

Women Empowerment through SHGs: A Case of Ludhiana District, Punjab

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Abstract - The present study evaluates the impact of microcredit on women empowerment with regard to economic, managerial and social empowerment in the rural areas of Ludhiana, Punjab. The main finding of the study revealed that with the intervention of microcredit programme, the rural women are coming outside the homestead to participate in various income-generating activities. The study showed that say of the women respondents after joining Self Help Group has improved significantly. The involvement of women in economic activities, therefore, has developed the managerial skills, leadership quality and social recognition in the society, self-respect, and self-confidence of the women. The study brought out that, in general, being the part of microfinance programme, women members have increased their decision-making ability, communications skills, influence on financial decisions in the family etc. Thus, microfinance has strengthened the women empowerment in terms of economic, managerial and social aspects. The regression coefficients with respect to economic, managerial and social empowerment indicated that the impact of microcredit is highly significant and established a positive relationship with empowerment index in the rural area of Ludhiana, Punjab. Thus, women mobilization towards Self Help Groups should be encouraged so that they get a part of the microfinance programme and an appropriate amount women empowerment should be ensured for their social recognition and overall economic development.

Index Terms - Women, microfinance, economic empowerment, managerial empowerment, social empowerment.

INTRODUCTION

The unfair gender discrimination is more prevalent among rural women. The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality,

however, rural women have harder lives and are often discriminated against with regard to land and property rights, and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuelwood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. Therefore, development and welfare of the rural women have become a major concern of the government as a larger chunk of the rural female population lives in rural India. The government has adopted many measures to ensure a better status to rural women, to utilize their untapped potential for national development and as such to bring them into the mainstream of the developmental process.

The formation of Self Help Groups is the viable alternative in achieving the objectives of women empowerment. Self-help groups are generally advising and train the women in a variety of on and off-farm income generating activities. Another important feature of self-help groups has been the establishment of links between self-help groups and the formal microfinance institutions and commercial banks. In such a way, the Self Help Groups are being strengthened to initiate microfinance programmes or facilitate microloans for their members to meet the small need of loans for setting up of micro-enterprises. Thus, the basic idea of the microfinance is to empower the women by providing financial assistance in terms of economic independence by generating income through self-employment which is supposed to give women greater power within the household. Also, microcredit is seen as a tool in enabling women to free themselves from confines and get exposure to the outside community. The exposure to the outside community together with the formation of networks with other women is expected to lead to greater self-confidence and courage (Graflund, 2013).

Women empowerment is a complex concept and refers to strengthen the women to earn income for households, improve self-respect and living standard of the women, improve decision-making power within the households and society etc. There are very limited studies conducted which show the impact of microfinance on women empowerment. Thus, the present study has been carried out to assess the impact of microfinance on women empowerment with respect to four major components namely economic empowerment, managerial empowerment, social empowerment and decision-making empowerment of rural women. The economic empowerment refers to the economic condition of the women e.g. income earning the status of the women, asset creation, living standard of the women etc. The managerial empowerment defined as the improvement of women with respect to the managerial ability to promote business activities, ability to understand and solve the business-related problems etc. The social empowerment is the influence of the women in the village society, self-recognition of the women in the society etc. The decision-making empowerment of rural women is defined as the freedom of the women to take part in the important household's decision like education of the children, marriage of children, purchasing assets etc.

Review of Literature

Ranaware (2011) concluded that the SHGs assisted poor families and helped them to rise above the poverty line. He found that majority of members became self-employment after joining SHGs and their income increased. It was also seen that not even a single BPL SHG was able to create self-employed opportunities for their members. Radhika & Anupriya (2011) examined the impact of Self-help Group based microfinance programme on the socio-economic characters like income, employment, literacy and migration of the rural households of Karur District, Tamilnadu. Findings revealed that SHGs had a positive impact on specific socio-economic variables such as children's schooling, household nutrition status, and women's empowerment. Baskar & Sundar (2012) studied the economic impact of SHG on its members during the pre and post membership period by considering the variables namely; Income, Expenditure, and Savings, Borrowings, and Assets creation. The findings revealed that women have become confident and have attained a considerable

