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Moghul Nurjahan Begum
Research Scholar, Department
of Sociology and Social Work,
Acharya Nagarjuna
University, Guntur, Andhra
Pradesh, India

Dr. K Dhana Lakshmi
Associate Professor,
Department of Sociology and
Social Work, Acharya
Nagarjuna University, Guntur,
Andhra Pradesh, India

Empowerment of Muslim women through self-help groups: A study in Guntur district of A.P.

Moghul Nurjahan Begum and Dr. K Dhana Lakshmi

Abstract

Education is the most significant apparatus for social and financial change. An accomplished populace, enough furnished with aptitudes and information are basic to help financial development as well as a precondition for development to be comprehensive since it the educated and talented individual who can remain to profit most from the employment openings which development will give. From the past few years, In India, the status and standard of women subject to major variations. In all the aspects of life, women used to treat equal in earlier time. While the role of women in society varies from culture to culture, from country to country and from age to age, and in many specific communities and cultures as is the case in Indian culture, women have often been deemed lower than human beings and removed from all centers of influence. Women's liberation in India alludes to set of developments proposing to characterize, build up and shield equivalent political, financial and social rights and open doors for Indian ladies. The present study is significant in that it has brought to light the contribution of Muslim women as they are usually stereotyped as being secluded, "lacking in confidence, diffident and tradition bound. This study analyzes the empowerment of Muslim women through self-help groups: a study in Guntur district of A.P.

Keywords: Muslim women empowerment, education, self-help groups, etc.

1. Introduction

Education has been demonstrated the most significant and to help education India has started the "Right to Education Act (RTE Act)" that gives reasonable and equivalent opportunity to each Indian youngster to get free and mandatory education essential education. Present day contemplates recommend that female education is a higher priority than male education for social and financial development. Sexual orientation disparities in educational attainment have attracted impressive consideration."The modern educational system is necessarily a sorting and selecting agency when routes students through life. The role of the school in selection is dependent on a variety of factors. In addition to academic ability, there are other principles of selection such as economic status, aspirations, social personality, parental educational level which operate in the background.

Females make up nearly 50% of India's overall population. "Many of them rely on people for their livelihoods and remain voiceless, particularly in rural areas, although the position of women is not linked to economic value. Their connection to the development of the family is quite significant. Since the welfare of the home and the safety of people are largely in women's hands, it is important to enable them to ensure their own security and well-being. And by bringing importance to their commitment to the family and community can true equality for women take effect. India is at the brink of the 21st century in its sixth decade of democracy. The accomplishment of women's equality remains substantially disincentive given the five decades of projected economic growth. Further work into the welfare of women is also regarded as the requirement of the hour. In this sense, this analysis is important. The aim of this study is to evaluate the role of self-help groups in empowering women in Guntur District, Andhra Pradesh.

1.1 Women education and perspective of Muslims towards girl's education

The creation of the country without ready and uneducated mothers is remarkable, as Napoleon demonstrates. When my country's women are not educated, some of the population are absent. "Education frees women from ignorance, increases confidence and encourages

Correspondence
Moghul Nurjahan Begum
Research Scholar, Department
of Sociology and Social Work,
Acharya Nagarjuna
University, Guntur, Andhra
Pradesh, India

them to take responsibility for their own lives and to lead their families' growth. Girls are society's cornerstone. We are as gigantic as people may be. In whatever general society or community, the presence of women cannot be ignored. 'School for everyone' is one of the Indian Government's crucial challenges but at the same time we have the lowest female potential in Asia. India also functions, because we've been doing what we ought to have done for a long time. For a safe and happier life, women must be taught. A trained woman may be an incomparable individual, a good mother, a trustworthy tenant. The need for daily solaces, both at home and beyond the home is made meaningful by educating children. Education teaches a woman how to be a dignified person, a satisfied partner in life and a Good mother. A trained woman is an old guy, a shrewd chaperon, and a polite individual.

