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An observational case study of women self-help group operational in Bandipora and Baramulla villages of Jammu and Kashmir

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Abstract

A minor volunteer community of disadvantaged section of people, ideally from the same social and economic background is the Self Help Group (SHG). The government also wants to facilitate the SHG by awarding grants that are either interest free or of very nominal interest. In order to solve their identical problems by their own efforts and shared assistance, the members of SHG come together. Among its respondents the Self Help Groups encourages small hoards. You keep the money with a bank. This popular fund in the SHGs name. The maximum numbers of members in one SHG usually don't cross the limit of twenty. This is one of the most productive ways to encourage society's microfinance and is seen as an effective instrument for empowering women.

This scientific study is an observational case study based on the operation of the Self Help Group for Women. The researcher himself has collected primary data for the present analysis from original sources. Especially when it was gathered for a project on hand. The primary data for the current study was gathered through personal interviews and standardised questionnaires. The study period consists of 60 days in the months of February and March 2020 and a sample of 500 SHG members were interviewed in the villages of Bandipora and Baramulla in the Jammu and Kashmir.

Keywords: Empowerment of women, mutual assistance, self-help group, SHG

1. Introduction

Self-help group

“When 10-12 needy individuals who have same Socio Economic status, who have pretty much comparative issues, who lives close by meet up with, Unity, Trust, Understanding, Affinity, Self Help and Shared duties, to accomplish the shared objective of conquering Poverty, we can call them as Self Help Group.”

In our country, Self Help Groups are increasing rapidly. It works very well, especially in rural India, and has a good impact on the economy and society. They claimed their own company with the aid of SHGs a lot of poor women being self-employed with the available local resources and their skills and know how. SHGs now play a crucial role in the rural economy every day. SHG means empowering women not only but also women with regard to investment, development and marketing activities. This is one of the most successful ways to encourage microfinance in society and seen as an essential tool for empowering women. A volunteer group of lower economic status, having identical socio economic basis, is the self-help group. They come together through self-help and mutual aid in order to solve their common problems. Among its members the SHG promotes little hoards. You keep these little savings in the bank accounts. This common fund is saved in the name of these SHGs. The exceeding limit to form an SHG group is twenty.

The idea of self-help groups emerged in the cooperative theory and the co-operators, including the credit sector's National Federations, could not think of any better SHG than a primary cooperative financial society itself.

Because SHG are small and economically homogeneous rural poor affinity groups, they actively come together to accomplish the following.

1. To save on a regular basis a small amount of money.
2. To agree to contribute a mutual fund to each other.
3. To meet the needs of their emergency.

4. To be able to make collective decisions.
5. Solving disputes through mutual leadership and consideration of each other.
6. Providing free collateral loans with conditions determined by the community at market-driven rates.

Today, in many developing countries, including India, the self-help group movement is increasingly recognized as advancement in the field of rural credit. It supports the rural poor and is seen as a tool for reaching the vulnerable and oppressed section of society, which usually cannot take advantage of the bank's credit facility.

A self-help group is described as a group of people who, either directly or through their family and friends, have personal experience of a similar issue or circumstance in life. Sharing experiences helps them to provide each other with a unique quality of mutual support and pool practical information and coping strategies.

Self-help groups are small, informal organization of the poor formed at the grass root level to allow participants to gain economic benefits through mutual assistance, solitude and shared responsibility. Self-help groups are formed by rural and urban poor, on a voluntary basis, to save and contribute to a common fund to be lent to their members by group decision and to work together to promote the social and economic development of their families and communities.

A self-help group is described as a "self-governed, peer-controlled knowledge community of people with a similar socio-economic background and a desire to achieve a common purpose collectively." Self-help group was able to generate small savings from people who were not supposed to have any savings on a weekly or monthly basis. We were able to recycle effectively the capital provided by the members to meet the efficient and evolving credit needs of the group members.

