



ISSN Print: 2394-7500  
ISSN Online: 2394-5869  
Impact Factor: 5.2  
IJAR 2016; 2(6): 871-878  
www.allresearchjournal.com  
Received: 13-04-2016  
Accepted: 14-05-2016

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## Self help groups (SHGs) as a potential tool for economic empowerment of women in selected districts of Assam: A comparative experience

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### Abstract

Now-a-days, most widely used concept is women empowerment which could be understood as a process of gaining greater share of control of women over their mind, body and resources. Self Help Groups movement has emerged as a potential tool for women empowerment. It was expected that the group approach would pave the way for improving the economic condition of rural women through income generating activities with the help of bank credit. However, after in-depth analysis of statistical data gathered through literature survey, the present piece of maneuver suggests that the achievement of SHGs movement in economic empowerment of women was not satisfactory in the selected districts of Assam. It is universally accepted fact that only introducing a land marking approach is not enough, what is required is the effective implementation of the scheme for the interests of the people. Therefore, intensive efforts and attention should be initiated by the government of Assam in order to realise the objectives of SHGs movement in the state.

**Keywords:** SHGs, Women Empowerment, SHGs movement, Group Approach, Economic Empowerment.

### Introduction

We the Indian take legitimate pride in its cultural heritage wherein the women are accorded a very high pedestal. Because women in ancient India enjoyed equal status and rights like men, in all fields of life. Our history is testimony as works by ancient Indian grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period. Rigvedic verses suggest that during the period women married at a mature age and were probably free to select their life partners. But, down to the history, women lost the pace of equality pushing them to the background <sup>[12]</sup>. In fact the inequality of the sexes is probably the oldest form of structural social inequality: it certainly existed long before social castes or classes first appeared <sup>[5]</sup>.

Statistically speaking, women constitute 48.46 per cent of the country's population and about 66 per cent of the total agricultural workforce. About 48 per cent of self-employed farmers are women. However, they have been humiliated, suppressed and exploited due to patriarchal norms in the society. Women lag behind man in many social indicators like health, education and economic opportunities. Hence, they need special attention due to their vulnerability and lack of access to resources <sup>[13]</sup>. Thus, the issue of women empowerment assumes added significance in the above context and is the need of the hour in order to shift the women into the mainstream discourse of development in particular and national development in general. Empowerment is to be truly effective answer to oppression, exploitation, injustice and all kinds of maladies of society against women and making a woman self-reliant.

### Objectives of the Study

This experiment was conducted to achieve the following objectives:

- To study and compare the role of Self Help Groups (SHGs) in women empowerment in selected districts of Assam.

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- To find out the various provisions for women empowerment under SHGs approach.

**Hypotheses of the Study**

Keeping in view the above mentioned objectives, following hypotheses were formulated for the study:

- **H1:** There is a significant role of SHGs in economic empowerment of women in Assam.
- **H2:** There is a significant role of SHGs in economic empowerment of women in selected districts of Assam.
- **H3:** There is a significant variation of physical development of women SHGs in the selected districts of Assam.
- **H4:** There is a significant variation of physical development of women SHGs in the districts and Assam.
- **H5:** There is a significant growth of women SHGs in the selected districts of Assam.
- **H6:** There is a significant positive impact of SHGs movement on economic empowerment of women in the study areas.
- **H7:** There is a significant role of women SHGs in undertaking economic activities in the study areas.

**Materials and Methods**

The present study was a descriptive research. It was wholly quantitative in nature. Considering the focused objectives and research hypotheses of the study, the investigator decided to collect relevant data completely from secondary sources. Therefore, the study amply reviewed the existing scholarly literatures in a right perspective available in the form of journal articles, books, online articles, websites *etc.* conducted by prolific researchers and academicians for different purposes.

Besides, information related to district wise physical achievements of SHGs as a potential tool for economic empowerment of women in selected districts of Assam were completely gathered from institutional source. The main source of institutional data is the Directorate of Economics and Statistics (DES), Government of Assam. The data have been collected from the various issues of *Statistical Handbooks, Assam* which is the main government publication, published by the DES, Government of Assam

every year with a view to presenting the detail development perspective of the state for the reference years.

