

# Make in India: Women Empowerment through the Self-Help Groups in North 24 Parganas District, West Bengal

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## 1. Introduction:

**Make in India:** A couple of days back Prime Minister Narendra Modi launched a flagship “Make in India” campaign with an objective to make India a manufacturing superpower. In this campaign local and foreign companies were urged to invest in India. The Government has selected 25 sectors where India can beat the world. Major among these are automobiles, chemicals, IT, pharma, electronics, design manufacturing, mining, bio-technology, textiles, ports, aviation, leather, tourism and hospitality, wellness and railways. Ministers related to manufacturing are also participating in the “Make in India” campaign. These 25 sectors will also focus on skill enhancement and job creation. To make this campaign a success, the government has made plans to relax foreign investment caps in construction. This will boost participation of companies in the ‘100 smart cities’ project and affordable housing. The government has already made changes in the FDI caps in defence and railways and these have been eased to 49% and 100%, respectively. The initiative will be a success if India can control its corruption.

Women Empowerment is a process in which women challenge the existing norms and culture to effectively achieve their well-being. In India, Women Empowerment is a buzz word today. As a nation, India is committed to the empowerment of women. Though women are regarded as “the unsung heroine who works from dawn to dusk”, yet it is unfortunate that even the ignorant and worthless men had been enjoying superiority over women which they do not deserve and ought not to have. The World Bank has suggested that empowerment of women should be a key aspect of social development programme (World Bank, 2001). United Nations (2001) defines empowerment as the process by which women take control of ownership of their lives through expansion of their choices. Ethically women as members of the society should have their equal role. But throughout the world they occupy a subordinate status which is significantly different from that of their male counterparts. This difference is clearly evident in our society, which is patriarchal and tradition-bound with poor socio-economic conditions and low rate of literacy. Efforts have been taken to empower women by launching various schemes and providing extra benefits for them. But in spite of considerable improvement in the status of women, they still comprise the largest section of deprived population. It is widely recognized that the process of growth, economic transformation and development in particular has adversely affected women as a group. Lack of capital is a source constraint to the development of women, particularly in rural areas, who find little or no access to credit. Credit can help women to take up farm-allied activities or small enterprises and enable them to respond to the opportunities created by the process of economic development. In this situation micro-credit is emerging as a powerful instrument for overall development of rural women. In India, micro-credit is dominated by Self-Help Groups bank linking programme, aimed at providing a cost effective mechanism for providing financial services to the poor women. In recent years, empowerment of women has been recognized as a central issue in determining the status of women. Empowerment covers aspects such as women’s control over material and intellectual resources. Empowerment is a process, not an event which challenges traditional power equations and relations. Abolition of gender-based discrimination in all institutions and structure of society and

participation of women policy and decision-making processes at domestic and public level are few dimensions of women empowerment (HDR, 2003).

Self-Help Group is a homogeneous group of persons, usually not more than 20 persons, frequently women who join on a voluntary basis in order to undertake economic activities such as thrift, credit, use of a common asset on the basis of equality and mutual trust. The group sets its own rules and sees to it that all members observe these rules. The rules may be flexible as to differential interest rate on loan according to capacity to repay. Economic welfare of all members is the main aim of SHGs. Each and every member has his or her own duties and responsibilities. All the members are aware of their individual needs so as to cover their needs with the group's objective. They can utilize the team effort in redressing their problems and issues while approaching their target. Credit linkage of Women Self-Help Groups (SHG) with banks in West Bengal has been doubled in the 2015-16, state Panchayat and Rural Development Minister Subrata Mukherjee said. The Minister was speaking at the conference on SHG credit linkage organised by the state rural livelihood mission Anandadhara. In the 2013-14, credit linkage was only Rs 926 crore, which was marginally increased to Rs 1026 crore in 2014-15, "For the first time ever, the credit target fixed has been achieved during 2015-16. This year, as against a credit linkage target of Rs 1,930 crore all banks collectively extended credit to SHGs to the extent of Rs 2,012 crore, as available in NRLM portal, a public domain. The credit linkage has almost been doubled reaching Rs 2,012 crore (as compared to 2014-15)." This year growth rate in the state is the highest (96.10) and it has surpassed Andhra Pradesh (72.08) in percentage terms. Though the growth rate of Bihar (114.64) appears to be higher than West Bengal in absolute terms, credit deployment in West Bengal is four times higher, he said. "With this achievement this year, West Bengal has been elevated to the fifth largest state slot in the country in terms of total credit linkage during the year breaking into a group which erstwhile comprised of only southern states," the Minister said. All three regional rural banks operating in the state have performed excellently and contributed 62 per cent of the total credit extended to the Women SHGs. "We request all public sector banks to be little more generous while sanctioning loans to SHGs, since credit is the most important component for poverty eradication," the Minister said. The West Bengal State Rural Livelihoods Mission (WBSRLM), launched in the state in 2012, is mandated to nurture and support poor rural women organised into SHGs to come out of poverty, through capacity building and providing support for their livelihoods including financial inclusion through linkage with banking system.