2. Creation of self-help group

The size of the SHG is said to be ideal, when the number of members it comprises of in between 10 to 20. Smaller size is favoured to encourage active participation of members and restrict passive character of participants as found in the larger SHG'S. The registration of the group is not compulsory but is optional. Sometimes only a few or only one member of a family is registered with a SHG. An SHG can be created of both men and women are created preferably of women, usually the mixed group is not created who belong to different social and economic. The upside of a homogenous gathering is that individuals can cooperate unreservedly. The following may be some of the popular reasons for SHG constituent members:

1. People of both sexes from families of low economic background.
2. People not having more than two acres of land
3. People who don't have availability of clean drinking water.
4. People have low adult literacy.
5. Families having persons with either long illness, drug addict or any other social problem.

3. Review of literature

Nilam R and Devi G (2018) ^[10] the author conducted her study on the topic Economic Sustainability through Women Self Help Groups in Tribal Areas of Gujarat by focusing on two taluks in Gujarat. The study drew a total of 120 participants, 60 of whom were SHG members and 60 of

whom were non SHG members. The credit ratio, repayment capacity, and other financial ratios were examined in the study of SHGs and non SHGs.

Rose P *et al.* (2017) ^[16] explored the effect of Self Help Group initiatives on member's socio economic background in the state of Kerala by taking 16 SHGs. After her study, she suggested that the preparation programmes provided to the SHG people with regard to self-improvement and advancement of entrepreneurial skills should be developed.

Samadarsani and Mallick (2017) ^[13] carried out research on "Rural Women Empowerment and SHGs in India: A Conceptual Understanding." They discovered that after joining a SHG, the group members' income and standard of living improved. It is critical for rural development because it eliminates poverty and unemployment in all sectors of society, particularly among women. It is a method of increasing income, standard of living, and economic independence of women through credit, increased control over resources, improved skills, and collective action. Through networking and training, SHG raises awareness among women about their legal rights and access to legal aid. Nithyashree DA, *et al.* (2016) ^[19] examined a research on the background of SHG individuals in the state of Karnataka was carried out by taking into account eight regions, a total of 400 SHGs comprising 6338 individuals. Their research discovered the essential reasons behind joining SHGs. Some significant numbers of respondents entered this SHG in order to get extraordinarily advanced monetary aid, in addition to the tendency of advance reserve funds, to put the position up in the general public, to refund the credits, and to get together with the least amount of respondents in order to take up wage generating exercises.

Sharad M (2016) ^[17] inquired the influence of the Self Help Groups on the information under special houses and particularly the ladies in the territory was collected basically from the individuals working in Chandigarh from the Self Help Groups. The female members filled out the survey. Authorities were also discussed and discussions were held to clarify the conditions of the planet. Some information from the bank was also gathered to get the reliable and precise data of these SHGs that will also dissect the real circumstances. The data was gathered from the SHG people who are marginalized females of the rustic region. SHGs came up to motivate the poor country and. In taking an interest in government and non-government associations, they are extraordinarily dynamic. Females have gained faith and inspirational compassion.

Vinodhini RL and Vaijyanthi P (2016) ^[15] the study explains the socioeconomic empowerment of women in rural India; SHGs are small associations of members with low socioeconomic status that enable the success of the SHGs and innovative practices to enable the development and building at the stakeholders. SHGs also benefit households' financial situation.

Manohar CP (2015) ^[18], made an investigation on the point effect of Self Help Groups and smaller scale fund on monetary empowerment of women a contextual study of the Haveri locale in Karnataka, with the goals of evaluating the work of women's SHGs strengthening in the review region and evaluating the impact of miniaturized scale cash provided by the SHGs to the respondent female individuals in their salary development exercises, reserve funds, and so on. The test was carried out on 240 ladies from SHGs. The impact of smaller scale cash on SHGs is certain. SHGs were given the

option of taking advantage of all the credit offered by the SHGs. They had the opportunity to create pay.

