

Economic Contribution of Women in Self Help Groups: Village Level Evidence from Odisha

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Abstract: Women in Self Help Groups (SHGs) have made their mark in the rural economy in a quite non-traditional way. This paper examines the economic contribution of SHG women drawing on a field survey conducted in 20 villages by canvassing a structured schedule among 150 sample respondents of two blocks of Balasore district in Odisha, India. The findings show that women in SHG's have made a significantly positive contribution to employment, income, expenditure and saving at the household level. An increase in the demand for SHG products is required for improving productivity of women and enhancing their economic contribution in a sustainable way. A reorientation in policy is suggested for generating awareness, upgrading skills and expanding markets in order to augment their contribution and raise their empowerment level for the benefit of the households as well as for transforming the rural economy in a big way.

Keywords: Self Help Groups, Women empowerment, Financial inclusion

I. Introduction

For ages women in rural India have not received much attention and recognition. They are by and large bogged down with domestic work, rearing cattle, other supportive and productive works. Although they comprise a sizeable segment of population, they are not a part of the decision making process and have little control over money matters and asserts. Being non-familiar with every walk of life, their penury has continued unabated for long. Since women constitute about half of the total population and have great potential bringing more women into the main stream of development has been the avowed objective of planning in India. It is especially because women can be instrumental in initiating and igniting the spark of development of a country. SHG at this juncture provides a ray of hope to the rural women.

The concept of 'Self Help Group' dates back to 1975 when Prof. Mohammed Yunus in Bangladesh laid the foundation of SHG at Grameen Bank, now called the Bangladesh Grameen Bank. He tried to bring women at the grass root level to start a group in order to inculcate the habit of thrift among the rural poor. The small attempt was so powerful that it spread the world over as the forest fire. In consequence the 1990s saw a proliferation of women SHGs across the world including India.

SHGs believe on the ideas and ideals of self help are the best help. An SHG may be defined as a "small and informal association of the poor lying at the labyrinth having preferably similar socio-economic background and who have come together to realize some common goals based on the principle of solidarity, self-help, mutual trust, co-operation and collective responsibility." Men can enter to form such groups, but more emphasis is now laid on women SHGs for four reasons. These are :

- To make the rural poor women self-reliant.
- To build confidence and capacity in women to take up leadership both on social and political issues.
- To empower women by bringing them into the mainstream of development and to improve their financial status.
- To provide new employment opportunities through income generation, self-employment and entrepreneurship.

1.1 Five Requirements of SHGs

An SHG to be successful must complete a minimum period of six months since its inception and should at least fulfill five conditions. These are:

- Regular meeting and attendance
- Regular saving
- Regular Internal Lending
- Regular Re-payment

- Proper Documentation and Resolution
These are called the “Pancha Sutra” for a successful SHG.

1.2 Review of Literature

A good number of studies have been made with respect to the role of SHGs in uplifting the socio-economic status, employment generation and economic contribution of rural women in SHGs.

Ghosh and Banerjee (2010) have carried out two rounds of primary survey during 2005 -06 and 2009-10 on the same set of SHGs created under SGSY programme in some villages of North 24 Parganas, West Bengal. Srinivasan (2009) also studied the groups created under SGSY programme. They found that, the past occupation of the members, loan use pattern and local politics have a great bearing on the employment status of the group members.

Geetamma and Bulla (2013), Venkataramany and Bhasin (2009) and Kumarraja (2009) have highlighted the importance of micro – finance linked SHGs in combating poverty of rural women. Financial inclusion with SHGs have a success story in addressing poverty of the masses, ensures better standard of living , sustainability, reduction in vulnerability and above all it is a step toward emancipating and empowering rural women in India.

Singh (2012), Sahoo (2013) and Desai and Joshi (2013) through SEWA programme, and Devi (2013) and Reji (2013) have emphasized the empowerment of rural women who have been the victims of multiple socio-economic and cultural factors for ages in India. Empowering rural women is the pre-requisite for harmonious and all-round development of a nation which is possible through the programme of self – help movement. SHG is therefore, more vital in uplifting the rural women from the morass of poverty, unemployment to a position where their status and confidence is enhanced with increased role in household decision making and greater control of their lives.

