjee (2014) have analysed that expansion of education among women is supposed to be the primary condition for empowerment. The study clearly shows that the formation of SHGs in draught-prone areas, particularly among the poor women, has definitely resulted in higher income opportunities and better livelihood patterns. Further, involvement in group-based activities helped in enhancing their income earning capabilities as well as their contributions to family income, which helped in reducing the incidence of poverty among the rural people.

Kappa Kondal (2014) studied the role of women's participation in Self Help Groups have positive impact on the life pattern of poor women and have empowered them at various levels in Gajwel Mandal of Medak District in Andhra Pradesh. They come together for the purpose of solving their common problems through self-help and mutual help.

Sanjay V. Yadav (2013) also found that income of the women increased after joining the SHGs. Monthly household expenditure as well as the savings of the SHG members was on the rise, but the savings increased at a slower pace than the expenditure. The positive aspect which has become a good practice of the women SHGs in the study area is repayment of the loans on time. Very few members failed to pay in time but that did not affect the further credit of SHGs.

Vinayagamoorthy (2007) conducted a survey in three villages from northern TamilNadu and found that the income of the women in the study area has increased after joining the SHGs, which lead to increase in their monthly household expenditure.

Government of Andhra Pradesh (1997) another success story of the DWCRA programme is reported from Bathale Palli Village in Anantapur district of Andhra Pradesh. The study identified that Self-Help Groups was later converted into DWCRA group and they got Rs. 15,000/-. This money was used to start lamb rearing which fetched them at least Rs. 200/- additional monthly incomes. This DWCRA group continued their efforts to expand this activity. They approached Corporation Bank for loan of Rs.2.1 lakhs for the members to purchase land and DRDA provided 50 per cent subsidy under group loan scheme in 1996-97. At present all the members grow vegetables on the land. The group invested from their savings fund in irrigation facility by digging a bore well. Each family now earns Rs. 1000 to 1500 per month from the vegetable cultivation.

V. FINDINGS OF THE STUDY

The study covered two different Women Self Help Groups (SHGs) in Srikakulam district of Andhra Pradesh. One group works under VELUGU project (APRPRP) and another from Youth Club Bejjipuram (YCB) it is Non-Governmental Organisation (NGO). All the respondents of the survey were selected equally from each group. Information was collected through a structured schedule canvassed among the selected women members by trained members specially for the purpose of this study. Data were collected on age, caste, religion, literacy status, type of house, occupational status, of the sample households..

VI. SOCIO-ECONOMIC AND DEMOGRAPHIC CHARACTERISTICS OF THE WOMEN RESPONDENTS

The background characteristics of women sample respondents have been presented here under. They include age, caste, type of house, farm assets, consumption expenditure, employment, income etc. were discussed.

1. Age of Women Respondents:

Age of the respondent is a very important parameter as it points out to the productive capacities of that person. A young person has a capacity to undertake arduous work to earn remunerative wages thereby increase the overall economic welfare of the household. At the same time an old person cannot really contribute to the economic welfare but can always contribute by way of looking after the household works and children thereby freeing the prime aged people in the household to venture out and earn a good living.

The age group of women respondents indicates that, her capacity to work and also influence over the production capacity of households. The sample women respondents are relatively young. Majority of women respondents are below the age group of 40 years in both the VELUGU and YCB. In YCB they constitute about 61 per cent while in the VELUGU group it is 62 per cent. However, the YCB constitute about 35 per cent of the respondents in the below 30 years age group while in the VELUGU 37 per cent were from the 31-40 years group. When it comes to women in the higher age groups (above 41 years), both the YCB and VELUGU groups have almost same proportion of people, 38.8 per cent and 37.8 per cent respectively.

Combining both these groups, it is observed that, about 32 per cent of women respondents in the age group of 31-40 followed by 30 per cent fell below 30 (22.5%) in 41-50 age group 11 per cent between 51-60 and only 5 per cent of them 61 and above (see Table 1).

Table 1
Distribution of the Sample Women Respondents by Age

S. No.	Age	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Below 30	63	35.0	45	25.0	108	30.0
2	31-40	47	26.1	67	37.2	114	31.7
3	41-50	46	25.6	35	19.4	81	22.5
4	51-60	18	10.0	22	12.2	40	11.1
5	61 & Above	6	3.3	11	6.2	17	4.7
	Total	180	100.0	180	100.0	360	100.0

Source: Field Survey

2. Caste Category of Women Respondents:

Caste in the Indian context links the socio-economic status of the individual in general, so caste-wise analysis is attempted to identify the social background of the women respondents in the study area. Information was collected from the women respondents on caste composition in the study area, and these details are shown in Table 2. Caste has been classified into four groups i.e. Forward Caste (OC), Backward Classes (BC), Scheduled Caste (SC) and Scheduled Tribe (ST). In general Backward Classes are larger among women respondents in VELUGU, 65 per cent and it is 60 per cent in YCB. In case of three caste groups viz., Forward Caste, Scheduled Caste and Scheduled Tribe are higher in YCB when compared to those members of VELUGU. This clearly shows that except women belongs to Backward Classes all the members of other three caste groups are high in YCB.