Islam is an Abrahamic religion dependent on prescience, prophethood, and the uncovered content. It started in 6th century Arabia and spread quickly to locales outside the Arabian Peninsula. Religion is a method for the individuals to communicate aggregate convictions concerning social commitment and social solidarity and gives a path to the individuals to confirm basic values, convictions, and thoughts and henceforth fills in as a focal value framework. Muslim social orders have now and then confronted analysis for neglecting to enough teach women. The facts confirm that, generally, Muslim women have gotten less tutoring than females of other significant religions (aside from Hindus); they additionally have lingered behind Muslim men in educational attainment. As Muslim women climb the educational stepping stool, the job of religion as an indicator of scholarly attainment is decreasing. There is a need to change the vision of Muslims from customary to current education. In the event that we truly need to improve the women's situation in our general public improving Muslim woman, we need to make some genuine strides later on and furthermore improve the defaults of past arrangements in essential to advanced education.

Muslim Population % in Different Indian Educational Levels

	Male	Female
Literate without Educational Level	2.81 %	2.24%
Below Primary	13.47%	11.51%
Primary	15.18%	12.88%
Middle	9.66%	7.32%
Secondary	6.40%	4.63%
Higher Secondary	4.42%	3.31%

As per above data, literacy rates of Muslim females are comparatively lower than that of Muslim males.

1.2 Self-help group

Self-help groups can be described as a caring, informative, and evolving mutual aid community that deals with life problems or issues common to all participants through no other means but their hard work. These SHGs enable the poor collectively to identify priorities and tackle the problems they face in their socio-economic environment. Self-help groups [SHGs] are small voluntary association of the rural women from the same socio-economic background who work together for the purpose of solving their problems through self-help and mutual helps teach, but often raise involvement of rural women in their societies. "They enable rural women to recognize their right to vote and also

encourage them to engage in the cycle of local government and village growth. The education of rural women always goes a long way. A women SHG is a collective cooperative partnership where females from the same socio-economic strata commit a fixed sum for a limited time before the party has adequate resources to begin a loan cycle of its own. These funds are then used to lend to other people and support them and inspire them and reach their personal and career aspirations towards a prosperous world through aid, motivation and financial assistance." Women SHG is therefore a worthy initiative, particularly for the upliftment and welfare of women in society, in developing countries like India.

There are 5 ways through which SHGs help empower women which are as follows:

- **Make rural women aware of their basic rights**

Rural women are frequently abused by their families, children and other family members and because they do not realize how to tell and whether their basic freedoms are to be safeguarded, they have to struggle for a long time. Female SHGs are the torchbearers for these people and help them understand their basic rights and laws and get to know them.

- **Help rural women in getting employment**

In arranging different forms of training for rural people on better farming, livestock production, sewerage, bookkeeping and general management, SHG people play a crucial role. The women are also active. Such educational programmes provide rural people with various job prospects.

- **Boost self-confidence and enhance social status**

Doing money well for the family creates trust in rural women immediately. Not to mention that becoming financially stable always increases the social standing of the women's families, and that eliminates many of their issues.

- **Increase community participation of the rural women**

Not only do SHG people educate rural residents, they often increase their involvement in the society. They enable rural women to recognize their right to vote and also encourage them to engage in the cycle of local government and village growth. This also allows rural women to be motivated.

- **Spreads awareness about social issues**

Social evils like the dowry scheme, child marriage, caste structures, domestic violence, alcoholicism and the list are still plaguing the countryside of India. It is the rural people, more frequently than not, who suffer because of these evils in society. The SHGs are also really adamant about removing these horrors. The first thing they do is encourage schooling for girls as trained women will impact society differently. The other role is to carry out programs and discussions with rural women's families to improve men's mindset. Women's SHGs implicitly support rural people to motivate themselves through these actions.

1.3 Women empowerment

Women empowerment "refers to making women powerful to make them capable of deciding for themselves. Women have suffered a lot through the years at the hands of men. In earlier centuries, they were treated as almost non-existent. As if all the rights belonged to men even something as basic

as voting. As the times evolved, women realized their power. There on began the revolution for women empowerment. As women were not allowed to make decisions for them, women empowerment came in like a breath of fresh air. It made them aware of their rights and how they must make their own place in society rather than depending on a man. It recognized the fact that things cannot simply work in someone's favor because of their gender. However, we still have a long way to go when we talk about the reasons why we need it."