Further, simple mathematical calculations, tables, figures, averages, percentages *etc.* were also employed in the entire appraisals as the supplementary tools for analysis and interpretation of collected data to present the research findings in a meaningful ways and to identify and compare the role of SHGs in women empowerment in selected districts of Assam.

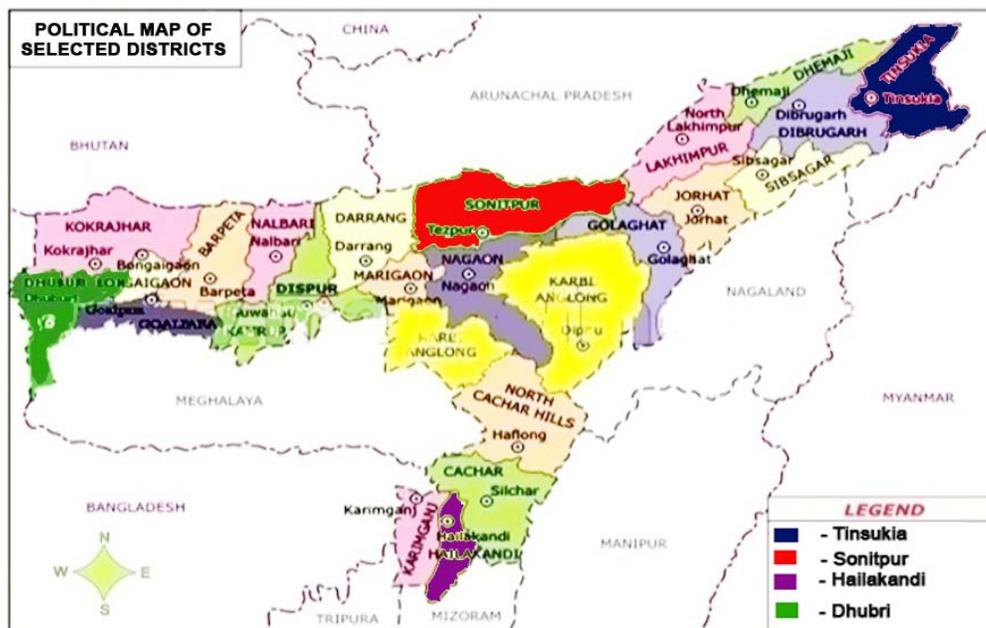
**Delimitation of the Study**

The administrative set-up of Assam is divided into four administrative regional divisions, each comprising a number of districts. They are:

- **Lower Assam:** It comprises with the districts of Dhubri, Kokrajhar, Bongaigaon, Goalpara, Baksa, Chirang, Barpeta, Nalbari, Kamrup (Rural) and Kamrup (Metropolitan).
- **North Assam:** The North Assam comprises with Odalguri, Darrang, Sonitpur, Nagaon and Marigaon districts of Assam.
- **Hills and Barak Valley:** This division has total five districts namely North Cachar Hills, Karbi Anglong, Cachar, Hailakandi and Karimganj.
- **Upper Assam:** The fourth division is the Upper Assam comprising the districts of Lakhimpur, Dibrugarh, Dhemaji, Tisukia, Sibsagar, Jorhat and Golaghat.

Out of the above mentioned 27 districts, the study delimited to four districts *i.e.* Sonitpur from north Assam, Hailakandi from hills and Barak Valley, Tinsukia from upper Assam and Dhubri from lower Assam. The districts were selected from four administrative regional divisions considering the location of the districts. All the districts are situated in extreme part of North, South, East and West of Assam respectively.

The study covers for a period of four years *i.e.* 2009-10 to 2012-13. Further, the study was delimited to the role of SHGs in women empowerment in the four important key parameters; namely total SHGs formed, total women SHGs formed, SHGs taken up economic activities and women SHGs taken up economic activities in the selected districts of Assam.



### Earlier Studies

Samal <sup>[1]</sup> analysed the link between the socio-economic empowerment of women through the SHG membership. The study indicated the positive impact of SHG movement in the generation of employment opportunities, eradication of poverty and most significantly in improving the status of women in the society.

