

Role of Self Help Group in Socio–Psychological Empowerment of Women

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Abstract:- The study was conducted in the Rajkot district of Gujarat to analyse the Socio-psychological empowerment of women through self-help groups. A total of 1209 self-help Women from nine tehsil of Rajkot district of Gujarat state, were identified as respondents of the study. An ex post facto research design was used. A total of 10 variables were selected to study the profile of respondents. The findings revealed that the majority of the respondents were young, having studied up to primary and secondary education. The majority of the SHG women were Socio-psychologically empowered in the aspects of increased self-confidence, decision-making, health awareness, and active participation. They were economically empowered in their freedom to spend money on productive purposes and farm and home activities, and the majority of the women in all groups were involved in handicrafts, tailoring, soap making, and pickle preparation.

Keywords:- Empowerment, participation, Sociological, Psychological, self-confidence and awareness.

I. INTRODUCTION

Women play a vital role in the development of society. However, women face discrimination and stigma in society. One way of empowering women is through self-help groups. Such groups use participatory processes to provide opportunities for them to share knowledge, common experiences, and problems and also involve them in economic development activities. Women's empowerment comprises women's education and knowledge to enhance her understanding about her surroundings, her ability to control her life, freedom from domination by not depending on anyone else's income, her ability to participate in decision-making process, her capability to make independent decisions and finally her independence in terms of mobility. Self-Help Group (SHG) model was introduced as a core strategy for the empowerment of women, in the Government of India's Ninth Five Year Plan (1997-2002) and is one of the largest and fastest-growing microfinance programs in the developing world (Planning Commission 2002). The present research is to examine whether it is

themicrofinance related economic factors or the non-economic factors that are more effective in women's empowerment in the state of Gujarat. The significance of the study focused on investigating the disaggregated economic and non-economic impact of microfinance on empowerment of rural women engaged as members in various SHGs. Hence, the present study has been taken up to access women empowerment through Self Help Groups towards a wide-ranging understanding of role of SHGs in empowering SHG women members in both economic and non-economic dimensions in Rajkot district of the state of Gujarat, India.

The present study is based on descriptive research design. Quantitative method was used for data collection from the rural women actively engaged in SHGs with the following objectives:

- To assess women empowerment in terms of social empowerment after joining self-help groups.
- To assess women empowerment in terms of psychological (self-Confidence and self-reliance) empowerment after joining self-help groups.

II. MATERIALS AND METHODS

This Study is focused on the investigating the disaggregated economic and noneconomic impact of microfinance on women's empowerment. As researchers note, empowering women is a multi-dimensional process (Malhotra and Mather 1997; Johnson 2005; Kabeer 1999). Some suggest that the economic impact of microfinance empowers a woman through an increase in her income, which raises her bargaining power to allocate resources within the household. Others emphasize the social impact of microfinance on greater autonomy, awareness and political and social inclusion as being more effective in women's empowerment.

- Survey Method
- Questionnaire Method

Convenience sampling technique will be used in collection of data using structured schedules which will sent to the members of the self-help groups' functioning in tehsils and rural areas of Rajkot district. In the Present Study, Women between the ages of 20 to 65 years was taken as part of study.

Total 1209 samples were collected from 11 taluka of Rajkot district with equal distribution of sample. Four staged sampling was done for selection of women SHG members. The selected SHGs of each selected village were approached and collected the list of SHG members. Then five members were selected randomly using folded chits. They were then interviewed using the digital questionnaire.

A. Data Sources

- **Secondary Data:** The sources for secondary data were thesis, journals, books, various government and institution reports, which are available online or in the libraries.
- **Primary Data:** The primary data were collected personally interviewing the selected samples using structured questionnaire.

B. Tools for Data Collection

A structured questionnaire was designed in consultation with the research guide, considering the objectives and hypotheses of the present study. The questionnaire was designed consisting of six sections. The questionnaire was translated into Gujarati language and a bilingual questionnaire was programmed in Personal Digital Assistant (PDA) on Kobo collect platform.

C. Pre-testing of the questionnaires

The digital programmed questionnaire was pre-tested in a village of Rajkot. Total 50 SHG members were interviewed through the draft tool using Personal Digital Assistant (PDA) on Kobo collect platform. The additional options were incorporated and modifications in language were done in the final questionnaire. Before finalising the questionnaire numbering the options was carefully done. The final structured questionnaire consisted of total 41 closed ended questions. The tool was used for data collection.

D. Data Collection

The selected SHGs of each selected village were approached and collected the list of SHG members. Then five members were selected randomly using folded chits. They were then interviewed using the digital questionnaire. The data collection was done from January 2022 to July 2022.

E. Data Analysis Techniques

The data analysis in this study was undertaken via Statistical Package for the Social Sciences (SPSS), IBM SPSS Statistics 20 version. The primary analysis and statistical analysis of data collected was done based on the tabulation plan. Univariate analysis was done, which included frequency, %age tables, weighted means and t-tests to test the hypotheses. Cross analyses were also done. Throughout the analysis, acceptance and rejection of hypotheses was done at the confidence level at 95 % ($p < 0.05$).