Geetanjali and Pravakar (2013), Arji (1999) and Uma and Baby (2013) have assigned a key role to SHGs in creating employment opportunities for the group members directly in the vicinity of low level women employment and acute poverty in India. To them if SHGs could be organized properly then women in rural India would find a place of their own. Rajesekaran and Sindhu (2013), Govindarajan, Padhmanabhan (2013) , Sujas (2012), and Singh, Thakur and Gupta (2013) have buttressed the role of SHGs in empowering rural women through micro-entrepreneurship. Empowerment is meaningless unless they are brought into the mainstream of development. To them, if the micro-enterprises carried out by woman could be supplemented with proper guidance and training then they would break the monopoly of men in the field of leadership, marketing, management, production and distribution of economic goods and services.

1.3 The Research Gaps

The literature concerning the SHGs and their impact on employment generation and economic contribution of participating women is vast, varied and dynamic. It is no gainsaying that there is a greater influx of rural women to join the SHGs by weighing its prospective benefits. But the above reviews have exaggerated the virtues of SHGs without analyzing the problems faced by women. As such the above reviews point to a number of gaps in existing research as follows. Firstly, the studies have bypassed the real problems of women SHGs in rural sites. Secondly, the findings are contextual, mixed and diverse. They represent the issues in general perspectives and fail to examine the specific problems of women in SHGs at the micro level. Thirdly, there is virtually no study on employment generation and economic contribution of women in SHGs in the context of Odisha. Fourthly, the issues relating to quality of jobs, availability of all weather work and other socio-economic opportunities for women in the SHGS have not been adequately covered by past studies. There is thus a need to revisit the economic aspects of SHGs and more so in the Odisha context. The present study is an honest attempt in this direction.

1.4 Statement of the problem

The work participation of women are high but are subjected to low valuation. They work the most compared to men folk but are least accounted in the global earnings. They undertake a good deal of responsibilities at home but are not dealt well and are disempowered and hence remain at the lowest rung of the socio – economic ladder. Therefore, until and unless women are given freedom and fearlessness to face challenges of life, there would be no real development of the nation. Keeping this in view a good deal of measures has been undertaken by the government to steer and gear up women to go ahead with an objective to strengthen them socially and economically. Formation and functioning of women Self Help Group (WSHG) is one of the potent measures to materialize the avowed objectives.

1.5 Objectives

The main objectives of this survey are:

- To study the status of women SHGs in Balasore District and the Sample Blocks.
- To discuss the impact of group participation on employment generation for women.
- To highlight the contribution of participating women in income, expenditure and savings of the households.

1.6 Scope, Database and Methodology

The scope of the study is limited to two blocks such as Khaira and Oupada blocks of Balasore District. The sample respondents are subject to random selection of 5 SHGs with 15 members per SHG in each block. Taking both blocks into account there are 150 sample respondents. The study is based on both primary and secondary data. The primary data are collected through structured schedules and through direct personal interviews. On the other hand the secondary data are collected from DRDA and selected NGOs of Balasore district. The study is also supplemented by different articles published in different journals, magazines, news papers and books etc. The data so collected are presented through classification, tabulation and analysis for analytical purposes.

1.7 Structure

Section II analyses the status of SHGs in the sample blocks and the district as well while section III deals with SHGs- bank linkages and employment generation. Section IV examines the contribution of participating women to the household economy and section V concludes the paper.

II. Status Of SHGS

The status of SHGs can be studied in three phases as the status of SHGs in Odisha, status of SHGs in Balasore district and membership strength of SHGs in Balasore district and the sample blocks.

2.1 The status of SHGs in Odisha

The government of Odisha has given high priority to different self-employment programmes exclusively meant for women since March 2001. Accordingly “Mission Sakti”, a campaign for women empowerment, was launched. In order to bring more disadvantaged women into the mainstream, the government of Odisha established State Employment Mission (SEM) and Odisha State Employment Mission Society (OSEMS) in 2005-06. The main aim is to create more SHGs covering all revenue villages of Odisha and to provide marketing and financial support to SHGs. The success of the mission is given in Table-1.