The socio-economic programmes reinforce each other and promote all around development the women, the children, household and the communities. It is a process which ultimately leads to self-fulfilment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with meaningful strategic direction. In this study my basic intension is to find out the role of SHGs towards women empowerment in the District North 24 Parganas, West Bengal.

#### North 24 Parganas District SHGs status under NRLM (Block Level)

| S. No | Block Name    | Total SHGs | Caste Category |      |      |        | Religion |        |            | Total Members |
|-------|---------------|------------|----------------|------|------|--------|----------|--------|------------|---------------|
|       |               |            | SC             | ST   | OBC  | Others | Hindu    | Muslim | Christ ens |               |
| 1     | Amdanga       | 596        | 1123           | 99   | 430  | 4942   | 3134     | 3460   | 00         | 6594          |
| 2     | Baduria       | 1018       | 2239           | 179  | 756  | 7908   | 5477     | 3460   | 00         | 11091         |
| 3     | Bagdah        | 933        | 6854           | 6845 | 1266 | 1109   | 8823     | 910    | 00         | 9733          |
| 4     | Bongaon       | 1327       | 5737           | 310  | 1257 | 2584   | 9024     | 864    | 00         | 9888          |
| 5     | Barasat -I    | 692        | 1027           | 62   | 427  | 6108   | 3612     | 4012   | 00         | 7624          |
| 6     | Barasat-II    | 533        | 739            | 89   | 456  | 4500   | 2505     | 3279   | 00         | 5784          |
| 7     | Barrackpur-I  | 120        | 414            | 38   | 53   | 643    | 933      | 215    | 00         | 1148          |
| 8     | Barrackpur-II | 120        | 541            | 45   | 95   | 575    | 953      | 303    | 00         | 1256          |

|    |                 |       |       |      |       |       |        |       |    |        |
|----|-----------------|-------|-------|------|-------|-------|--------|-------|----|--------|
| 9  | Basirhat-I      | 340   | 402   | 12   | 193   | 2844  | 1364   | 2087  | 00 | 3451   |
| 10 | Basirhat-II     | 659   | 1264  | 69   | 1039  | 4616  | 3463   | 3525  | 00 | 6988   |
| 11 | Deganga         | 515   | 759   | 40   | 136   | 4405  | 2131   | 3209  | 00 | 5340   |
| 12 | Gaighata        | 1668  | 9328  | 405  | 2593  | 6113  | 16734  | 1705  | 00 | 18439  |
| 13 | Habra-I         | 588   | 1491  | 129  | 446   | 3952  | 4550   | 1468  | 00 | 6018   |
| 14 | Habra-II        | 946   | 1105  | 582  | 757   | 7554  | 5673   | 4279  |    | 9998   |
| 15 | Haroa           | 340   | 1084  | 202  | 200   | 2196  | 1596   | 2086  | 00 | 3682   |
| 16 | Hasnabad        | 907   | 3484  | 528  | 69    | 4760  | 6057   | 3684  | 00 | 9741   |
| 17 | Hingalgang      | 1229  | 9078  | 729  | 545   | 1818  | 11498  | 672   | 00 | 12170  |
| 18 | Minakha         | 649   | 3163  | 787  | 478   | 2461  | 4666   | 2223  | 00 | 6889   |
| 19 | Rajarhat        | 67    | 532   | 3    | 16    | 173   | 600    | 124   | 00 | 724    |
| 20 | Sandeshkhali-I  | 866   | 4010  | 2557 | 960   | 1315  | 7446   | 1196  | 00 | 8642   |
| 21 | Sandeshkhali-II | 709   | 4325  | 1687 | 268   | 687   | 6574   | 393   | 00 | 6967   |
| 22 | Swarunagar      | 1023  | 4993  | 43   | 1441  | 4276  | 7336   | 3417  | 00 | 10753  |
|    | <b>Total</b>    | 15883 | 63683 | 8908 | 14790 | 75539 | 114149 | 48725 | 00 | 162920 |

(Data on DRDC office in North 24 parganas district, 2014-15)

## 2. Statement of Problem:

Women Empowerment is a complex and multi-dimensional process, which challenges the existing norms, traditional power, equation and relation. So, today's women are basically self-conscious to promote their well-beings. SHGs is a homogeneous groups of micro-entrepreneurs with affinity among themselves which proud to addition is various role on changing in the social and cultural norms, access to family health services and children education and lastly the political empowerment to living of the poor women .The role of SHGs in the district of North 24Parganas are significant and satisfactory. I want to find out some reason regarding the selection of area North 24 parganas districts of my investigation.