Empowerment of women is more important than ever in India. India is not free for women among the nations. Despite that, there are various explanations. Throughout Asia, first of all, people are at danger of murdering honor. Their kin believe like they are free to lead their lives because they blame their name. In fact, there is a rather regressive cultural and rights situation. Girls are not allowed to go to work, marrying early. For certain countries, males tend to rule people, as is the woman's duty to work for him forever. They have no independence of any sort to encourage them to go out. Perhaps every nation has a legacy of violent women no matter how radical. In other terms, women worldwide became defiant to gain today's position. While western nations develop, there is still a shortage of representation for women in third world countries, such as India.

1.4 Empowerment of Muslim women through self-help groups of Andhra Pradesh

The popular theories state that subjugation of Muslim women by their male counterparts was mainly due to their economic dependence and lack of confidence in competition with men in the society of that was the case what was the cause? A woman can be confident through education, work, earnings and also individual capacity to manage herself and her family. "Education, therefore is the key to women's empowerment at 'Grass root' level, Qur'an also says that education can give a woman the necessary strength and power in the society. The position of women in Islam has long been a point of great controversy. The Muslim woman is seen as the ultimate symbol of subjection to male-dominance. Much evidence from early biographical and literary sources indicate that women actively participated in the life of their community in the formative period of Islam. Females make up nearly 50% of India's overall population. "Many of them rely on people for their livelihoods and remain voiceless, particularly in rural areas, although the position of women is not linked to economic value. Their connection to the development of the family is quite significant. Since the welfare of the home and the safety of people are largely in women's hands, it is important to enable them to ensure their own security and well-being. Poverty and jobs are the main issues of any developed nation, with India no exception. India is facing very low growth levels in women's jobs. "That is because modern and successful careers have small development rates. The Self-Help Group (SHG) is the most appealing system for less commitment. Clearly, women's engagement in self aid groups has had a significant effect on the way of life and the style of the vulnerable people and motivated them not just as individuals but also as communities and the community as a whole at different rates. This is a medium for alleviating poverty and promoting female entrepreneurship and financial assistance in India. Women empowerment through

self-help group constitutes an emerging and fast-growing trend towards social and economic development of the nation. "Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women's self-employment and women empowerment.

The Indian state of Andhra Pradesh, one of India's poorest, has used development self-help groups (SHGs) extensively as a primary tool of poverty alleviation and empowerment. The govt. of Andhra Pradesh has taken up the theme of women's empowerment as one of the strategies to tackle the socio-economic poverty. Self-help movement through savings has been taken up a mass movement by women a path chosen by them to shape their destiny for better. Development agenda of the state in the last few years placing the people, especially women in the forefront has enabled formation of a large no. of Self-Help Group throughout the state majority of women are saving one rupee a day. The state govt. is consciously making an effort to assist SHGs by providing revolving fund/ Matching grant under various programs." Self-help groups also empower poor women, more than 4.8 million of whom are mobilized into SHGs. Early programs sought to provide self-employment, empower, and incorporate rural poor women into the development process."

2. Review of literature

Murlidhar and Lokhande. A (2009) ^[3] "said that Micro-finance programme has a significant role to play in Indian economy for boosting micro entrepreneurial activities for creating productive assets coupled with employment generation. Self-help groups have been instrumental in initiating micro entrepreneurial activities among those poor people who have been neglected so far and are far away from the process of social as well economic development. One of the constraints is that the majority of SHGs use loan amounts for unproductive purposes i.e. consumption needs and social needs. Unproductive use of the borrowed funds resulted in irregularity in repayment of loan amount, which adversely affects the progress of micro finance and micro enterprises."

Paneer and Radjaramane, (2012) ^[7] "in their study to examine whether there is improvement in the status of women who are members of SHG, collected primary data from 190 women sample respondents selected at random from 34 villages of seven Taluks of Coimbatore district indicated that the status of women has improved after becoming members of SHG groups. The awareness of the sample respondents in terms of various factors including family politics has also improved."