Deka <sup>[2]</sup> conducted a study which investigated that SHGs have played valuable roles in reducing the vulnerability of the poor, through asset creation, income and consumption smoothing, provision of emergency assistance, and empowering and emboldening women by giving them control over assets and increased self-esteem and knowledge.

Pratibha <sup>[3]</sup> highlighted that the SHGs have paved the way for economic independence of rural women. This was the most cost-effective instrument to meet the financial needs of the poor women and also helped in strengthening collective self-help capacities of women, leading to their empowerment.

Mary *et al.* <sup>[4]</sup> analyzed that the self-help group scheme has played a major role in uplifting women throughout the nation. This study was carried out in the states of Maharashtra and Tamil Nadu and the SHGs experiences of the states suggested that the SHGs movement achieved in economic empowerment of women and improved the standard of living of the rural poor.

Raju <sup>[5]</sup> discussed that SHGs have been emerging as a tool of socio-economic empowerment of the poor women in the rural areas. The SHG is a small body formed by the people for meeting their specific objectives, particularly credit.

Rao <sup>[6]</sup> dealt with the theoretical aspects of SHGs and women empowerment. The study highlighted some important issues like objectives of SHGs, stages of formation, advantages of SHGs *etc.*

Rosalina *et al.* <sup>[7]</sup> analysed the positive impact of SHGs in women empowerment. The study stated that the SHGs can create a unique, alternative, need-based credit delivery mechanism by pooling their meager resources for catering to their consumption and occupational requirements.

Konch <sup>[8]</sup> examined the self-employment opportunities of women through SHGs under Swarnajayanti Gram Swarojgar Yojana (SGSY) in Assam. The experiment suggested that the implementation of SGSY in Assam has a better sign towards the creation of self-employment opportunities of women.

Bashir *et al.* <sup>[9]</sup> stated that formalization of SHGs can be an effective tool for the empowerment of women. Under it, women can be trained for various skill development programs and thus can help women to stand on their own feet and thus explore their potential. Moreover, it will help them in their social and political development.

Das *et al.* <sup>[10]</sup> viewed that SHGs has emerged as an important strategy for empowering women and to alleviate poverty. The study examined the opinion of the direct stakeholders of SHGs on the issue of SHG as an empowerment model.

Ahamad *et al.* <sup>[11]</sup> discussed that empowerment of rural women can be achieved through SHGs. Besides, this paper suggested some suitable measures in order to (re) position of rural women as equal players in entrepreneurship and economic development.

### Need and Significance of the Study

Since the inception of group approach to rural finance by the National Bank for Agriculture and Rural Development (NABARD) in February, 1992, the SHGs inculcated the habit of thrift, savings and banking services to the uncovered rural areas. Over the last few years, the SHGs have emerged as a

most powerful tool for poverty alleviation and the SHGs linkage programme has made a tremendous progress in the country. Further, the importance of SHGs as a historical and revolutionary step on women empowerment has attracted the attention of scholars, academicians, political leaders and researchers both in India and abroad. Group approach is considered by many researchers and academicians consistently as the unique and alternative strategy for empowering women which has immense influences on all round development of rural women. Hence, the examination of the role of SHGs in women empowerment has become a paramount important in the light of the above context. Keeping this view in mind, the investigator decided to undertake this academic exercise to examine in detail about the role and impact of SHGs in women empowerment in four selected districts of Assam.

### The Concept of Women Empowerment

The International Women Conference (IWC) at Nairobi in 1995 defines empowerment as a re-distribution of social powers and control of resources in favour of women. The Asian and Pacific Centre for Women and Development (APCWD) defines "Empowerment as a process that aims at creating the conditions for the self-determination of a particular people at creating the conditions for the self-determination of a particular people or group" <sup>[14]</sup>.

Women empowerment is a process in which women gain greater share of control over resources - marital, human and intellectual [knowledge, information ideas] and financial resources and control over decision-making in the home, community, society, national and to gain 'power'. In this process, women should be empowered socially, economically and politically that can help them to take self-decision regarding education, mobility, economic independency, political participation, public speaking and awareness to exercise rights <sup>[15]</sup>.