**3. Purpose of the Study:** The purpose of this study is to know the status of SHG in rural India and its impact on socio-economic development of women.

## 4. Objectives of Study:

My present study primarily aims at examining the impact of SHGs on overall development of women. As my basic intention is to understand the role of SHGs towards women empowerment, I shall observe the different areas of empowerment and its emerging pattern. The objectives of the study are as follows:-

- To find out the impact of SHGs on employment and income generation among poor women in rural area.
- To find out the nature of liberty and decision – making power of poor women in the family after joining with the SHGs.
- To find out the impact of SHGs on political awareness and political participation of poor women.

## 5. Methodology of the study:

The study is conducted in the district of North 24 Parganas in the state of West Bengal. The North 24 Parganas district is located near border areas of Bangladesh. This district is divided into 22 blocks, 27 municipality and 200 gram panchayets. My research work is undertaken in 9 blocks out of 22 blocks in the 24 Parganas district. For the purpose of the study 324 women SHGs from 46 Gram panchayets and 108 villages, were randomly selected taking three SHGs from each village. The selected 9 block in North 24 Parganas district are Bongaon, Habra – I, Habra – II, Barasat – I, Barasat – II, Hasanabad, Amdanga, Barrackpore – I, Barrackpore – II, The total number of all the SHGs function in North 24 Parganas district, constitutes the universe. Among the universe are 324 SHGs randomly selected were 9 blocks in this district. Three members of each group selected for the study. The total number of SHGs is 9 blocks are 972 respondents which constitute the universe of the study.

## 6. Significance of the Research:

My research study “Women Empowerment through the Self-Help Groups in north 24 parganas district, West Bengal”, reveals that the additional income of poor women provides them important position in their family circle. These area of involvement are different which include agriculture, animal husbandry, paddy processing, vegetable & mushroom cultivation, horticulture, fishery, jute products, nursery, wood products, mat making, incense stick making, poultry farming, bamboo works, marine jewellery, milk cow, leather products, food processing, imitation jewellery, carpentry, babui rope etc. From long part women in our society are deprived from different opportunities as per as men, but a society cannot develop fully without the overall development of both men and women. It has been found that in traditional rural family in North 24 Parganas district, many women have to enter into the real fight with husband and in-laws in order to join with SHGs or engage in self-employment.

## 7. Data analysis and interpretations:

This part deals with the descriptive and statistical analysis and interpretation of the primary data collected from the number of the Self- Help Group functioning in North 24 parganas district of West Bengal. The primary data collected includes description of socio-economic conditions or profile of the respondents and the issues related to various dimensions of empowerment of women through Self-Help Groups. The total numbers of samples are 972 which were selected for the study based on purposive random sampling methods.

### 7.1.1 Occupational status of the respondents

Occupation is the most important component of human life. Occupational activities and income of every man depend on development by their family life cycle and society. Data on occupations of the respondents is presented in the following table:

| SL. No.                          | Occupations of the respondents | Total number of the respondents | % of the respondents |
|----------------------------------|--------------------------------|---------------------------------|----------------------|
| 1.                               | House work                     | 363                             | 37.34                |
| 2.                               | Business                       | 306                             | 31.48                |
| 3.                               | Service                        | 21                              | 2.17                 |
| 4.                               | Day Labour                     | 282                             | 29.01                |
| Total Number of the Respondents- |                                | 972                             | 100                  |

Source: field survey, 2015

(Table No. 7.1.1)

From table- 7.1.1, it is clearly evident that majority of the respondents i.e., 37.34 per cent is under the category of house work. 31.48 per cent are related with business. Only 29.01 per cent is daily labour and 2.17 per cent respondents are related with govt. and quasi-govt. services. The above data were also presented in the following pie chart.



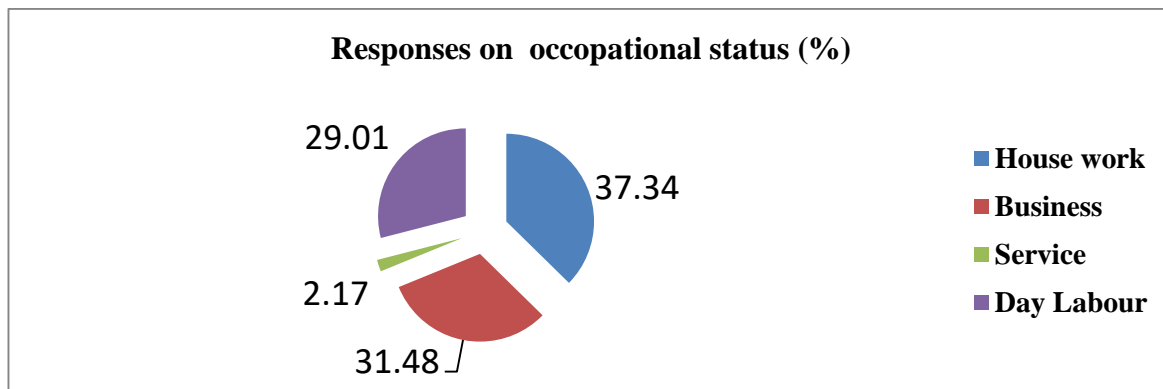


Figure No.7.1.1

### 7.1.2 Religious status of the respondents

Man, as a social animal, is also religious and spiritual by nature. Men have not only biological, economic and social needs, but also they are related to religious values. Data on religious status of the respondents is presented in the following table:

| SL. No.                          | Religious status | Total number of the respondents | % of the respondents |
|----------------------------------|------------------|---------------------------------|----------------------|
| 1.                               | Hinduism         | 728                             | 74.90                |
| 2.                               | Islam            | 244                             | 25.10                |
| 3.                               | Others           | 00                              | 00                   |
| Total Number of the Respondents- |                  | 972                             | 100                  |

Source: field survey, 2015

(Table No. 7.1.2)

From table- 7.1.2, it is clearly evident that the majority of the respondents i.e., 74.90 per cent belong to Hindu community and 25.10 per cent belongs to Islam community. But other religious communities are not available in this area. The above data were also presented in the following pie chart.

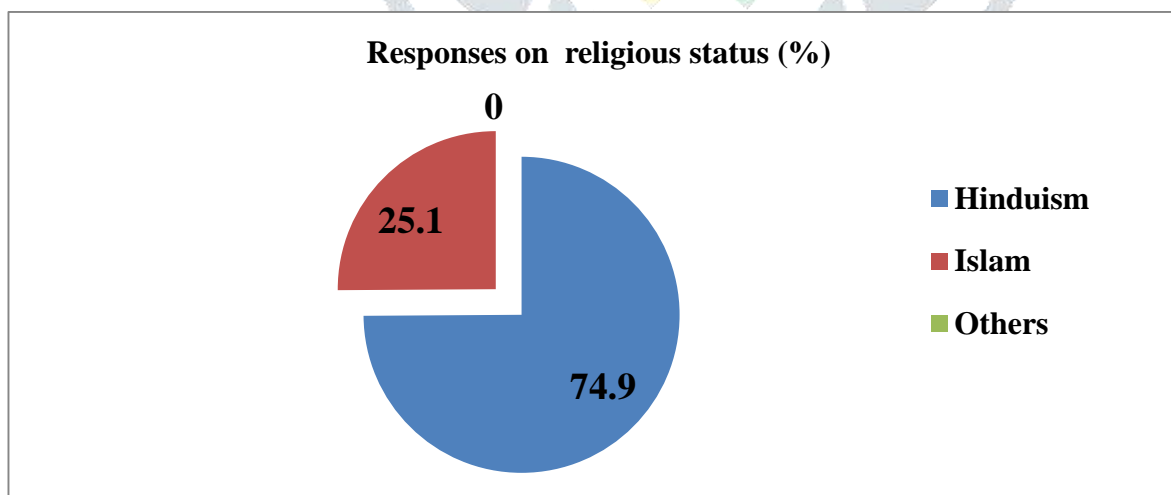


Figure No. 7.1.2

### 7.1.3 Financial status of the respondents

Man's social and economic growth is dependent on financial status. In our society, we confined two categories of financial status (B.P.L and A.P.L) based on economies paradigms. Data on financial status of the respondents were presented in the following table:

| SL. No                           | Financial status | Total number of the respondents | % of the respondents |
|----------------------------------|------------------|---------------------------------|----------------------|
| 1.                               | A.P.L            | 145                             | 14.92                |
| 2.                               | B.P.L            | 827                             | 85.08                |
| Total Number of the Respondents- |                  | 972                             | 100                  |

Source: field survey, 2015

(Table No.7.1.3)

From table- 7.1.3, it is clearly evident that majority of the respondents i.e., 85.08 per cent belongs to BPL category, and only 14.92 per cent belongs to APL category. Thus the highest number of respondents belongs to BPL categories. Above data were also presented in the following pie chart.