Nasir (2013) ^[8] "studied and revealed the following facts about the inconsistent concentration of Self-Help Groups-Bank Linkage (SBL) programme in different states of India. In India 53.5% of the total poor live in Orissa, Bihar, Chhattisgarh, Jharkhand, Uttaranchal, Madhya Pradesh, and Uttar Pradesh states together these states share only 23.60% of the total number of microfinances through Self Help Groups- Bank Linkage Programme. These states were behind in comparison to Southern region, particularly Tamil Nadu and Andhra Pradesh states where access to credit to poor through SBL programme was operative enough to improve the situation of poor marginalized people."

Singh & Depan (2013) ^[6] studied and observed that SHGs have enough potential to improve the conditions of rural

women through education and make them aware about their human rights. Economic empowerment of women was possible through SHGs due to easy accessibility of credit, but to make them socially and politically empowered, active participation of SHGs for imparting education to rural women, so as to help them to live in a better, respectful and independent life in the gender-based discriminating society. Hasan, Mushirul (2015) ^[5] “said that educational among the Muslim is the product of poverty and neglect by the state. Due to structural location in the economy and the perception of discrimination, few Muslims can afford or aspire for the higher education. He stresses the need for affirmative action.”

Tripti & Anand (2015) ^[4] undertook the study on Self Help Groups (SHGs) on women’s development: A case study of the Varanasi Districts. For this, they have used Gender Development Index (GDI) for studying the problems of women in respects with men. They observed and revealed that the monthly income of women was in small amount in contrast to men, life expectancy above 40 years was more for men in comparison to women and men were well-educated in respect to women. The situations of women need to be improved and reduction of gender biasness through effective implementation of SHGs programme.

Goswami (2018) ^[2] “conducted a study on Muslim women and empowerment in Bangladesh. He divided the factors behind disempowerment of Muslim women into three broad categories as economic, socio-cultural and political factors. i) Economic Factors: Muslim women are not economically independent. Due to their non-wage economic activities, majority of the women are economically dependent on men. Further, lesser scope of employment and lack of ownership of land and other capital, force women to depend on men. This male dependency is a serious obstacle to empowerment of women. ii) Socio and Cultural Factors: Most of the Muslim women are either illiterate or less educated. Moreover, in traditional Muslim society the women are socially ignored in many cases. This neglect has tremendous impact on women’s mind and made them weak in decision making both within the family and outside. There has also been a cultural apathy towards women’s empowerment. Some cultural practices of the Muslim society also affect women negatively. This is particularly true in respect of rigidity of social restrictions on the part of women in their day to day activities. On the other hand, the system of dowry on part of bride as now noticed among the Indian Muslims is detrimental to women’s position. The institution of purdah (Muslim women covering hair and face) prevents women to participate in social, economic and political activities, which are considered to be very important to empower themselves. All these clearly reveal that it is the social system of the Muslim community which acts as a barrier towards empowerment of women in their access to resources, opportunities and decision-making process.”

3. Objectives of the study

The main Objectives of the Research Study are stated as follows

1. To study problems of Muslim women.
2. To understand the concept of Women Empowerment through SHGs in Guntur District.

4. Research methodology

Research is an academic movement and in that capacity the

term ought to be utilized in a technical sense. “Research in like manner speech alludes to a scan for knowledge. The Research is a Descriptive Study. There are 56 Mandals in Guntur district of A.P 200 SHGs are randomly selected and two members from each SHG interviewed. Thus, a total no. of 200 SHG members are taken as two members each SHG 2 members interviewed. Thus, a total no. of 400 SHG members are taken from Guntur district. The primary data was collected through Field Visits & structured interview schedule. Secondary data was collected through the various program reports, functional reports and other published literature like articles, research papers, magazines etc. The data so collected was compared with the primary data. In this study the research investigator was selected about 400 sample respondents in Guntur A.P using a purposively systematic random sampling method.

5. Analysis and interpretations

5.1 Demographic profile

5.1.1 Gender Distribution

All the 400 Respondents that were chosen for the Research Study were Muslim Females.

5.1.2 Age Distribution

Table 5.1: Age wise Distribution of the Respondents

Age of the Respondents	Interviewees Count	%
Younger than 35 yrs.	200	50 %
Above 36 yrs. to 50 yrs.	150	37.5 %
Above 50 yrs.	50	12.5 %
Total	400	100 %

Among the Respondents, 200 were younger than 35 yrs., 150 were from 36 to 50 years age group and only 50 were over 50 years.