Thus, the concept of women empowerment could be understood in terms of: women's sense of self-worth; their right to have the power of control their own lives, both within and outside homes; and their ability to influence the direction of social change to create a just social and economic order nationally, internationally and universally.

### Women empowerment takes place in three levels:

- **Women empowerment at personal level:** It means developing a sense of self-confidence and capacity and undoing the effects of internalized oppression.
- **Women empowerment at a relational level:** It means developing the ability to negotiate and influence the nature of a relationship and decisions made within it.
- **Women empowerment at a collective level:** It means coming together for collective action, to achieve better results for a wider group of people.

The goal of women empowerment is not just to change hierarchical gender relations but to change all hierarchical relations in society – class, caste, race, ethnic and north-south relations <sup>[16]</sup>. The objective of women empowerment is to create large-scale awareness with the active participation of women themselves <sup>[17]</sup>.

Women empowerment is a process which includes the following components:

- Equal access to opportunities for using society's resources.

- Prohibition of gender discrimination in thought and practice.
- Freedom from violence.
- Economic independence.
- Participation in all decision – making bodies.
- Freedom of choice in matters relating to one’s life [18].

**SHGs: A Potential Tool for Women Empowerment**

Women self-help groups are increasingly being used as a tool for various developmental interventions. Through forming SHGs, rural women in India are getting credit and extension support for various production oriented income generating activities. A SHG is conceived as a sustainable people’s institution that provide the poor rural women space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic condition through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for developmental schemes [18].

In fact, SHG is a small body voluntarily formed by the people whose members usually have some common natural bonds such as caste, creed, sub-caste, community, language, place of birth *etc.* SHGs are formed for meeting the specific objective *i.e.* to develop credit or saving capability of the members of the group out of their small earnings. Each SHG consists of 10-20 members, usually a homogeneous group of poor women. The members of SHGs meet once or twice in a month. There is a president, a secretary and a treasurer in each SHG. The term of the office bearers is on rotation basis, normally one year. All the groups maintain the records such as membership register, minute’s book, cash book, savings ledger and the loan ledger. They prepare action plans after a detailed discussion of their proposed activities. Every member of the group gets an opportunity to put forth her views [3]. SHGs are voluntary associations of people who are homogeneous in terms of socio-economic background or traditional occupation and have come together for a common cause for the benefit of group members.

**Women Empowerment under SHGs Approach**

- SHGs approach provides financial supports to poor and needy women for improving their economic independence through bank credit.

- SHGs inculcate self-help attitude among women.
- SHGs create a greater economic independence among women implying economic empowerment.
- Through forming into groups, women are getting credit and extension support for various production oriented income generating activities.
- SHG approach has paved the way for creating awareness among women about their health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for developmental schemes.
- SHGs promote the saving habits among women.
- SHG is important as it has created an opportunity for collective leadership.
- SHGs movement federates women under a single umbrella which eventually promotes women’s solidarity.
- SHG provides a greater space for effective participation of women in their development programmes.

Thus, the SHG is a potential tool of women empowerment. The growth of SHGs has the potential of revitalizing the countryside. At least three positive impacts can be expected from a good SHG project. The first is financial leveraging. By channelling government and donor funds through SHGs, it should be possible to leverage their increased savings with financial institutions to get better credit terms for women other vulnerable groups. The second impact expected is in the social areas of health, education, and family planning. Women who participate in saving plan and group meetings are prone to spend more money on the education of their children and the health of their families. The third impact that can be expected is in the area of empowerment [7].

**Results and Discussion**

The comparative analysis of statistical data on formation of SHGs in Dhubri district and Assam for the period 2009-10 to 2012-13 indicated that the numbers of SHGs formed in the district stood at 3188 against the state total of 73477 (Table – 10.1). The percentage of achievement stood at 47.18 per cent against the all Assam average of 60.35 per cent. The women SHGs taken up economic activities in Dhubri district showed 45.11 per cent (1116 numbers) while the corresponding state figure stood at 71.06 per cent (Figure – 10.1).