Simrenjit K (2015) ^[2] Self Help Groups (SHGs) have proven to be effective in empowering rural women through entrepreneurial development, which has had a significant impact on their social and economic lives. More emphasis should be placed on the development and encouragement of SHGs in order to achieve long-term entrepreneurial development among SHG members.

Soni A (2015) ^[1] Self Help Groups play an important role in the development of women entrepreneurs. Skill training programs are one factor that has made a significant contribution to the development of women's entrepreneurship. Other factors, such as financial literacy programs, micro-credit facilities, separate identity in the family, time to repay the loan, opportunity to repay old debt, ability to fulfil family needs, and an increase in decision making at the family and societal levels, have little impact on women's entrepreneurial development. According to the analysis, skill training programs specifically designed for women lead to a 39.8 percent increase in entrepreneurial development.

Mamta S *et al.* (2014) ^[4] In India, more people live in rural areas, which must be developed so that they can achieve economic empowerment. According to the study, Indian SHG empowerment should continue to grow at the same rate over the next five years. SHG's associate is fortunate to have access to numerous savings. SHGs in India are integrating low-income segments with the rest of the rural community by ensuring them a more equitable share of the benefits of development. It is critical that the government and non-governmental organizations collaborate to bear all costs associated with interventions in order for them to be sustainable; otherwise, SHGs will be overburdened and destined to fail. The government system could assist in mitigating this risk and emphasizing the importance of SHG sustainability.

Sahoo (2013) ^[11] found that the majority of women in SHGs who were below 30 and entered SHGs for a personal loan. After joining SHG, their monthly income enhanced and their expenditure have increased drastically and most of the women have accepted that their share of power to make decisions has increased many folds after joining SHGs either with their families or excluding them.

Thangamani S and Muthuselvi S (2013) ^[14] According to the study, empowering women through Self Help Groups (SHGs) would benefit not only the individual women, but also the family and community as a whole through collective action for development. Self-Help Groups collaborate with NGOs (Non-Governmental Organizations) and banks to obtain development funding.

Socio-economic factor has been changed after joining the Self Help Groups. However, earlier in life, people are saving more. It is obvious that by involving voluntary organizations in social mobilization and creating an enabling policy environment, microfinance can reach a large scale and become a rational movement. The self-help group is important in re-strengthening and bringing the human race together.

Prabhavathy R (2011) ^[7] in her research entitled "An Empirical Research of SHGs and Rural Development in Tuticorin District," SHGs have investigated that Tamil Nadu has once again begun to function in certain regions, while they face problems in certain territories. Since SHGs help

women achieve financial reinforcement, this approach can contribute a lot to improving the country. These days, the ladies in the SHGs are also considered by the others, as they are free to receive the salary and add to the pay, use and reserve funds of the family. They should be prepared to contribute to the advancement of the general population and the whole country alone.

Venkatesh J and Kala K (2010) ^[9] The financial reinforcement of women in South Tamil Nadu was broken down in an investigation entitled "Engaging provincial women through Self Help Groups" and found that the salaries of women have increased in the wake of joining the SHGs and the month to month rise in the family unit has also been substantially raised. In South Tamil Nadu, the SHGs are extremely effective in expanding women's empowerment in provincial areas.

Venkateshmurthy S and Dinesh GM (2009) ^[12] in their examination titled, "Women Empowerment through SHG An Analysis" They have found that the SHGs are playing an effective and crucial role in sorting out women, developing women's initiative features, assembling sparing and including women for their creative improvement in various wage production exercises. In addition, it states that SHGs are an effective tool for alleviating poverty when all is said in effect and especially for women in need. SHGs help women boost their financial standing, prompting the process of monetary reinforcement.

4. Research questions

1. Does SHG's have any impact on social and economic status of women?
2. What motivates the women in J & K to join SHGs?

5. Objectives of the study

1. To apply scientific methods to understand the concept of Self Help Groups.
2. To understand and find out demographic factors of Women Self Help Groups in J& K with special reference to Bandipora and Baramulla district.