5.1.3 Birth Place Distribution

Table 5.2: Birth Place Distribution of the Respondents

Particulars	Interviewees Count	%
City	109	27.25 %
Town	67	16.75 %
Metropolitan	00	00
Village	224	56.00 %
Total	400	100.00

After analyzing the Birth place of the Respondents, 224 originally belonged to Villages, following that 109 were from cities. Only 67 of them came out from Towns.

5.1.4 Education Wise Distribution of the Respondents

Table 5.3: Education Wise Distribution of the Respondents

Particulars	Interviewees Count	%
Illiterate	60	15 %
High School	230	57.5 %
12 th Standard	100	25 %
Graduate	10	2.5 %
Total	400	100.00

The Education Wise Distribution of the Respondents showed that the majority of the Respondents, i.e. 230 were High School pass outs, 100 were 12th Standard pass-outs, 60 were illiterate and at last 10 were graduate.

5.1.5 Family Distribution of the Respondents

Table 5.4: Family Distribution of the Respondents

Particulars	Interviewees Count	%
Nuclear Family Type	62	14.50
Joint Family Type	338	84.5
Total	400	100.00

Analyzing the family Distribution of the Respondents, 62 belonged to Nuclear families, while 338 belonged to Joint families.

5.1.6 Marital Status wise Distribution of the Respondents

Table 5.5: Marital Status Wise Distribution of the Respondents

Particulars	Interviewees Count	%
Unmarried	70	17.5 %
Married	324	81 %
Widow	02	0.5 %
Divorced	04	01 %
Total	400	100.00

After analyzing the Marital Status of the Respondents, 324 of them were married, while 70 were unmarried. 2 of the Respondents were widowed and 4 were divorced.

5.1.7 Family Members wise Distribution

Table 5.6: Family Members wise Distribution of the Respondents

No. Family members of the Respondents	Interviewees Count	%
Four Above	62	14.50
Four Below	338	84.5
Total	400	100 %

Among the Respondents, 338 had below 4 members at their

home and 62 had more than 4 members at home.

5.1.8 Occupation wise Distribution

Table 5.7: Occupation wise Distribution of the Respondents

Occupation of the Respondents	Interviewees Count	%
Housewife	186	46.5 %
Private Jobs	23	5.75 %
Weaving	90	22.5 %
Agricultural	73	18.25 %
Total	400	100 %

186 of the Respondents were Housewives, 23 had private Jobs, 90 did weaving to earn a living and 73 were involved in Agricultural Works.

5.1.9 Income Distribution of the Respondents

Table 5.8: Income wise Distribution of the Respondents

Particulars	Interviewees Count	%
1,000-3,000	248	62.00 %
3,001-5,000	126	31.50 %
5,001-7,000	26	6.50 %
Total	400	100.00

With accordance to their Income, 248 Respondents had Monthly income of about 1,000 to 3,000, 126 had up to 5,000 and 26 had about 7,000.

5.2 Hypothesis testing

H01: Empowerment of Muslim women is proportional to socio-economic conditions

Composite Index of socio-economic development has been computed by taking all parameters (educational, economic and social) in to consideration.