Overall, about 62.5 per cent of women respondents belongs Backward Classes, 21 per cent Forward Caste, 15.6 per cent Scheduled Castes and only one per cent of them belongs to Scheduled Tribes in the study area.

Table 2
Distribution of the Sample Women Respondents by Caste Category

S. No.	Caste	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Forward Caste	39	21.7	37	20.5	76	21.1
2	Backward Classes	108	60.0	117	65.0	225	62.5
3	Scheduled Caste	31	17.2	25	13.9	56	15.6
4	Scheduled Tribe	2	1.1	1	0.6	3	0.8
	Total	180	100.0	180	100.0	360	100.0

Source: As ex ante

3. Literacy Status of Women Respondents:

Education is one of the crucial social variable which play a vital role in the process of development. Women's education is very important not only for their own development but also for the society as a whole. An educated woman takes care of her family in a much more competent manner, be it looking after young children or old parents/in-laws in the family. They have a chance to directly involve not only in the day to day management of home affairs but also contribute by way of economic participation. The details on literacy status of women respondents in study area are presented in Table 3.

As many as 132 (73.3%) women respondents are literates in YCB and it is 123 (68.3%) in VELUGU, This shows that literates are more in YCB than that of VELUGU. Primary education have completed is significantly higher among the women respondents in VELUGU (29%) compared to YCB (13.3%) and it is reverse the case of secondary as well as higher education completed.

On the whole, about 28 per cent women respondents are literate, primary school education (18.6%), secondary education (18.3%) and higher education (6.1%). The total literate women is accounted for 70.8 per cent and 29.2 per cent are illiterate women in the study area.

Table 3
Distribution of the Sample Women Respondents by Literacy Status

S. No.	Education Status	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Illiterate	48	26.7	57	31.7	105	29.2
2	Literate	60	33.3	40	22.1	100	27.8
3	Primary	24	13.3	43	23.9	67	18.6
4	Secondary	36	20.0	30	16.7	66	18.3
5	Higher Education	12	6.7	10	5.6	22	6.1
	Total	180	100.0	180	100.0	360	100.0

Source: As ex ante

4. Type of House

Every human being, one of the necessities of every human being is shelter or Housing. Basically, housing is classified into three types i.e. Kutcha, Semi-pucca and Pucca. Houses made with high quality materials including cement, iron and bricks throughout, including the floor, roof, and exterior walls, are called pucca houses. They will have Reinforced Cement Concrete (RCC) roofs or tiled roofs. Semi-pucca structure is one of which either the roof or the walls but not both is made up of pucca materials like burnt bricks, stone, cement, concrete or timber. Houses made from mud, thatch, without use of burnt bricks, stones, iron or of quality timber or other low-quality materials are called kutcha houses. In every sense they are atypical temporary houses which are used for permanent residences due to the owner's lack of financial capacity to upgrade them.

The details of housing structure of women respondents are presented in Table 4. Majority of the women respondents are living pucca houses in VELUGU 57.8 per cent whereas the corresponding figure among the members in YCB was 53.3 per cent. Kutcha houses are more in VELUGU (15%) when compared to YCB it is 11.7 per cent, the remaining 35 per cent of women respondents have semi-pucca houses in YCB and 27.2 per cent in VELUGU. The data on housing shows that the majority women respondents about 55.6 per cent, having pucca houses while a significantly large proportion (31.1%) are living in semi-pucca houses. About 13.3 per cent of the sample respondents in the study area are living in purely kutcha houses.

Table 4
Distribution of the Sample Women Respondents by Type of House

S. No.	Type of House	YCB		VELUGU		Grand Total	
		No.	%	No.	%	No.	%
1	Kutcha	21	11.7	27	15.0	48	13.3
2	Semi-pucca	63	35.0	49	27.2	112	31.1
3	Pucca	96	53.3	104	57.8	200	55.6
	Total	180	100.0	180	100.0	360	100.0

Source: As ex ante

5. Farm Assets and Household Durables

Information was gathered from farm assets and household durables in the study area and these details are presented in Table 5. The percentage of sample households having owned land is accounted for 66.7 in YCB and it is 64.4 in VELUGU. The households having durables like, televisions (73.3% and 77.2%), bicycle (43.9% and 46.7%), mobile phones (83.9% and 80.6%) respectively among the members of YCB and VELUGU.