Table -1 : Status of SHGs in Odisha

Sl. No.	Characteristics	2010-11	2011-12	2012-13	Percent change in 2012 -13 over 2010-11
1	No. of WSHG Formed	456713	4,72,387	5,36,375	17.44
2	No. of Members	5480558	56,68,644	64,36,500	17.44
3	No. of WSHG Credit Linked	548450	5,55,105	4,59,582	(-)16.20
4	Amount of credit Advanced	Rs. 269448.62 Lakhs	Rs.294096.86 Lakha	2788.83 Cr	3.50
5	Amount of Saving	Rs. 28893.29 Lakhs	36551.71 Lakhs	419.88 Cr	45.32
6	No. of SHGs with repeat Finance	1,14,432	2,25,592	2,96,058	158.71
7	Amount of repeat Finance	7,37442.36 Lakhs	1,36,757,99 Lakhs	1855.34 Cr	(-) 74.84
8	Federations Formed	7,950	7,972	7,661	(-) 3.63

Source : Odisha Economic Survey : 2010-11, 2011-12, 2012-13

From the table it is clear that the number of WSHGs and number of members from 2010-11 to 2012-13 have increased by 17.44 per cent, while the number of WSHG credit linked has decreased by 16.20 per cent. This point to low sustainability of SHGs. The amount of credit advanced is increased by only 30.50 per cent. The amount of saving is increased magnificently by 45.32per cent. With respect to the number of SHGs with repeat finance it is increased by 158.71per cent, but the amount of repeat finance has decreased by 74.84per cent. The federation formed has also decreased by 3.63per cent.

2.2 The Status of SHGs in Balasore District

The total SHGs in Balasore district are 20,285 as on 16.12.2014, of which 8683 are grade -1 and 8834 are grade -II. The defunct SHGs are 2768. Thus the total SHGs functioning are 17517, taking grade-1 and grade -II into account which is summarized in Table -2.

Table -2 : SHGs Functioning and Non-Functioning in Balasore District

Location	Grade -I	Grade -II	Total No. Functioning	Defunct	Grand Total
1	2	3	4	5	6
Khaira Block	2432	215	2647 (100)*	Nil	2647
Oupada Block	129	269	398 (69.58)*	174 (30.42)*	572
District	8683	8834	17517	2768 (13.65)	20285

* Figures in Parenthesis refers to percentage)

Source: DRDA Balasore

An SHG to be grade -I must complete at least six months since its inception and should not have enjoyed or received any financial benefit from external sources. The grades - II SHGs have completed six months and have received financial benefit from any institutions including revolving fund or seed capital from the government. The defunct SHG were either grade-I or grade -II who are not functioning at present.

2.3 Membership Strength of SHGs

Out of total 20,285 SHGs in Balasore district, 2647 SHGs are in Khaira block and 572 in oupada block. The respective SHG members are 31,764 in Khaira and 6312 in Oupada blocks and the total SHG members in the district are 1, 71,185. When we compare the number of SHGs to the population of respective area, it is revealed that the ratio of total population to a SHGs is 67.69 in Khaira block, where as it is 160.62 in Oupada block and 114.39 for the district. The summary is given in Table- 3.

**Table – 3 : Population -wise SHGs in Khaira and Oupada Blocks
(as on 05-02-2015)**

Blocks	Total No. of SHGs	Total Population	Population SHG ratio	Total Members	Percentage
Khaira	2647	1,79,184	67.69	31,764	18.55
Oupada	572	91,878	160.62	6312	3.68
District Total	20,285	23,20,529	114.39	1,71,185	100

Source: DRDA Balasore

It is manifested from the table that for Khaira block there is one SHG for 67.69 population, for Oupada one SHG for 160.62 population and for the district 114.32 population per SHG. While Khaira block enjoys distinctive position with respect to the density of SHGs, Oupada block suffers a disadvantage. It is even lower than the district average. It therefore needs immediate attention to utilize the valuable women talents through SHGs in Oupada block.