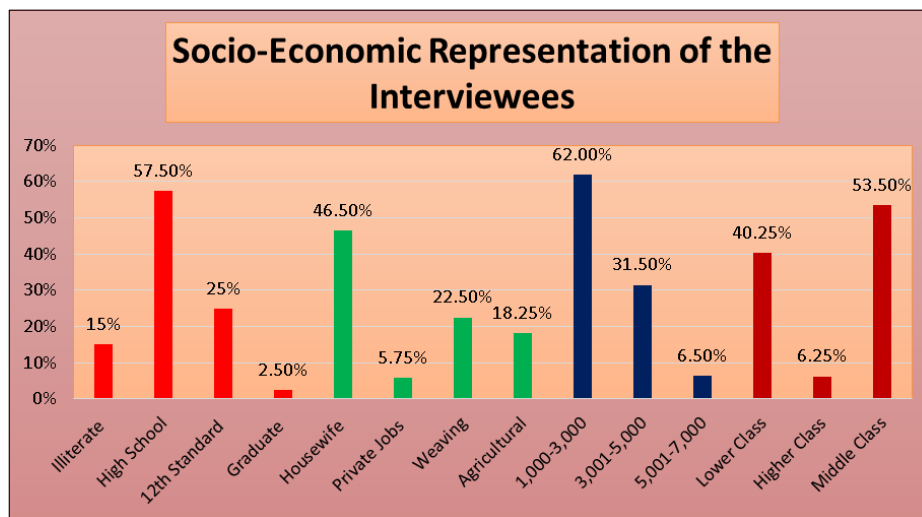


Fig 5.1: Socio-Economic Representation of the Interviewees

For the improvement of socio-economic status of Muslim women there is need to launch intensive educational programs, to reinforce laws to resist the practices of early marriage and to spread consciousness about the age of conception. Muslim cultural organization should take active initiatives in setting up educational and vocational training institute for the Muslim Women. At the same time, they

should spread the consciousness about the importance of female education and female work participation in the society. Lastly, the members of the other community should take an active part to bring them in the main stream. This will definitely reduce the spatial variation of socio-economic status of Muslim women as well as it will raise their status at par with the women of other communities.

Table 5.9: Correlation

Correlations		Empowerment of Muslim women	Socio-Economic Conditions
Empowerment of Muslim women	Pearson Correlation	1	-.435**
	Sig. (2-tailed)		.000
	N	400	400
Socio-Economic Conditions	Pearson Correlation	-.435**	1
	Sig. (2-tailed)	.000	
	N	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

“Therefore, if the result is -0.435 the relationship between the two variables is weak. The liberation of Muslim women has an effect on socio-economic factors for this case. As the interaction is weak, this also demonstrates that motivating Muslim women is not the principal element influencing socio-economic conditions. Throughout this context, the expert should conclude by suggesting that empowering Muslim women will affect socio-economic conditions. In fact, the scientists dismiss the null hypothesis and consider alternate hypothesis as the relevant point is 0.00, indicating that it is below 0.05. Throughout this sense, the socio-economic conditions and education of Muslim women are substantially related.”

H0₂: Low awareness of savings leads to low economic empowerment of Muslim women.

Table shows the personal Savings of Muslim Women Respondents of the Study

Table 5.10: Personal Savings of the Respondents

Particulars	Interviewees Count	%
Up to 5,000	260	65 %
Up to 10,000	132	33 %
More than 10,000	8	2 %
Total	400	100.00

It is evident that only 8 Respondents had Savings that were more than 10,000, which is very low. Apart from this 260 Respondents had personal savings that were up to 5,000 and 132 Respondents had up to 10,000 as their savings.

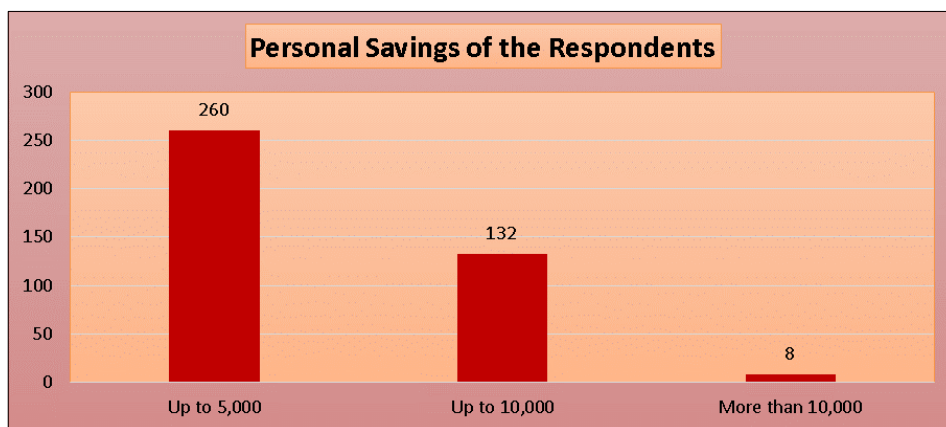


Fig 5.2: Personal Savings of the Respondents

Table 5.11: Reasons to Use Personal Savings by the Respondents

Particulars	Interviewees Count	%
Family Needs	120	30 %
For Children	96	24 %
Family Hospital Bills	89	22.25 %
Household Expense	69	17.25 %
For Self	26	6.5 %
Total	400	100.00

When asked for the reasons that for the Respondents used their personal savings for, 120 Respondents stated that they used their personal savings for Family needs, 96 used it for their Children, 89 used it for Family Hospital Bills, 69 for Household Expense and only 26 Respondents used it for their own selves.