Table 5
Distribution of the Sample Households by Farm Assets and Household Durables

Assets / Durables	YCB		VELUGU		Grand Total	
	No.	%	No.	%	No.	%
Owned land	120	66.7	116	64.4	236	65.6
Bullock cart	13	7.2	15	8.3	28	7.8
Tractor	5	2.8	4	2.2	9	2.5
Bicycle	79	43.9	84	46.7	163	45.3
Motor cycle	33	18.3	29	16.1	62	17.2
Television	132	73.3	139	77.2	271	75.3
Sewing machine	41	22.8	32	17.8	73	20.3
Mobile phone	151	83.9	145	80.6	296	82.2

Source: As ex ante

6. Consumption Expenditure

Information was elicited from the sample women respondents on the consumption expenditure in the study area from two different time period, so that the change in the consumption pattern can be estimated. The two periods are: one, before joining the group and second after joining the group. The details are presented in Table 6. The consumption expenditure of the sample households in both areas are estimated. The sample households have reported that consumption expenditure on food items increased to a greater extent but the item-wise increase is not uniform. Increase in items like oil (169%), sugar (94%), vegetables (86%), cereals and pulses (68%), milk (50%), non-vegetarian (47%) and tea/coffee (44%) grew in YCB, while the corresponding figure for VELUGU are 201, 67, 89, 67, 35, 76, 36 and 58 per cent respectively. Food habits are more or less common among the sample households in both the sample areas. However, the higher proportion changes of expenditure on oil.

Table 6
Average Consumption Expenditure by the Sample Households
(Value in Rs.)

S. No	Item	YCB			VELUGU		
		Before	After	% change	Before	After	% change
Food Items (per month)							
1	Cereals	364	612	68.1	349	584	67.3
2	Pulses	142	239	68.3	157	212	35.0
3	Milk (liters)	137	206	50.4	128	225	75.8
4	Tea/Coffee	94	135	43.6	89	141	58.4
5	Sugar	50	97	94.0	61	102	67.2
6	Vegetables	280	521	86.1	263	498	89.4
7	Non-vegetarian	210	308	46.7	201	274	36.3
8	Oil	88	237	169.3	75	226	201.3
	Total	1365	2355	72.5	1323	2262	71.0
Non-Food Items (per annum)							
1	Cloth	1474	2540	72.3	1530	2470	61.4
2	Cosmetics	192	550	186.5	184	610	231.5
3	Entertainment	125	460	268.0	138	535	287.7
4	Education	1320	2100	59.1	1415	1950	37.8
5	Healthcare	1395	2320	66.3	1496	2287	52.9
6	Ceremonies/ Functions	813	1754	115.7	714	1846	158.5
7	Firewood/Fuel	217	854	293.5	183	960	424.6
8	Smoking	347	529	52.4	320	582	81.9
9	Alcohol	876	1587	81.2	930	1764	89.7
	Total	6759	12694	87.8	6910	13004	88.2

Source: As ex ante

Non-vegetarian (201%), vegetables (89%) and milk (76%) among the sample households in VELUGU. In case of YCB, the sample households spent on oil (169%), sugar (94%) and vegetables (86%). The highest proportion of their incomes were spent on non-food items like firewood/fuel for cooking (294%) followed by entertainment (268%), cosmetics (187%) and ceremonies/functions (116%) in YCB, this also true in case of the members of VELUGU. The expenditure on alcohol increased by 90 per cent in VELUGU compared to 81 per cent in YCB.

On the whole, it is noticed that there is no wide variations about the expenditure on food and non-food items in both the sample areas. The expenditure on food items increased by 73 per cent in YCB and it is 71 per cent among the households in VELUGU. In case of the expenditure on non-food items no difference was found in both the areas i.e., increased by 88 per cent in the study area.

7. Employment (Number of Working Days)

Information was collected from sample women respondents on number of working days they were employed in the study area and these details are presented in Table 7. Before joining the group, the average number of working days as agricultural labourers is accounted for 95 (26%) in YCB and it has come down to 59 (16.2%) after joining the group i.e., declined by 38 per cent in YCB. This is also true in case of the members of VELUGU. The number of MGNREGA working days has declined from 92 to 86 among the members of YCB and it is increased from 79 to 84 among the members of VELUGU. After joining the group the number of days working as cultivators has decline by 31 per cent in both the areas. It is noticed that after joining the group 72 days (19.6%) in YCB activities and it is 68 days (18.6%) in members among VELUGU activities.