level of self-reliance and thereby improvement in the economic conditions after joining the self-help group. Chandrakumarmangalam & Vetrivel (2012) assessed the impact of group-based microfinance on income, assets position, savings, employment, literacy and migration of the households. Pre and post position of SHG members was compared in order to measure the impact of the programme. Ganga & Jain (2012) estimated the income and employment generation through SHGs concluded that there is a positive impact of dairy financing through Self-Help Groups on income and employment generation in the study area. Therefore, dairy financing through Self-Help Groups (SHGs) is an important option for income and employment generation for rural poor in a developing country like India. Sarmah & Das (2012) revealed an increase in income and employment level of members after joining SHGs. It was also found that women after joining SHGs started some income generating activities which helped in improving their incomes and assets 50 profiles of the households. The study concluded that SHGs have a positive impact on income and living standard of the participants. Dutta (2012) revealed that SHGs opened up opportunities to participate in the various income earning activities for the women members and the monthly income of the members increased after formulating the group and they contributed more to the family expenditure. Further, members perceived the self-help groups as an important programme in the generation of income and occupations of the members. The study suggested better disbursement of the microcredit to the members for getting more active success in this area.

Sud (2013) in his article used Bourdieu and Giddens' perspective of the agency to investigate an anti-poverty programme of the Indian government that relies on self-help groups for the disbursement of microcredit. Multiple actors impact and refract away from the official agenda of the Swarnajayanti Gram Swarozgar Yojana (SGSY) scheme in Gujarat. Instead of working towards entrepreneurship through self-help, actors use the SGSY as a vehicle for populism, rent-seeking and as a saving scheme for children's weddings. Through the agency of these actors, practiced within a specific historical, structural and dispositional context, the structures of patriarchy and neo-liberalism are reproduced in everyday socio-economic and political life. However, hints of structural change, for example in women's control

over earnings via access to banks, are also evident. Evidence from the SGSY scheme is used to highlight the ways in which microcredit can simultaneously empower and restrict the lives of female beneficiaries. Pawar (2016) compared the financial position of participants before and after joining SHGs and observed an increase in their income after joining the group. Brody et al., (2017) also established that group support, training, and microfinance provided by SHGs positively affect women's mobility and control on family planning along with economic and political empowerment. Maity (2019) also reported that microfinance can decrease poverty, increase income and lead to financial inclusion.

In a nutshell, the literature cited above highlighted the positives and negatives of microfinance programmes on rural livelihood worldwide. Many studies conducted in India have proved that microfinance has a positive impact on income and employment of the beneficiaries. It was found that most of the rural women are socially and economically weak as compared to men in India. For overall development of the economy, there is a need to empower the women in terms of economic aspects. The literature also revealed that many countries and states of India have made remarkable achievement to enhance the empowerment of the rural women through SHGs. However, a very limited study has been conducted in the Punjab state to evaluate the impact of microfinance programmes being implemented through SHGs which is a big research gap. Thus the present study has been designed to assess the impact of such programmes on empowerment of the rural women in the rural areas of Punjab state with reference to Ludhiana district.

METHODOLOGY

Sampling Design

In order to achieve the stipulated objectives of the study, the present study was conducted in the Ludhiana district, Punjab. A multi-stage random sampling technique was used to draw a representative sample. A district-wise list of SHGs was obtained from Department of Women and Child Development, Ludhiana. This list was then arranged in ascending order on the basis of the concentration of the SHGs. Then cumulative cube root frequency method was used to divide the total blocks of Ludhiana district into three groups based on the concentration of SHGs. The

blocks having SHGs up to 50 represented Group-I, while the blocks having SHGs from 50 to 100 represented Group-II and the blocks having SHGs more than 100 represented Group-III. Out of these three groups, one block has been selected at random from each group. Hence, three blocks namely Khanna, Ludhiana-2, and Dehlon have been selected representing high, medium and low groups, respectively. At the next stage, a total sample of 44 SHGs (15 percent from each block) has been taken. At the last stage, finally, an overall 132 members representing the whole Ludhiana district (3 members from each SHG) have been selected. The detail of sampled blocks is provided in Table 1.

In order to accomplish the objectives of the study, the required information pertaining to the total income of the members before and after the SHGs, amount of microfinance, the role of members in household decision making etc were collected through personal interview method using the specially designed schedules for the purpose.