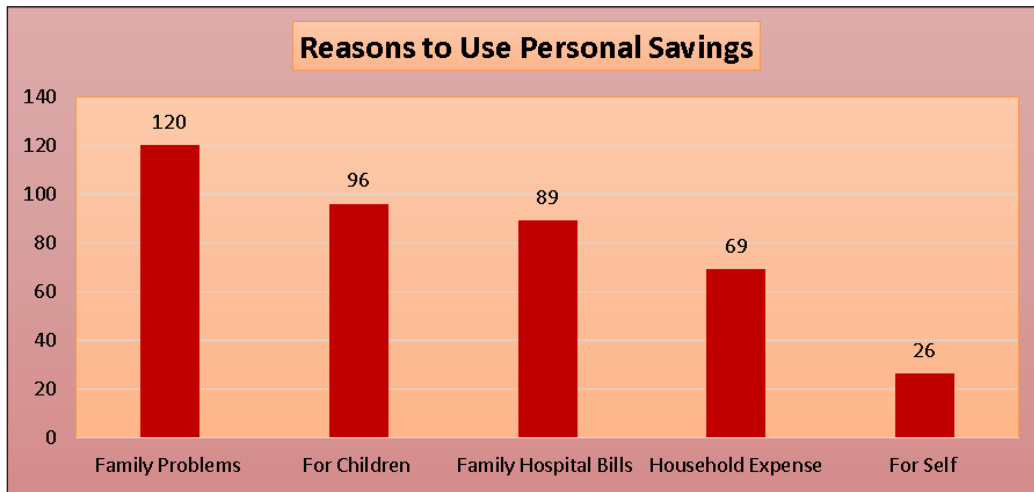


Fig 5.3: Reasons to Use Personal Savings by the Respondents

The Above data stated that the Respondents are not fully aware of the importance of Savings. They barely save money for their selves, this leads to their low economic

empowerment, pushing them backwards in the economy index.

They need to be made aware of the importance of Savings for them to be empowered at their initial level.

Table 5.12: Regression Coefficients

Variables	Beta	Std. error	t-stat	Sig.
Constant	2.874	0.453	7.98	0.000
Low awareness of savings	0.462	0.093	5.67	0.000
Low Economic Empowerment of Muslim Women	0.485	0.087	-5.53	0.000

The findings and analysis, demonstrates that the analyst rejects the null hypothesis for every one of the hypotheses which implies that there is a relationship amongst savings and empowerment.”

From Table, “indicated scholastic execution ($\beta = - 0.462$), ($\beta = 0.485$), by examining this outcome, Table demonstrates that the variable making the significant contribution to the empowerment. So, it is clearly stated that Low awareness of savings leads to low economic empowerment of Muslim women and hypothesis H0₃ is accepted.”

6. Conclusion

Women empowerment is very necessary for the process of nation building. They should learn participatory skills in democracy because unless they themselves share responsibility and participate in fulfilling their demand, they do not strengthen their cause, not the democratic structure of the society, nor exercise their role in the nation building. In contemporary India, there is concern and need of consideration regarding the socio-economic status of women in Muslim societies, “their levels of political involvement and the need for legal change. The precarious status of many Muslim women in India demonstrates the immediate need for more research in this region as well as the reality that state institutions will urgently work and enact measures to resolve this disparity, ensuring that Muslim women are thoroughly and fairly engaged as Indian citizens. SHG formation is an intervention technique of strong potential. The empowerment of women through self-help organizations is an evolving and increasingly growing phenomenon in the nation's social and economic growth. “Self Help Groups (SHGs) are one of the most important creative initiatives to speed up successful people, women's self-employment and equality for women. We conclude that Muslim society is a patriarchal and women are under the

subjection of male elders of the family but as we found in other studies on Muslim in India; as compared to the situation of Muslims as quoted in those studies.”

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