6. Methodology of the Study

For this analysis, the following methodology was used:

1. Sample process selection & samples: The process adopted for this study was a purposeful method of sampling.
2. With the aid of a standardized questionnaire, which included both close and open ended questions, all respondents were interviewed.
3. The accepted questionnaire was executed & answers were obtained. It cleared up any difficulties felt in understanding the issue.
4. Identified tabulated and analysed the finding.
5. A total of 500 women respondents of SHG were chosen as sample size at the different blocks of Sumbal and Singhpura in J & k.

7. Data collection

Primary data is collected by the researcher himself from original sources. It is obtained explicitly for a project that is on hand. It gives the latest primary information, primary data is the data that the researcher first encountered or reported with the best of his knowledge. Here primary data was gathered through personal interview and through the administration of standardized questionnaires. The study's

time span consisted of 60 days in the months of February and March 2020 and a sample of 500 SHG respondents were interviewed in Bandipora and Baramulla villages of J & k.

8. Results and Discussion

Table 1: Distribution of respondents on the basis of age among districts of Jammu and Kashmir

Age Groups (yrs)	Frequency	Percentage
15-35	292	58.4
35-55	171	34.2
Above 55	37	7.4
Total	500	100.0

Source: Primary Survey (2020)

Table 1 shows the distribution of respondents based on age among the selected districts of Jammu and Kashmir. The maximum percentage of respondents in the age group 15-35 years is 60 percent followed by 34.2 percent of respondents in the age group 35-55 years. In age group greater than 55 years, it is 7.4 percent are from Bandipora followed by 6.4 percent from Baramulla. Hence, it can be said that percentage of members are highest in the case of 15-35 years and lowest in the case of above 55 years.

Table 2: Distribution of respondents on the basis of marital status among districts of Jammu and Kashmir

Marital status	Frequency	Percentage
Married	344	68.8
Unmarried	156	31.2
Total	500	100.0

Source: Primary Survey (2020)

Table 2 reveals the distribution of respondents based on marital status among districts of Jammu and Kashmir. The maximum percentage of respondents is married that is 68.8 percent followed 31.2 percent are unmarried. Therefore, the above data could be interpreted as that most member seems too interested in SHG or once they are married. Even small amount of the member who are single or unmarried are also interested to get involved with SHG.

Table 3: Distribution of respondents on the basis of education level among districts of Jammu and Kashmir

Education Level	Frequency	Percentage
Illiterate	368	73.6
Primary	32	6.4
High school	46	9.2
Higher secondary	28	5.6
Postgraduate	26	5.2
Total	500	100.0

Source: Primary Survey (2020)

Table 3 shows the distribution of respondents based on the level of education among districts of Jammu and Kashmir. The maximum percentage of respondents is illiterate that are 73.6 percent followed by 9.2 percent in high school. Primary education is 6.4 percent followed by 5.6 percent in higher secondary. A very small percentage of respondent's i.e.5.2 percent of respondents are qualified as Post graduate. On the basis of above table, it can be said that respondents below high school have been found more concerned to join SHGs. However, a good proportion of sample respondents have been

found higher secondary and post graduate which implies that all women want economic freedom irrespective of their educational background.

Table 4: Distribution of Respondents on the basis of Source of Income of Family among districts of Jammu and Kashmir

Source of Income of family	Frequency	Percentage
Cultivation	42	8.4
Business	37	7.4
Animal Husbandry/Cattle Farming	12	2.4
Labour	409	81.8
Total	500	100.0

Source: Primary Survey (2020)

Table 4 shows the distribution of respondents based on the source of income of family among district of Jammu and Kashmir. The maximum percentage of respondents is in Labor that is 81.8 percent followed by 8.4 percent in cultivation.7.4percent are in business. The minimum percentage of respondents that is 2.4 percent was animal husbandry/cattle. The above table reports that, percentages of members are highest in the case of labor class and lowest in the case of animal husbandry /cattle farming.