2.4 Results and Discussion

The socio-economic profile of sample respondents is shown in Table- 4. With respect to age the majority (40 percent) respondents are in the age group of 30-40. The older and the young have sighed away from working with SHGs. It is also evident from the table that 56 percent of respondents have attained primary education. With respect to marital status 90 percent of sample respondents are married and lowest (10 percent) are unmarried.

Table 4 : Socio-economic Characteristics of Sample Respondents

Characteristics	No. of respondents	Percentage
Age		
Less than 20	12	8.0
20 - 30	27	18.0
30 - 40	60	40.0
40 - 50	36	24.0
50 and above	15	10.0
Education		
Primary	84	56.0
Secondary	36	24.0
Higher Secondary	24	16.0
Degree	06	4.0
Marital Status		
Married	135	90.0
Unmarried	15	10.0
Total	150	100

Source: Computed from survey data

Table -5 shows the occupational status of the sample respondents. With respect to the number of years with SHG, the highest (64 percent) respondents have spent 5-10 years with SHGs and the lowest 16 percent have more than 10 years with SHGs. With regard to various reasons for joining with SHG, the promotion of saving is the vital reason for which majority (42 percent) have revealed their preference, while the lowest (2 percent) have chosen to earn money in order to look after their sick husband.

Table – 5: Occupational Status of the Sample Respondents.

Characteristics	No. of respondents	Percentage
No. of years with SHGs	30	20.0
1-5	96	64.0
5-10	24	16.0
10 and above		
Reasons for joining the SHGs	36	24.0
Support the family income	63	42.0
To promote saving	09	6.0
Lack of skill for other occupation	15	10.0
To spend idle time	03	2.0
Illness of husband	24	16.0
Others		
Total	150	100

Source : Computed from survey data

The impact on the activity can be analysed before and after joining the SHGs by as given in Table-6. It is clear from the table that before joining the SHGs, women were either cultivators or agricultural labourers, domestic helps or were unemployed.

Table-6 : Activity Status before and after joining SHGs

Before Joining SHGs			After Joining SHGs		
Occupation	No. of SHG Members	Percentage	Occupation	No. of SHG Members	Percentage
Cultivators	36	24	Agarbati	30	20
Agricultural labourers	90	60	Paddy and rice processing	30	20
Domestic Help	09	06	Fishery	30	20
Unemployed	15	10	Turmeric powder	30	20
			Sattua	30	20
Total	150	100	Total	150	100

Source: Computed from Survey data

It is revealed that majority (60 percent) were agricultural labourers, 24 percent were cultivators, 6 percent domestic help and 10 percent were unemployed. But after joining the SHGs, they choose different type of occupations as Agarbati making, paddy and rice processing, fishery, turmeric powder or Sattua production. Here we have taken 50 respondents with 20 percent equally and proportionately corresponding to different occupations.

Table -7 highlights the loan status of the sample respondents. Credit is highly essential to start and make the business successful. The amount availed to different sample respondents corresponding to different occupations are presented in the table. It is inferred from the table that the average amount of loan for the SHG engaged in Sattua production is the lowest that is Rs 4074.07, for agarbati group Rs 4545.45, for the group producing turmeric powder is Rs 7826.08, for paddy and rice processing group it is Rs 12000 and for the fishery group it is Rs 18095.23.

Table-7: Loan Status of Sample Respondents

Business	Average amount of Loan	No. Of Respondents	Percentage
Sattua	4074.07	30	20
Agarbati	4545.45	30	20
Turmeric Powder	7826.08	30	20
Paddy and rice processing	12000.00	30	20
Fishery	18095.23	30	20
Total	$\bar{X} = 9308.15$	150	100

Source: Computed from survey data

Engaged in fishery is Rs. 18095.23, which is the highest amount of average loan for that group. The total man loan is Rs. 9308.15 for 50 respondents.

III. SHG – Bank Linkage And Generation Of Employment

Financial inclusion of SHGs ensures economic growth by generation of employment and reduction of poverty. Thorat (2007) observed that many factors lead to financial exclusion in India as low income, low infrastructure and low level education and poor technical knowledge etc. Therefore, access to credit is not only a need but also a right for the disadvantaged households for their overall development. The “Committee on Financial Inclusion” constituted by the Government of India in January 2008 defined Financial Inclusion as “the process of ensuring access to financial services and timely and adequate credit where needed by vulnerable groups such as weaker sections and low income groups at an affordable cost.” Accordingly two funds viz; Financial Inclusion Fund (FIF) and Financial Inclusion Technology Fund (FITF) have been created and they have started functioning within NABARD to initiate the process.