Table 1: List of selected blocks in Ludhiana

Name of Blocks	Self Help Groups (No)	Members (No.)
Dehlon	9	132
Ludhiana-2	13	
Khanna	22	
Total	44	132

Analysis of data

The collected data was analyzed by using simple statistical tools like frequencies, mean, standard deviation etc. To assess the impact of microcredit on women empowerment a linear regression model has been used to analyze the data. Women empowerment is measured in terms of women empowerment index. In our data set, the respondents' answers with respect to various indicators have been scoring from 1 to 5 on the basis of the degree of their responses. The value of each of the indicators is then summed up into an aggregate index. An individual with a high value of empowerment index score is considered to be more empowered than an individual with low aggregate empowerment index score. In order to evaluate the impact of microcredit on economic, managerial and social empowerment of rural women, the linear regression analysis is carried out separately for these three types of empowerment. The equations given

below indicate the functional relationship between women empowerment index and microcredit:

Equation 1: $Economic\ Empowerment\ Index = \beta_0 + \beta_1 Microcredit$

Equation 2: $Managerial\ Empowerment\ Index = \beta_0 + \beta_1 Microcredit$

Equation 3: $Social\ Empowerment\ Index = \beta_0 + \beta_1 Microcredit$

RESULTS AND DISCUSSION

Impact of Microfinance on Economic Empowerment of Women

Table 2 given below presents the impact of microfinance on economic empowerment of women in the rural area of Ludhiana. In our study, we gathered information with respect to monthly income of women, monthly saving rate, purchase of assets after availing microloans, Decision making power (regarding the education of the children, marriage of the children, economic matter of the family), self-respect and living standard etc to assess the economic empowerment of the women. Since the improvement in all the above indicators varies with the level of microfinance, therefore an attempt has been made to measure the economic empowerment between the two types of borrowers. The members either having no loan or received the loan at the rate of less than Rs 5000 are called as small borrowers, while the members received the loan at the rate of more than Rs 5000 are called large borrowers. The broad picture emerges is that the large borrowers of microcredit on an average are more empowered than the small borrowers of microcredit in the study area. The mean score in all the indicators that determine economic empowerment among large borrowers is relatively high as compared to the small borrowers of microcredit.

It is evident that the women with respect to large borrowers earn relatively more income than small borrowers. This led to increasing the savings rate and purchasing power of the women to spend more on self, medical and education of the children.

Table 1: Impact of microfinance on Economic empowerment

Particulars	Small Borrowers		Large Borrowers	
	Mean	SD	Mean	SD

Microfinance has increased the Monthly income	1.92	0.51	3.45	0.49
Microfinance has increased the Monthly saving	1.75	0.75	3.83	0.00
Assets creation (Purchase of land, animals, jewelry etc)	2.17	0.58	3.57	0.97
Decision making power regarding economic matters of the family	1.83	0.39	3.26	0.00
Improvement in standard of living	1.67	0.78	3.57	0.51
Greater ability to go alone for marketing	1.83	0.58	3.26	0.49
Decision making power regarding education, medical, marriages of the children	1.75	0.45	3.95	0.62
Free to make decision regarding the general welfare of the family	1.67	0.65	3.77	0.39
Power to spend on self	2.17	0.39	3.59	0.49

Source: Field Survey

The main findings of the study revealed that the impact of microcredit was more among large borrowers as the mean score of all the indicators with respect to economic empowerment is very high among large borrowers than small borrowers. The women have created more assets than before, free mobility of women i.e. free to move in the market alone and living standard of the women has improved with the with microfinance in the study area. Moreover, it is important to note that decision-making power of the women is significantly improved. Women have now great influence over the important decisions namely economic matters of the family, education of the children, purchase of assets etc. This can be attributed to the fact that the access to microcredit has increased and enabled the women to undertake economic activities that improve their financial position. There was a good impact on economic aspects of the members in their financial position, family income and improvement in the employment generation through different income generation activities. The most influential change was observed in loan borrowing pattern of the SHG members as most of them had developed their own funds, were able to transact with

the banks and the borrowing of loans from the money lenders had reduced to a considerable extent. The major impacts like improvement in the economic status of the family, avoiding exploitation by money lenders, easy to get money in an emergency situation and facilitates savings have been witnessed for the empowerment of women (Seema, 2012).