Table 5: Distribution of respondents on the basis of source of income before joining SHG among districts of Jammu and Kashmir

Source of Income before joining SHG	Frequency	Percentage
Poultry	63	12.6
Livestock	61	12.2
Handcraft	260	52.0
No Source	116	23.2
Total	500	100.0

Source: Primary Survey (2020)

Table 5 reveals the distribution of respondents based on the source of income before joining SHGs among districts of Jammu and Kashmir. The maximum percentage of respondents is in handcraft that is 52.0 percent followed by 23.2 percent are in no source of income.12.6 percent are in poultry followed by 12.2 percent are in livestock. The overall percentage of respondents belongs to the handicraft source of income before joining SHGs that is 52 percent.

Table 6: Distribution of respondents on the basis of monthly income after joining SHG among districts of Jammu and Kashmir

Monthly Income after joining SHG	Frequency	Percentage
₹0-₹5,000	30	6.0
₹5,001-₹10,000	162	32.4
₹10,001-₹15,000	98	19.6
₹15,001-₹20,000	135	27.0
> ₹20,000	75	15.0
Total	500	100.0

Source: Primary Survey (2020)

Table 6 indicates the distribution of respondents based on monthly income after joining SHGs among districts of Jammu & Kashmir. Maximum percentage of respondents that is 32.4 percent having income between ₹5001 to ₹10000, 27.6 percent of respondents have income between ₹15001 to ₹20000 followed by 19.6 percent of respondents having an income between ₹10001 to ₹15000 and 15.0 percent of respondents have income above ₹20000. The minimum percentage of respondents that is 6.0 percent has an income up to ₹5000.

Table 7: Distribution of Respondents on the basis of Family Income after joining SHG among districts of Jammu and Kashmir

Family Income after joining SHG	Frequency	Percentage
₹0-₹30,000	20	4.0
₹30,001-₹60,000	167	33.4
₹60,001-₹90,000	189	37.8
₹90,001-₹1,20,000	99	19.8
> ₹1,20,000	25	5.0
Total	500	100.0

Source: Primary Survey (2020)

Table 7 depicts the distribution of respondents based on family income among districts of Jammu and Kashmir. The maximum percentage of respondents that is 37.8 percent having income between ₹60001 to ₹90000, 33.4 percent of respondents have income between ₹30001 to ₹60000 followed by 19.8 percent of respondents having an income between ₹90001 to ₹120000 and 5.0 percent of respondents have income above ₹120000. The minimum percentage of respondents that is 4 percent has an income less than ₹30000.

Table 8: Distribution of respondents on the basis of source of information regarding SHG among districts of Jammu and Kashmir

Source of Information regarding SHG	Frequency	Percentage
SHGs	158	31.6
NGOs	131	26.2
Library/Information Centre	79	15.8
Government Agencies	51	10.2
Communication Media	81	16.2
Total	500	100.0

Source: Primary Survey (2020)

Table 8 shows that information collected regarding source of information regarding SHG of the Respondents showed that majority of the selected SHG individuals 31.6 per cent were SHGs source of information followed by 26.2 per cent of them who were NGOs source of information and 16.2 per cent of respondents were communication media source of information only while 15.8 per cent of respondents were to be library/information Centre source of information while 10.2 per cent of respondents were to be government source of information regarding SHG.

Table 9: Distribution of respondents on the basis of reasons for joining SHGs among districts of Jammu and Kashmir

Reasons for joining SHGs	Frequency	Percentage
Get more awareness	105	21.0
Savings	184	36.8
Avail Loan	158	31.6
To start micro enterprise	53	10.6
Total	500	100.0

Source: Primary Survey (2020)

Table 9 depicts the reasons for joining SHGs of the respondents selected for the present study. Maximum percentage of the respondents i.e. 36.8 per cent of were found to be saving followed by 31.6 per cent who were avail loan and 20.0 per cent of them were get more awareness while 10.6 per cent of respondents were to start micro enterprise.