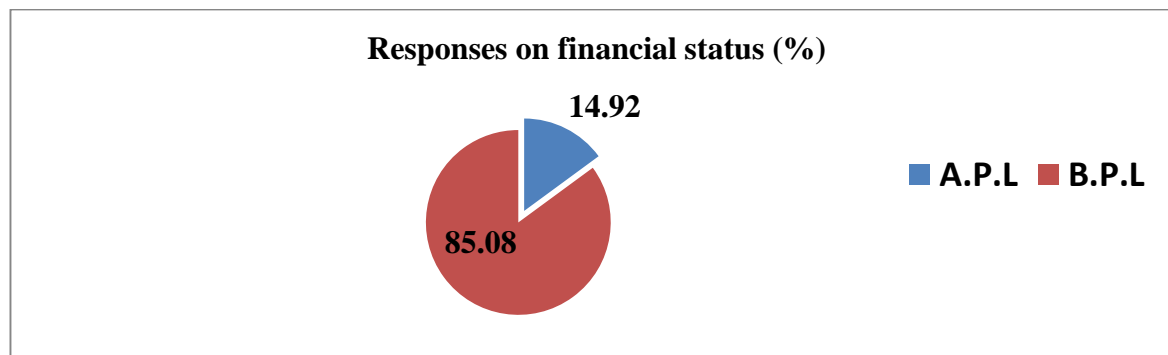


Figure No. 7.1.3

#### 7.1.4 Community status of the respondents

Community is the most important issues in our developing country. Data on distributed of community status of the respondents were presented in the following table:

| SL. No.                          | Community status     | Total number of the respondents | % of the respondents |
|----------------------------------|----------------------|---------------------------------|----------------------|
| 1.                               | General              | 572                             | 58.85                |
| 2.                               | Scheduled Caste      | 283                             | 29.12                |
| 3.                               | Schedule Tribe       | 21                              | 2.16                 |
| 4.                               | Other Backward Class | 96                              | 9.87                 |
| Total Number of the Respondents- |                      | 972                             | 100                  |

Source: field survey, 2015

(Table No.7.1.4)

From table – 7.1.4, it is clearly evident that the majority of the respondents i.e., 58.85 per cent belong to General category and 29.12 per cent respondents belonging to Scheduled Caste category. Only 2.16 per cent and 9.87 per cent respondents belong to Schedule Tribe and Other Backwards classes. Thus the highest number of respondents belongs to General Categories; because they are the majority of this area. The above data were also presented in the pie chart

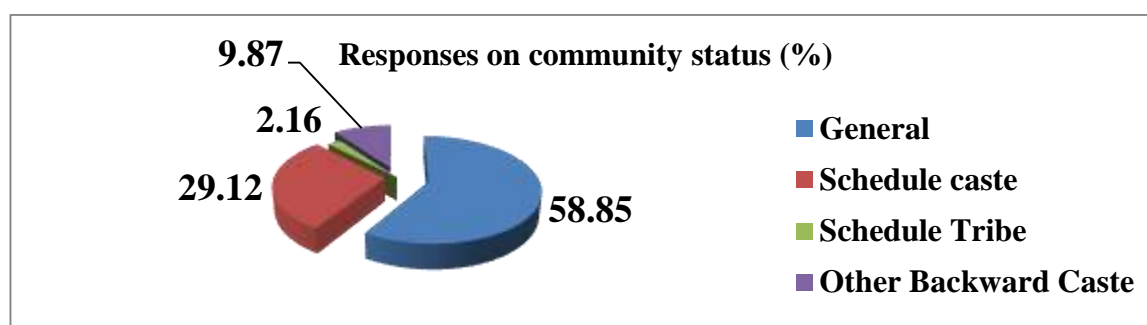


Figure No. 7.1.4

### 7.1.5 Literacy status of the respondents

Education is the most important component of human life. A developing society is dependent on educational paradigm of the individual. Data on literacy status of the respondents were presented in the following table:

| SL. No.                          | Are you literate | Total number of the respondents | % of the respondents |
|----------------------------------|------------------|---------------------------------|----------------------|
| 1.                               | Yes              | 905                             | 93.11                |
| 2.                               | No               | 67                              | 6.89                 |
| Total Number of the Respondents- |                  | 972                             | 100                  |

Source: field survey, 2015

(Table No.7.1.5)

From table- 7.1.5, it is clearly evident that the majority of the respondents i.e., 93.11 per cent are literate, and 6.89 per cent respondents are illiterate. Presently, some of respondents may be literate after joining in the SHGs by their group members. The above data were also presented in the bar diagram