Table 7
Employment (Number of Working Days) of the Sample Women Respondents in the Study Area

Source	YCB				% Change
	Before		After		
	Days	%	Days	%	
Cultivation	51	14.0	35	9.6	-31.4
Agricultural Labour	95	26.0	59	16.2	-37.9
MGNREGA	92	25.2	86	23.6	-6.5
YCB Activities	0	0.0	72	19.6	100.0
No Work Days	127	34.8	113	31.0	-11.0
Total Working Days	238	65.2	252	69.0	5.9
VELUGU					
Cultivation	47	12.9	32	8.8	-31.2
Agricultural Labour	102	27.9	64	17.5	-36.9
MGNREGA	79	21.6	84	23.0	5.7
VELUGU Activities	0	0.0	68	18.6	100.0
No Work Days	137	37.6	117	32.1	-14.6
Total Working Days	228	62.5	248	67.9	8.8

Source: As ex ante

It is observed that the total number of working days has increased from 238 to 252 (14 days) i.e., increased by 6 per cent among the members of YCB whereas it is increased from 228 to 248 days (20 days) i.e., increased at 9 per cent in VELUGU. It is found that the total number of working days is marginally higher among the members of VELUGU than that of YCB.

8. Income

Information was also gathered from the sample women respondents on income (source wise) and these details are shown in Table 8. Before joining the group, a higher proportion of incomes are realized from cultivation (60.5%) followed by agriculture labour (20.7%) and MGNREGA (18.8%) in YCB and more are less similar trend is observed in case of VELUGU members.

The average income of the sample households has significantly increased from Rs.47310 to Rs.75159 (Rs.27849) i.e., increased by 59 per cent in YCB while it increased from Rs.44350 to Rs.73817 (Rs.29467) i.e., increased by 66 per cent in VELUGU. This clearly shows that the average income of the households is marginally higher among the members of YCB when compared to VELUGU. In terms of the proportionate change in income is lower in YCB (59%) than that of VELUGU (66%).

Table 8
Average Income of the Sample Households in the Study Area
(Per annum)

Source	YCB				% Change
	Before		After		
	Rs.	%	Rs.	%	
Cultivation	28600	60.5	34673	46.2	17.5
Agricultural Labour	9770	20.7	11760	15.6	20.4
MGNREGA	8940	18.8	12812	17.0	43.3
YCB Activities	0	0.0	15914	21.2	100.0
Average Income	47310	100.0	75159	100.0	58.9
VELUGU					
Cultivation	26840	60.6	29452	39.9	8.9
Agricultural Labour	10130	22.8	12424	16.8	22.6
MGNREGA	7380	16.6	16241	22.0	120.1
SHG Activities	0	0.0	15700	21.3	100.0
Average Income	44350	100.0	73817	100.0	66.4

Source: As ex ante

VII. CONCLUSION

To sum up, YCB has relatively more young women members than the VELUGU. Women respondents among YCB have an overall better literacy levels than their counterparts in VELUGU. Majority of the sample households have pucca houses in both the samples. In the study area, sample households having owned land (66%), mobile phones (82%), Televisions (75%), bicycles (45%), Sewing machine (20%), motor cycle (17%). The expenditure on food items increased by 73 per cent in YCB and it is 71 per cent among the households in VELUGU. The total number of working days has increased from 238 to 252 increased by 6 per cent among the members of YCB whereas it is increased from 228 to 248 days i.e., increased at 9 per cent in VELUGU. The average income of the sample households has significantly increased from Rs.47310 to Rs.75159 (Rs.27849) i.e., increased by 59 per cent in YCB while it increased from Rs.44350 to Rs.73817 (Rs.29467) i.e., increased by 66 per cent in VELUGU. This clearly shows that the average income of the households is marginally higher among the members of YCB compared with VELUGU.

The preceding analysis and the Researcher's interaction with the respondents in the field in the process of data collection gave rise to some observations which are framed as some policy suggestions to make the SHGs work better and help empower women in general by bringing them into the main frame economy. overall, SHG movement helped the poor women to be aware of their rights and responsibilities (duties) about social, economic, cultural and political aspects. Any Government scheme towards poverty alleviation is better understood and provided greater access to Government schemes because of their collective approach to the agencies so that the benefits accrued to them are quicker and more effective. Therefore, there is need to strengthen the SHGs and SHG movement by social mobilization.

The organizers should aim to give either continuous or at regular intervals, training to the SHG members with the help of local Universities and technological institutions, so that skill levels will improve and innovations in income generation will occur.

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