The SHG bank linkage programme was started by NABARD in 1991 under which all commercial banks and micro – finance institutions like Regional Rural Banks (RRBs), Co-operative Banks, non-bank financial institutions etc were advised to lend credit at a low interest rate without any collateral securities. An SHG is eligible for bank finance after fulfilling 5 requirements as discussed above including the completion of six months since its inception. The progress of bank linkage to women SHGs in Balasore district is presented in Table- 8. From the table it is observed that for the year 2012-13, there is 100 per cent achievement of target of bank linkages to the number of SHGs as well as the amount of loan in both sample blocks and Balasore district. In 2013-14, the target was also achieved. It can be mentioned that the “Targeted Rural Initiative for Poverty termination and infrastructure (TRIPTI), a Project financed by World Bank is operating in four major blocks such as Khaira, Jaleswar, Bhogorai and Balasore Sadar in funding credit to WSHGs whereas different Micro finance institutions are linked with SHGs in rest of the blocks. TRIPTI is not yet incorporated in Odisha livestock Mission (OLM). For the year 2014-15, in Khaira the target is achieved by 65.34 percent, in Oupada by 24.80 percent and in the district total 50.13 percent is achieved with respect to number of SHGs. It is expected that the target will be achieved by 100 percent by the end of the financial year 2014-15.

Table -8 : Progress of Bank Linkage to SHGs in sample areas(as on 16.12.2014)

Year	Location	Target		Target Achievement		Percent of Achievement (numbers)
		No. of SHGs	Amount of Credit to be Linked(Rs Cr)	No. of SHGs	Amount of Credit Linked(Rs. Cr)	
2012-13	Khaira	970	9.70	970	9.70	100
	Oupada	170	1.70	170	1.70	100
	District Total	4500	45.00	4500	45.00	100
2013-14	Khaira	756	7.56	756	7.56	100
	Oupada	123	1.23	123	1.23	100
	District Total	4850	48.50	4850	48.50	100
2014-15	Khaira	430	3.94	281	2.81	65.34(no.s)
	Oupada	129	1.29	32	0.40	24.80(no.s)
	District Total	6000	60.00	2369	30.08	50.13

Source: DRDA Balasore

The first and foremost objective of the creation of SHGs in rural areas is to provide gainful employment to its group members so as to improve their quality of life. Employment is the best index about the status of an individual in the society. Empowerment of women is more meaningful when they are able to get a productive employment. Then only their voices will be heard and they will be a part and parcel of the decision making process in the household and the community. Hence such a latent resource should be utilized optimally. The impact of women SHG on employment is presented in Table-9. It depicts the employment status of respondents in average number of hours per day before and after joining the SHGs.

Table-9 : Employment Status before and after joining SHGs.

Employment Level (Hours/Day)	Before Joining the SHGs		After Joining the SHGs	
	No. Of Respondents	Percentage	No. Of Respondents	Percentage
Below 4 hours	72	48.0	09	6.0
5 hours	09	6.0	15	10.0
6 hours	12	8.0	18	12.0
7 hours	36	24.0	48	32.0
8hours and above	21	14.0	60	40.0
Total	150	100.0	150	100.0

Source: Computed from Survey Data

The impact of SHGs can be known from the increase in employment for the respondents in hours after joining the SHGs. Before joining the SHGs 48 percent respondents were working below 4 hours and it decreased to 6 percent after joining the SHGs. 14 percent respondents who were working for 8 hours and above have increased to 40 percent. It shows the overwhelming and increasing trend of employment level of respondents after joining the SHGs.