**Table 1:** Physical Achievements of SHGs in Dhubri district and Assam for the period 2009 – 10 to 2012 – 13. (In Numbers)

Year	SHG Formed		Women SHG Formed		SHG Taken up Economic Activities		Women SHGs Taken up Economic Activities	
	Dhubri	Assam	Dhubri	Assam	Dhubri	Assam	Dhubri	Assam
2009-10	1314	22327	611	13993	1460	13673	713	9028
2010-11	1604	25197	769	13934	934	14498	403	9592
2011-12	135	24218	62	15394	40	15747	Nil	12564
2012-13	135	1735	62	1016	40	1521	Nil	1106
Total	3188	73477	1504	44346	2474	45439	1116	32290

**Source:** Compiled from Statistical Handbook, Assam, 2009-10 to 2012-13.

It is clear from the results that the number of women SHGs formed in Sonitpur district was significant *i.e.* 81.85 per cent (Figure – 10.1) against the state average of 60.35 per cent.

The percentage of women SHGs taken up economic activities accounted 59.84 per cent (1523 numbers) against the state’s corresponding figure of 71.06 per cent (Figure – 10.1).

**Table 2:** Physical Achievements of SHGs in Sonitpur District and Assam for the period 2009 – 10 to 2012 – 13. (In Numbers)

Year	SHG Formed		Women SHG Formed		SHG Taken up Economic Activities		Women SHGs Taken up Economic Activities	
	Sonitpur	Assam	Sonitpur	Assam	Sonitpur	Assam	Sonitpur	Assam
2009-10	128	22327	96	13993	1223	13673	673	9028
2010-11	848	25197	545	13934	1024	14498	699	9592
2011-12	8	24218	3	15394	149	15747	149	12564
2012-13	8	1735	168	1016	149	1521	2	1106
Total	992	73477	812	44346	2545	45439	1523	32290

Source: Compiled from Statistical Handbook, Assam, 2009-10 to 2012-13.

**Table 3:** Physical Achievements of SHGs in Hailakandi District and Assam for the period 2009 – 10 to 2012 – 13. (In Numbers)

Year	SHG Formed		Women SHG Formed		SHG Taken up Economic Activities		Women SHGs Taken up Economic Activities	
	Hailakandi	Assam	Hailakandi	Assam	Hailakandi	Assam	Hailakandi	Assam
2009-10	161	22327	108	13993	259	13673	80	9028
2010-11	870	25197	535	13934	287	14498	35	9592
2011-12	Nil	24218	Nil	15394	Nil	15747	Nil	12564
2012-13	Nil	1735	Nil	1016	Nil	1521	Nil	1106
Total	1031	73477	643	44346	546	45439	115	32290

Source: Compiled from Statistical Handbook, Assam, 2009-10 to 2012-13.

The analysis of women SHGs formed in Hailakandi district and Assam for the reference period indicated that the number of women SHGs formed in the district was 643 (Table – 10.3) which showed a little improvement *i.e.* 62.37 per cent (Figure– 10.1) than the state average of 60.35 per cent. However, in case of women SHGs taken up economic activities in the district showed a very dismal situation (21.06 per cent) than the state.

The results also revealed that the pace of growth of women SHGs in Tinsukia district was discouraging which stood at 24.21 per cent only, while the corresponding state figure was 60.35 per cent (Figure – 10.1). On the other hand, the number of women SHGs taken up economic activities in the district was 1171 (Table – 10.4) which stood at 61.02 per cent (Figure – 10.1).

**Table 4:** Physical Achievements of SHGs in Tinsukia District and Assam for the period 2009 – 10 to 2012 – 13. (In Numbers)

Year	SHG Formed		Women SHG Formed		SHG Taken up Economic Activities		Women SHGs Taken up Economic Activities	
	Tinsukia	Assam	Tinsukia	Assam	Tinsukia	Assam	Tinsukia	Assam
2009-10	736	22327	383	13993	377	13673	170	9028
2010-11	1277	25197	178	13934	450	14498	430	9592
2011-12	2121	24218	440	15394	964	15747	453	12564
2012-13	Nil	1735	Nil	1016	128	1521	118	1106
Total	4134	73477	1001	44346	1919	45439	1171	32290

Source: Compiled from Statistical Handbook, Assam, 2009-10 to 2012-13.