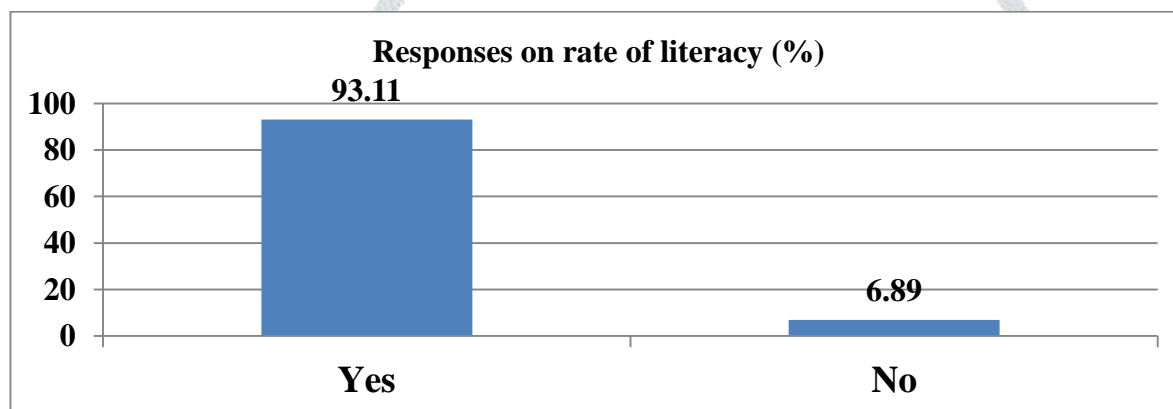


Figure No. 7.1.5

### 7.1.6 Classification of the respondents regarding the purpose of utilization of the loan

The purpose of utilization of the loan is an important feature for economic empowerment of the respondents. Data on purpose of utilization of the loan after joining in the SHGs of the respondents were presented in the following table:

| SL. No.                           | Purpose of utilization of the loan | Total number of the respondent | % of the respondents |
|-----------------------------------|------------------------------------|--------------------------------|----------------------|
| 1.                                | Household                          | 220                            | 22.63                |
| 2                                 | Production                         | 752                            | 77.37                |
| Total Number of the Respondents - |                                    | 972                            | 100                  |

Sources: field survey, 2015

(Table No.7.1.6)

From table 5.1.6, it is clearly evident that the majority of the respondents i.e., 77.37 per cent utilized their loan amount in the production purpose. 22.63 per cent respondents utilized their loan amount for house hold purposes. SHGs inspired the respondents to utilize their loan for long term productive purpose. The above data were also presented in the following bar diagram.

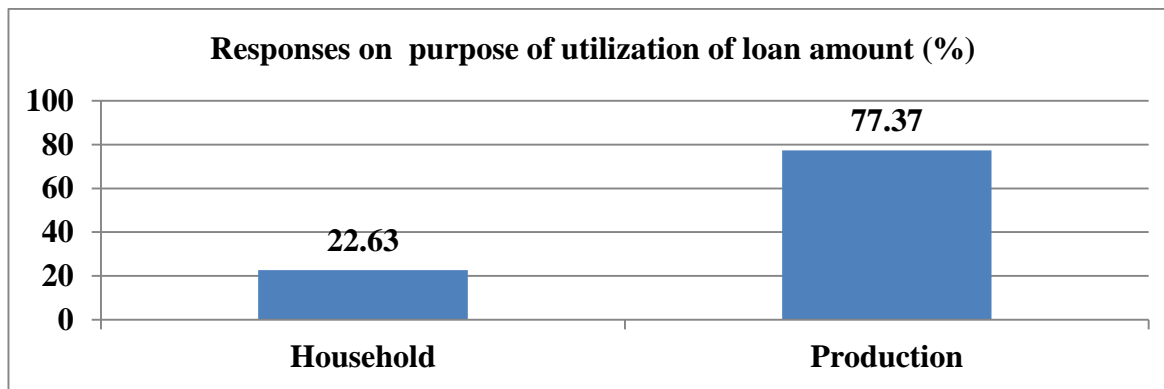


Figure No. 7.1.6

### 7.1.7 Classification of the respondents of their social status and decision-making power increased after joining in the SHGs

Social status and decision-making power are the vital issues for women empowerment. Data on social status and decision-making power improvement after joining in the SHGs of the respondents were presented in the following table:

| SL.No                            | Increase the social status and decision-making power | Total number of the respondents | % of the respondents |
|----------------------------------|--|---------------------------------|----------------------|
| 1.                               | YES  | 844                             | 86.83                |
| 2.                               | NO   | 128                             | 13.17                |
| Total Number of the Respondents- |  | 972                             | 100                  |

Source: field survey, 2015

(Table No.7.1.7)

From table -7.1.7, it is clearly evident that the majority of the respondents i.e., 86.83 per cent opinion that their social status and decision-making power increased after joining in the SHGs. Only 13.17 per cent respondents' opinion is that there are no social status and decision-making power increase after joining in the SHGs. The above data were also presented in the following bar diagram.