Impact of microfinance on Managerial Empowerment
 It is observed that SHGs has trained the women members through various capacity building programmes. At the next stage, the SHGs extended microloans to the women members for setting up micro-enterprises. After setting up of micro enterprises, the women members have to face big challenges for selling their product in the competitive market. This ultimately improves the managerial skill of the women. The impact of microfinance on the managerial empowerment of the women members was also assessed. Being a member of the SHGs and the beneficiary of microfinance programme, women have developed the ability to work together in a group. Women are being conducted many sales and purchases within the groups and faced many problems. During these practices, they come to know how to manage problems. In our study, the information was gathered with respect to managerial skills like organizational skills of women, helping group to purchase raw materials etc, best use of time and resources, communications with the different officials, ability to take risks and try new ventures, ability to understand and solve problems, explore more efficient channels for sale of product, make best choices to purchase assets, improve technical skills etc. The perusal of Table 3 reveals that the mean score of all the indicators representing managerial empowerment of women in Ludhiana district is more in large borrowers than that of small borrowers.

Table 3: Impact of microfinance on managerial empowerment

Particulars	Small Borrowers		Large Borrowers	
	Mean	SD	Mean	SD
Being a member of the group help in input procurement	1.67	0.65	3.85	0.00

Ability to make the best use of time and resources	2.25	0.45	3.71	0.52
Enhances the ability to take risk	1.75	0.62	3.89	0.29
Increase my contacts with officials from different sources	1.67	0.49	3.64	0.51
Ability to try new ventures	1.17	0.39	3.61	0.45
Improvement in performing tasks	1.83	0.72	3.71	0.49
Ability to understand and solve problems	1.17	0.39	3.73	0.49
Explore more efficient marketing channels for sale of product.	1.67	0.49	3.28	0.00
Improvement in technical skills	1.67	0.78	3.87	0.45
Improvement in organizational skill	1.92	0.29	3.30	0.45
Increased choice in purchasing assets	1.67	0.65	3.67	0.45
Able to manage various activities of group (such as acquiring finance, identify raw material, market the produce etc.)	1.75	0.75	3.83	0.49

Source: Field Survey

In nutshell, it is noted that all these indicators considerably vary with the extent of microfinance i.e. the large borrowers are more empowered with respect to managerial skills than that of small borrowers. Hence, the beneficiaries of the microfinance programme get to improve their managerial skills and come to know about the important managerial decisions like how much to produce, when to produce, how to produce, where to sell, when to sell and how much to sell etc.

3. Impact of microfinance on Social empowerment

Rural women in the developing countries have a lower socio-economic status and very limited access to income-generating activities due to a number of social, cultural and religious barriers. Consequently, they have less opportunity to contribute to their family income. Rural women are economically dependent and vulnerable and socially discriminated. Microcredit

programme provides loans to the rural poor women in order to undertake small financial and business activities that allow them to generate income. This income earning opportunity helps the rural women to contribute to their family income and achieve a level of independence (Ferdoushi et al, 2011).

It is observed that the microfinance has a positive impact on the social status of the rural women. In this section, the impact of microcredit on women empowerment in terms of social status has been assessed and the results are given in Table 4. While data collecting, women respondents were asked about many indicators determining their social status in the society. These indicators are improvement in the confidence level of the women in dealing with different people within the groups, outside the groups, talking within the family, Taking part in decision-making matters at households, village and community level, self-recognition and self-development, developed leadership skills, improved social relationships, developed power to advise on sensitive matters, actively percolated in social activities in the villages etc.

Table 4: Impact of microfinance on Social empowerment, Punjab

Particulars	Small Borrowers		Large Borrowers	
	Mean	SD	Mean	SD
Improvement in confidence level in dealing with people and different organization	1.83	0.58	3.73	0.29
Confidence in talking within family	1.83	0.58	3.86	0.00
Decision making in community, village and households	1.75	0.62	3.42	0.51
Leadership skill	1.92	0.29	3.38	0.00
Social relationships	1.58	0.67	3.97	0.00
Breaking societal taboos/values	2.00	0.00	3.52	0.39
Self image, self development and social recognition	2.08	1.00	3.82	0.00
Participation in societal activities in the village	1.92	0.29	3.60	0.39
Power to advice	1.58	0.51	3.79	0.58