After analyzing the statistical data, it has been observed that over the years the number of women SHGs formed in the selected districts were 3960 (Table – 10.5) which accounted 42.38 per cent (Figure – 10.3) of the state total of 73477. Out

of the total 3960 SHGs in the districts, the highest of 4134 and the lowest of 992 were recorded in the districts Tinsukia and Sonitpur respectively (Table – 10.5).

**Table 5:** Physical Achievements of SHGs in selected districts of Assam for the period 2009 – 10 to 2012 – 13. (In Numbers)

District/ State	SHG Formed	Women SHG Formed	SHG Taken up Economic Activities	Women SHGs Taken up Economic Activities
Dhubri	3188	1504	2474	1116
Sonitpur	992	812	2545	1523
Hailakandi	1031	643	546	115
Tinsukia	4134	1001	1919	1171
District Total	9345	3960	7484	3925
State Total	73477	44346	45439	32290

Source: Compiled from Statistical Handbook, Assam, 2009-10 to 2012-13.

It is clear from the results that out of the total 3925 women SHGs taken up economic activities in the districts, the highest of 38.80 per cent was found in Sonitpur district while the lowest of 2.93 per cent was observed in Hailakandi district

(Figure – 10.2). The percentage of achievement of women SHGs taken up economic activities accounted 52.45 per cent (Figure – 10.3).

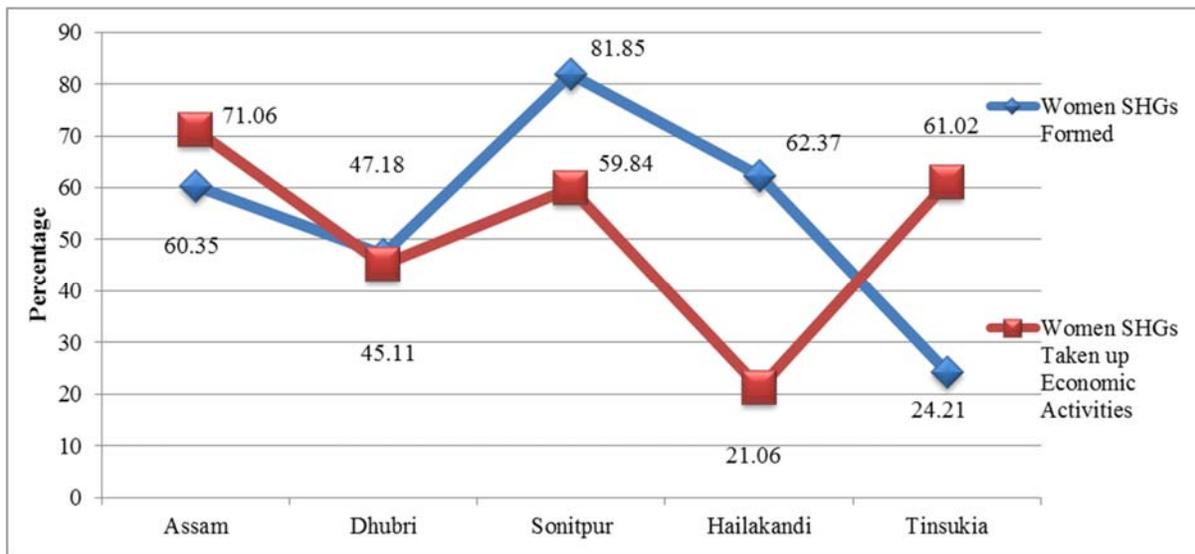


Fig 1: Comparison between Assam and selected districts in regard to Women SHGs formed and taken up Economic Activities during 2009-10 to 2012-13