Table 10: Distribution of respondents on the basis of income generating activity position among districts of Jammu and Kashmir

Income generating activity Position	Frequency	Percentage
Farming	146	29.2
Handloom	102	20.4
Food marketing	89	17.8
Other	163	32.6
Total	500	100.0

Source: Primary Survey (2020)

Table 10 indicates the distribution of respondents based on income generating activities of the group among districts of Jammu and Kashmir. The maximum percentage of respondents that is 32.6 percent involve in other income generating activities of the group followed by 29.2 percent in farming. 20.4 percent are from handloom. It clearly shows that minimum percentage of the respondents involve in food marketing that is 17.8 percent.

9. Findings of the study

By the above research some findings can be made. That can be helpful to suggest Self Help Groups.

1. It is found that the 15-35 yrs age group of respondents i.e., 58.8 percent are more involved in SHGs.
2. It is found that 68.8 percent of the respondents are married.
3. It is found that the huge 73.6 per cent of respondents were Illiterate and 6.4 percent of respondents have only attained primary education.
4. It is found that the bulk of the respondents 81.8 percent were found to have Labour work as sources of family income.
5. It is found that 52.0 percent of respondents belonged to handcraft getting benefitted on the basis of source of income prior they participated in the SHG.
6. Results found that 32.4 percent of respondents had less than ₹10000 of monthly income.
7. It is found that 37.8 percent of the respondents have touched family income after joining SHGs in between ₹60,001 to ₹90,000.
8. It is found that 31.6 percent of the respondents get source of information through SHGs.
9. It is found that 36.8 percent of respondents belonged to saving.
10. It is found that 32.6 per cent were found to be in the other category on the basis of Income generating activity.

10. Need of the study

In rural areas of Bandipora and Baramulla, the lower literacy rate and fade side of economy of these rural women were in need of improving their income and earnings by facilitating them to use income producing sources and assets. To provide employability and income generating source for rural women is one of the means to empower them socially and economically. The present study has been undertaken to promote the women empowerment through SHGs with innovative and moderate manner to bring valuable suggestions to improve the performance of SHGs.

In order to overcome exploitation, self-help groups are necessary to create trust for rural people's economic self-reliance, particularly among women who are mostly invisible in the social structure. Such groups allow them to unite for a

common goal and gain strength from each other in coping with exploitation, which they face in various ways. A cluster becomes the foundation for action and change. It also helps build relationships of mutual trust between the organization that promotes and the rural poor through constant contact and sincere efforts. Self-help groups play an important role in distinguishing between consumer credit and production credit, evaluating the credit system for its presence and shifts in the target group's economy, culture and social status, providing easy access to credit and promoting effective control through group/organization, ensuring repayments and consistency through group dynamics; Setting clear interest rate levels, repayment plans, gestation period, extension, bad debt writing; and assisting group members to enter structured financial institutions. Hence, the self-help group disburses micro-credit to rural women in order to make them entrepreneurial people and to enable them to participate in business activities. Rural and urban poor women's credit needs are fully met through the SHGs. SHGs improve the fair status of women by promoting involvement in the political, legal, social and cultural spheres of life by decision-makers and beneficiaries. For various reasons, such as most of them are socially backward, illiterate, with low motivation and poor economic base, rural poor are in-capacitated. Individually, in socio-economic terms, a poor person is not vulnerable but also lacks access to the knowledge and information that are the most important components of today's development process

11. Suggestions

Analyzing the above results, many respondents are illiterate and some have only a primary level of education so that they are not well informed about banking procedures, rules and regulations on government compensation and some are also unaware of the intent of joining so that they suggest providing people with adequate education, awareness and required details. Adequate education allows them to make choices, to become independent and to build opportunities for jobs.

12. Conclusion

SHGs are one of the effective instruments for women that contribute to the advancement of women in society. Increase the strength of women and become autonomous with many opportunities. The SHGs are indirectly improving the Indian economy. It reduces the poverty line and allows people to boost their economic status.

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