Free from cheating from money lenders	1.42	0.51	3.98	0.78
Sense of belongingness to the community/social service	2.00	0.00	3.31	0.49
Able to express freely in group and outside the group	2.17	0.39	3.55	0.51

Source: Field Study

Table 4 reveals that the women with respect to large borrowers are more confident in dealing with people, strangers, outsider and different institutions as compared to the small borrowers in the Punjab state. Similarly, the value of mean score indicated that the participation of women in decision-making regarding the sensitive matters at households, village and community level has considerably increased with respect to large borrowers. The social recognition of the women has improved and women are being actively participated in social functions and ceremonies in the villages. Women became freer to spend more on self-development. The overall analysis revealed that the influence of women in the society has significantly improved.

The main finding of the study revealed that with the intervention of microcredit programme, the rural women are coming outside the homestead to participate in various income-generating activities. The study showed that income of the women respondents has significantly improved which in turn improve the say of women in the households. The involvement of women in economic activities, therefore, has developed the managerial skills, leadership quality, social recognition in the society, self-respect, and self-confidence of the women. The study brought out that, in general, being the part of microfinance programme, women members have increased their decision-making ability, communications skills, influence on financial decisions in the family etc. Thus, microfinance has strengthened the women empowerment in terms of economic, managerial and social aspects. The findings of the study are in tune with those of Bali, 2007 and Holvoet 2005 who reported that there was a positive relationship between the access of microcredit and women empowerment.

Impact of Microfinance on Women Empowerment - Regression analysis

The result of the regression analysis to evaluate the impact of microcredit on economic, managerial and social empowerment of women is presented in Table 5. The results of the regression analysis revealed that the microcredit has a positive relationship with empowerment index. The regression coefficients with respect to economic, managerial and social empowerment indicated that the impact of microcredit is highly significant and established a positive relationship with empowerment index in the study area. In Ludhiana, the regression coefficient value in the data further indicated that with the unit increase in the extent of microcredit, the economic empowerment index would be increased by 0.0029 units. Similarly, with the one unit improvement in the microfinance, there would be an increase in managerial empowerment by 0.0035 units and social empowerment by 0.0052 units, respectively. The gain indexes of social and economic empowerment were found to be very high through microfinance. Briefly, microfinance through SHG seems to be a unique action-oriented rural development strategy to tap the gesture for the upliftment in social and economic point of view (Mula and darker, 2012).

Table 5: Impact of microcredit on women empowerment -Results of linear regression analysis

Variables	Regression coefficient (β)	Standard error	't' value	R ²
Economic empowerment	0.00296*	5.16×10 ⁻⁵	57.35	0.961
Managerial empowerment	0.0035*	5.82×10 ⁻⁵	60.16	0.965
Social empowerment	0.0052*	8.82×10 ⁻⁵	58.87	0.964

* Significant at one percent level of probability

CONCLUSION

Microfinance has been a catch for the last two decades. Delivering financial services to the poor is still a challenge for the financial institutions. Undoubtedly providing small loans to the poor women have deeper impact on their family and society. It emerged that microcredit has contributed significantly towards the improvement empowerment of the rural women in the study area. The study also found that 'with credit' rural women have improved their socio-economic status

and income generating activities by participating in microcredit programmes. But we can never be complacent with what we have or what we have achieved; the human life is an endeavor for progress and a better life. The same applies to SHG model, we cannot become self-satisfied and victim of our own success. It is not that providing small loans to poor women would automatically lead to their empowerment but the appropriate size of loan that can actually impact must also be considered before financing. Growth can never be inclusive unless poor women are empowered. We should not lose our enthusiasm with which we started and partial success should not be considered as same as success. The SHG model has a great potential to reach the vast number of low income women and meet their complex financial needs by providing credit for starting some income generating activities (IGAs) with financial discipline. If this model continues to expand it is likely to empower women. So there is a cause of optimism, but still a lot of work needs to be done to ensure that this fledging model goes up to its potential to make women better citizens in the society. The stakeholders such as MFIs, Government and banking Institutions must work on improving the design of this model to ensure that this model work effectively. In this context, the paper suggests to increase the size of loan for better results of this model.

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