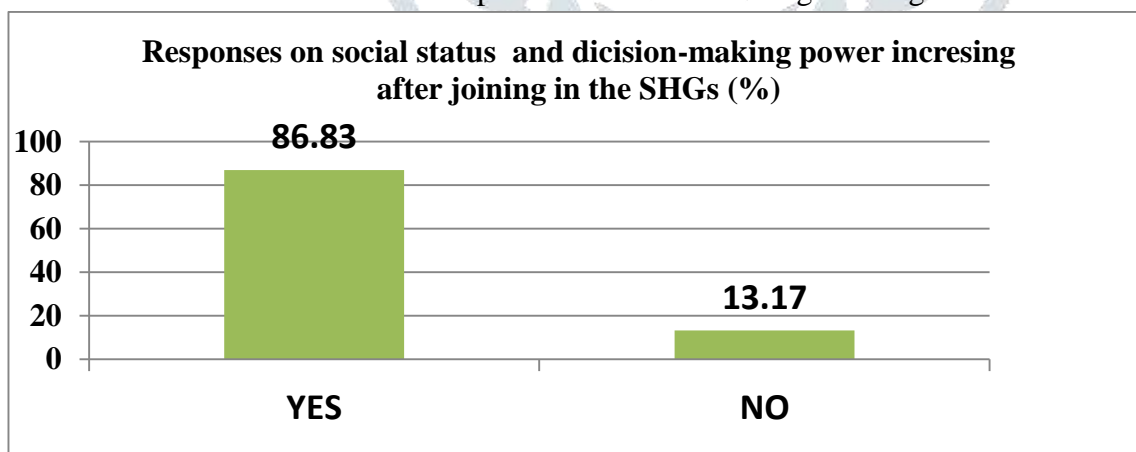


Figure No. 7.1.7



### 5.1.8 Classification of the respondents regarding the return from the loan

Return of the loan amount is a vital issue of the banking system. Data on regarding the return of the loan after joining in the SHGs of the respondents were presented in the following table:

| SL.No                             | Return from the loan | Total number of respondents | % of the respondents |
|-----------------------------------|----------------------|-----------------------------|----------------------|
| 1                                 | YES                  | 818                         | 84.16                |
| 2                                 | NO                   | 154                         | 15.84                |
| Total Number of the Respondents – |                      | 972                         | 100                  |

Source: field survey, 2015

(Table No.7.1.8)

From table 7.1.8, it is clearly evident that the majority of the respondents i.e. 84.16 per cent opinion that they are positively return of the loan amount after joining in the SHGs, and 15.84 per cent respondents opinion that they are no return of the loan amount after joining in the SHGs. The above data were also presented in the pie chart.

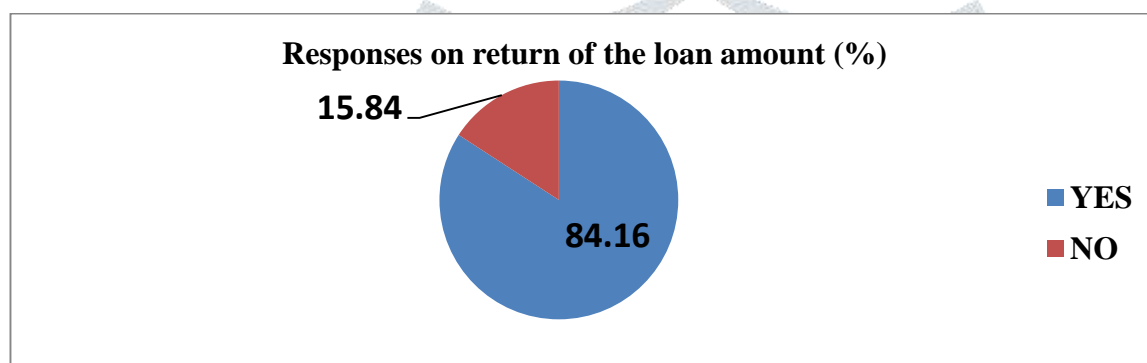


Figure No. 7.1.8

### 7.1.9 Classification of the respondents based on their activities and involvement in the SHGs

Profession is an essential part of human life. So, every man is actively involved in any profession for their socio- economic development. Data on activities and involvement after joining in the SHGs of the respondents were presented in the following table:

| SL.No. | Activities of the SHGs members | Total number of the respondents | % of the respondents |
|--------|--------------------------------|---------------------------------|----------------------|
| 1.     | Embroidering                   | 42                              | 4.32                 |
| 2.     | Fish vendor                    | 16                              | 1.65                 |
| 3.     | Fish forming                   | 47                              | 4.84                 |
| 4.     | Masala preparation and Sales   | 49                              | 5.05                 |
| 5.     | Jute basket spinning           | 71                              | 7.30                 |
| 6.     | Fruits vendor                  | 36                              | 3.71                 |
| 7.     | Bamboo basket making           | 43                              | 4.42                 |
| 8.     | Napkin making and sales        | 41                              | 4.22                 |
| 9.     | Printing                       | 22                              | 2.26                 |
| 10.    | Vegetable vendor               | 37                              | 3.81                 |
| 11.    | Flower vendor                  | 41                              | 4.22                 |
| 12.    | Tailoring                      | 20                              | 2.05                 |
| 13.    | Woollen cloth                  | 16                              | 1.65                 |