IV. SHG And Economic Contribution Of Participating Women

Group participation by women has gained momentum in accelerating and achieving sustainable development in rural India. Undoubtedly it can be stated that SHGs foster faster economic progress in rural economy which directly benefit the disadvantaged women with respect to their income, saving, household expenditure etc. The microcredit loans provided by banks have certainly strengthened their backbone in the rural belt. Its impact is presented in Table-10.

Table-10 : Activity Status and corresponding monthly income, expenditure and savings (Rs)

Activity	No. of Respondents	Average income of Respondents	Contribution to household average expenditure	Average Savings
Agarbati	30	1034.60	470.00	564.60
Paddy and Rice Processing	30	2018.40	1130.00	888.40
Fishery	30	2656.10	1210.00	1446.10
Turmeric Powder	30	1328.50	1003.20	325.3
Sattua	30	636.90	366.00	270.90
Total	150	7674.50	4179.20	3495.30

Source : Computed from Survey Data

The economic contributions of participating women in SHGs are measured by their monthly average income and their contribution to household expenditure and monthly average savings. It can be seen from the table that the level of average income from fishery is the highest (Rs 25656.10) per month while that from sattua is the lowest (Rs 636.90). With respect to average contribution to the monthly household expenditure, the SHGs involved in fishery contribute more (Rs 1210/-) per month. Similarly the average saving in the fishery group is the highest (Rs 1446.10) per month compared to Rs 270.90 for the group engaged in Sattua production. Therefore it is worth the while for the SHGs to go on fishing cultivation by leasing out government and community ponds. Next to fishing, the average monthly income, expenditure and saving of the groups engaged in paddy and rice processing are also satisfactory compared to other forms of occupations in SHGs as found from our survey. Although fishing cultivation, paddy and rice processing necessitate a little bit technological advancement and technical knowledge with adequate capital, the banking authorities and the government must ensure it so that they can prosper to a considerable extent.

V. Main findings and Conclusion

- It is found that the number of women SHGs formed, membership, amount of credit advanced, the volume of saving and number of SHGs with repeat finance show an increasing trend from 2010-11 to 2012-13 in Odisha.
- In Khaira block 100 percent in Oupada 69.58 percent and in Balasore district 86.35 percent SGHs are functioning.
- In Khaira the population SGH ratio is 67.69, in Oupada it is 160.62 and in the district it is 114.39.
- 40 percent of the respondents are between 30 and 40 years of age, while 8 percent are less than 20 years of age.
- 56 percent of the respondents have education up to the primary level and only 4 percent have degree qualification.
- 64 percent of the respondents have spent 5-10 years with SHG and only 16 percent have more than 10 years with SHGs.
- It is the motive of promoting saving for which 42 percent have chosen to join the SHGs.
- Before joining the SHGs, 60 percent of the respondents were agricultural labourers and only 6 percent were domestic help.
- The average loan for fishery is the highest at Rs 18095.23.
- The average income of respondents, average contribution to household expenditure and average monthly saving in fishery groups are highest and they are the lowest in the case of SHGs in the sattua category.
- The target of bank linkage to SHGs is achieved in Khaira and Oupada block and also for the district for the years 2012-13 and 2013-14.
- It is found that after joining the SHGs, the employment level of respondents have increased.

The dramatic development of SHGs has now been accepted as an effective strategy for poverty alleviation of the masses, especially for the BPL families. It has a tremendous impact upon income, employment; saving, expenditure and above all the status of rural women have changed remarkably due to the SHG movement.

Micro-finance linked SHGs have definitely empowered the rural women economically, socially and politically and there has been a complete change in the fate and facets of rural women in India in the recent years. SHG movement is not a silent revolution rather happens to be a biggest group movement in India forever.

It is true that SHGs are beset with multifarious problems in their organizational setup, leadership, credit, qualitative employment, all weather work etc. Therefore monitoring the micro-finance schemes most effectively is the need of the hour. Women should be provided with training facilities to augment their capabilities. The government should provide incentives to the groups aspiring for progress. Besides, the family must co-operate to achieve proper balance between family and work life. It therefore needs major investment in capacity building and pro-active policies to help overcome the deficiencies and obstacles confronted by SHGs. Only then women who were once the mute sufferers in silence and lying at the lowest rung of the social ladder can move far forward to realize better and bright future.

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