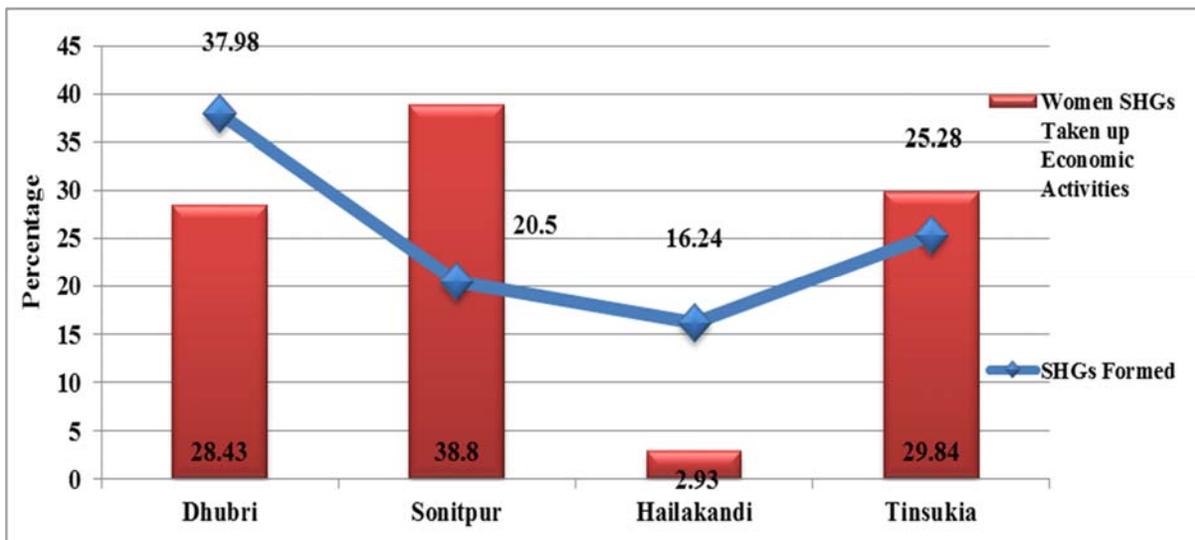


Fig 2: Comparison of Women SHGs Formed and Taken up Economic Activities in the selected districts during 2009-10 to 2012-13.

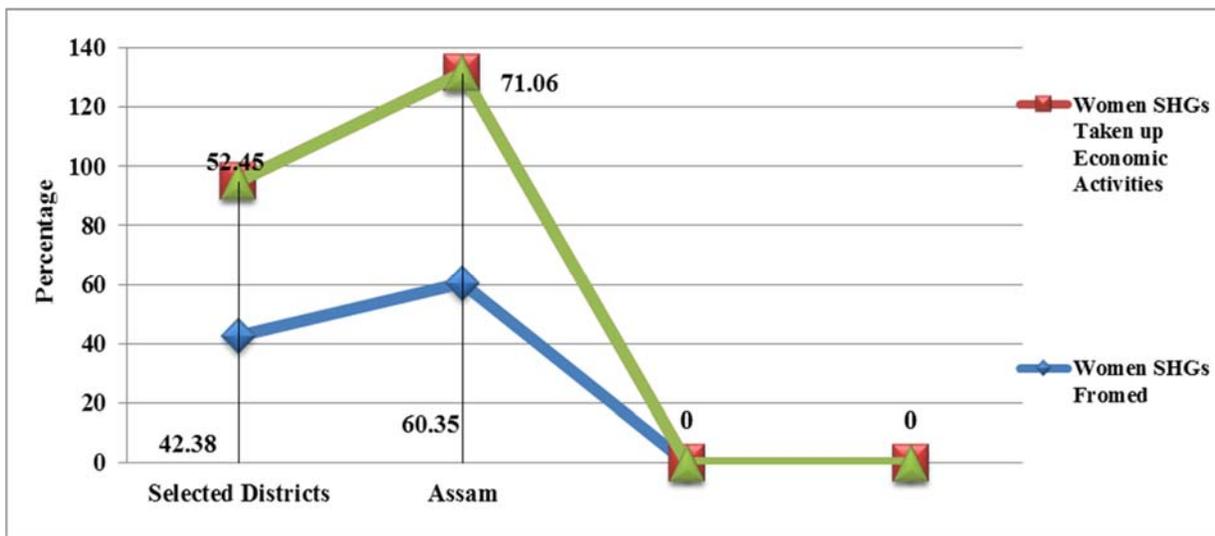


Fig 3: Percentage of Achievement between the Districts and Assam

### Findings of the Study

The study draws the following major findings:

- The results revealed that the overall achievement of SHGs movement towards economic empowerment of women in Assam was encouraging. The study very clearly depicted that the achievement of women SHGs in the state in terms of physical growth and taken up economic activities stood at 60.35 per cent and 71.06 per cent respectively. It indicates that the role of SHGs in economic empowerment of women in the state of Assam was significant and satisfactory. Hence, H1 is retained.
- After analysing the statistical data relating to overall performances of SHGs, the study found that the percentage of achievement in the districts accounted 42.38 per cent and 52.45 per cent respectively to the total women SHGs formed and taken up economic activities in the selected areas. Hence, H2 is rejected. This means that the role of SHGs in economic empowerment of women was insignificant in selected districts of Assam.
- This study has confirmed that the physical growth of women SHGs in selected areas was different from district to district. The results bring into limelight that the formation of women SHGs was higher in the district of Sonitpur (81.85 per cent) followed by Hailakandi (62.37 per cent), Dhubri (47.18 per cent) and Tinsukia (24.21 per cent). Hence, H3 is proved that there is a significant variation of physical development of women SHGs among the selected districts of Assam.
- The results showed that over the years the physical achievement of women SHGs in selected areas was not tantamount to the state as a whole. The study indicated that the formation of women SHGs in the state was significantly higher (60.35 per cent) than the selected districts (42.38 per cent). Hence, H4 is retained. It means that there is a significant variation of physical growth of women SHGs between the selected districts and Assam.
- In terms of physical development of women SHGs in the selected districts, the study divulged a vivid picture from district to district. In the districts like Sonitpur (81.85 per cent) and Hailakandi (62.37 per cent), the achievement of SHGs was encouraging than the districts of Dhubri (47.18 per cent) and Tinsukia (24.21 per cent). On the basis of above analysis, it can be concluded that H5 is partially accepted that the formation of women SHGs was not significant in all the selected district of Assam.
- SHG movement was introduced as a tool for economic empowerment of women through undertaking various income generating activities. However, the study very clearly exhibited that more than 60 per cent of the total women SHGs were not involved in economic activities. The district wise analysis of percentage of women SHGs taken up economic activities was highest (38.80 per cent) in Sonitpur district, followed by Tinsukia (29.84 per cent), Dhubri (28.43 per cent) and Hailakandi (2.93 per cent). Thus, it can be inferred that without undertaking the economic activities, the economic empowerment of women through SHGs is impossible. Hence, H6 is rejected. This means that the SHGs have no significant positive impact on economic empowerment of women.
- It is crystal clear from the findings of the study that the performances of the districts like Sonitpur (59.84 per cent) and Tinsukia (61.02 per cent) were better in comparison to districts like Dhubri (45.11 per cent) and Hailakandi (21.06 per cent). Hence, H7 is partially accepted as the

role of SHGs in undertaking economic activities was not significant in all the selected districts of Assam.

### Conclusion

SHGs movement has immense potentialities for economic empowerment of rural women. There is no gainsaying the fact that the group approach has emerged as the most powerful cost-effective instrument designed for pursuing diverse developmental agendas of the poor women. The group approach provides financial supports to rural poor and needy women to uplift themselves undoubtedly to above the poverty line through income generating economic activities with the help of bank credit. SHGs programmes not only give women and men access to savings and credit, but reach millions of people worldwide bringing them together regularly in organized groups. Through their contribution to women's ability to earn an income, SHGs programmes can potentially initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment<sup>[11]</sup>.

However, the exploratory analysis undertaken in this maneuver suggests that these potentialities of SHGs are not realised in the districts under study. From the findings of this study it can be inferred that the role SHGs in economic empowerment of women in the study areas is not as desirable. Results revealed that overall more than 60 per cent of the women SHGs failed to undertake economic activities in the selected districts of Assam. Therefore, it will not be foolhardy to say that the intensive efforts and attention is to be needed in implementation of the group approach in order to fulfil its objectives to meet the financial requirements of the rural women, leading to their economic empowerment. What also needs mentioning is that more attention is to be needed for its foreseeable future. It is most likely that the economic empowerment of women in the new era of Liberalization, Privatization and Globalization (LPG) is a mammoth task and complex one which requires goodwill and co-operation of all sections of society especially the women for whom the approach is introduced.

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