|                                  |                             |     |      |
|----------------------------------|-----------------------------|-----|------|
| 14.                              | Poultry forming             | 20  | 2.05 |
| 15.                              | Mead-day Meals              | 60  | 6.18 |
| 16.                              | Sanitary works              | 24  | 2.47 |
| 17.                              | Milk cow                    | 20  | 2.05 |
| 18.                              | Paddy husking               | 25  | 2.57 |
| 19.                              | Rice/ paddy trade           | 39  | 4.01 |
| 20.                              | Goat rearing                | 38  | 3.91 |
| 21.                              | Stationary shops            | 31  | 3.19 |
| 22.                              | Cloth trade                 | 29  | 2.98 |
| 23.                              | Land lease and Agricultural | 85  | 8.74 |
| 24.                              | Clay jewellery making       | 37  | 3.81 |
| 25.                              | Biri bindings               | 61  | 6.28 |
| 26.                              | Fish net making             | 22  | 2.26 |
| Total Number of the Respondents- |                             | 972 | 100  |

Source: field survey, 2015

(Table No. 7.1.9)

From table -7.1.9, it is clearly evident that out of total number of the respondents i.e. 8.74 per cent have joined in the agriculture works. 7.30 per cent and 6.28 per cent respondents also joined in the jute basket spinning and biri binding's activities. 6.18 per cent and 5.05 per cent respondents of their activities in Mid-day meals and masala preparation and sales. 4.84 per cent and 4.32 per cent respondents work in fish farming and embroidering. 4.42 per cent and 4.23 per cent respondents to joining in the bamboo basket making and flower vendor works. 4.22 per cent and 4.01 per cent respondents joined in the napkin making and rice paddy trade. 3.81 per cent and 3.81 per cent respondents' joined the clay jewellery making and vegetable vendor. 3.91 per cent and 3.19 per cent respondents joined in the goat rearing and stationary shops. 3.71 per cent respondents are workers of fruits vendor. 2.98 per cent and 2.57 per cent respondents are actively joined in the cloth and paddy husking trade. 2.27 per cent and 2.26 per cent respondents joined in the printing and fish net making. 2.47 per cent respondents joined in the sanitary and fish net making trade. 2.05 per cent and 2.05 per cent respondents joined in the tailoring and milk cow trade. 2.05 per cent respondents joined in the poultry forming. 1.65 per cent and 1.65 per cent respondents opinion that they are joined in the fish vendor and woollen cloth trade. The above data were also presented in the following bar diagram.

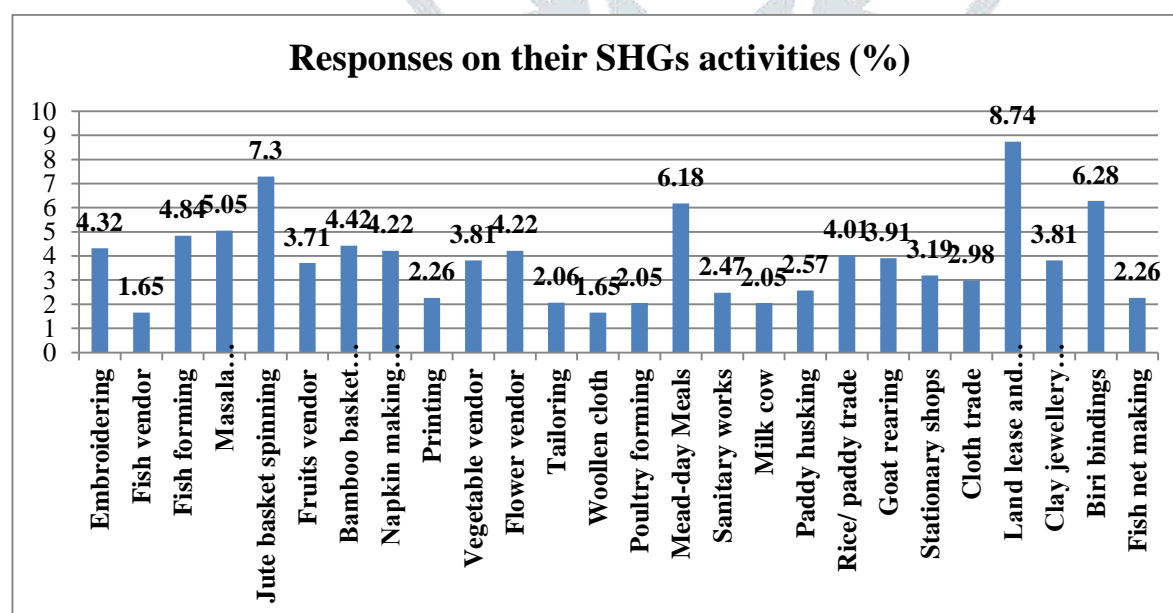


Figure No. 7.1.9

## 8. Conclusion

SHGs have identified ways for women empowerment and reduction of poverty. They have contributed by developing their social and economic status. They also empower women by increasing their income, expenditure and saving habits. The key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.



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