III. RESULT AND DISCUSSION

- **Socio-Economic Features of Respondents:** Socio-economic features of total 1209 respondents are presented in this section. The analysis of socio-economic features of self-help group (SHG) members is important to know their role and contribution in providing economic support to the family and also in decision-making. The data analysis in this section has been done using univariate (one variable) analysis method.

A. Social characteristics of the SHG members

Table 1 presents social characteristics of the SHG members. The social characteristics include relationship with head of the households, age categories, marital status and education of the SHG members.

Table 1: Social characteristics of the SHG members

Social Characteristics	Frequency	%
Relationship with head of the households		
Self	70	5.8
Husband	876	72.5
Son/daughter	64	5.3
Father/Mother	29	2.4
Father-in-law/Mother-in-law	169	14.0
Uncle	1	0.1
Age (in years)		
20-35 years	590	48.8
36-50 years	532	44.0
51-65 years	87	7.2
Marital status		
Unmarried	29	2.4
Married	1173	97.0
Widow	7	0.6
Education		
Illiterate	171	14.1
Read & Write	119	9.8
Class 1-4	143	11.8
Class 5-8	383	31.7
Class 9-12	315	26.1
Technical after class 10	13	1.1
Graduate and above	65	5.4
Number of respondents	1209	100.0

- **Relationship with head of the households:** The relationship of the respondents with the head of the households shows that most of them (72.5 %) were husbands, 14.0 % were their father-in-law or mother-in-law, 5.3 % were son or daughter and 2.4 % were father or mother. Another, 5.8 % of the respondents themselves was the head of their household.
- **Age-group:** “Age is predictable to have positive consequence on empowerment as confidence and independence are unspecified to increase with age. It is an important aspect for accountability its advancement” (Cauhan, 2018). Age-group wise distribution of the respondents shows that highest %age of them belonged to the age group 20-35 years (48.8 %), followed by 44.0 % belonging to the age group of 36-50 years and 7.2 % belonged to the age group of 51-65 years. Age-group distribution reveals that most of the respondents were in potential energetic age group to manage both household work as well as group activities.
- **Marital status:** Overwhelming majority of the respondents was married (97.0 %), 2.4 % were unmarried and less than one % of the respondents were widow (0.6 %).
- **Educational qualification:** The educational level of SHG members is an important criterion for the proper functioning of self-help groups. “Education will impact maintenance of records, starting of development schemes,

linkage with banks, etc.” (Voluntary Operation in Community & Environment, 2008). Generally, higher educational status of members helps in scaling up the group activities of SHG. In the present study, out of total 1209 respondents, highest %age had educational qualification of class 5-8 (31.7 %), followed by 26.1 % with qualification of class 9-12, 11.8 % had class 1-4 level of education, the qualification of only 5.4 % was graduate and above and 1.1 % had technical qualification after class 10. The illiterates were 14.1 % and 9.8 % of the respondents knew to read and write. The analysis of education qualification of the respondents reflects a low educational status.

B. Economic and Social Status of Respondents before and after Joining Self-Help Group

Economic and social empowerment of women puts them in a stronger position to improve self confidence and make decisions to enhance their own and family wellbeing. Hence, it is important to understand the economic and social status of women before and after joining Self Help Group and whether SHGs are helping in empowering the members economically and socially.

➤ *Monthly income of SHG members before and after joining SHG*

Table 2 shows the difference in % points of no income was -25.1, that is after joining SHG no monthly income status was reduced to 1.7 % from 26.8 % of before joining SHG. This indicates that overwhelming majority of the respondents (98.3 %) was found to be the earners after joining SHG. Before joining SHG, monthly income of most of the respondents (60.0 %) was less than Rs. 3000 and after joining SHG, highest respondent's had monthly income of

Rs.3000-6000 (47.3 %). Monthly income found to be increasing after joining SHG as compared to before joining SHG and the difference in % points was found highest for Rs. 3000-6000 (35.8 %), followed by the difference in % points of 9.1 for Rs.6000-9000. The present study supports the findings of the study of Chauhan (2018) conducted in the neighboring state of Rajasthan and SaikiaPallabi (2017) conducted in Assam, which had also shown that after joining SHG monthly income of the respondents was increased.

Table 2: Monthly income of SHG members before and after joining SHG

Monthly income (Rs.)	Before joining SHG		After joining SHG		Difference in % points
	Frequency	%	Frequency	%	
No income	324	26.8	21	1.7	-25.1
Less than Rs. 3000	726	60.0	450	37.2	-22.8
Rs. 3000-6000	139	11.5	572	47.3	35.8
Rs. 6000-9000	14	1.2	125	10.3	9.1
Rs. 9000-12000	6	0.5	30	2.5	2.0
Rs. 12000-14000	0	0.0	7	0.6	0.6
More than Rs. 14000	0	0.0	4	0.3	0.3
Number of respondents	1209	100.0	1209	100.0	

➤ *Hypothesis 1 test*

HO1: There is significant increase in income of women after joining SHGs.

To test the hypothesis 1 (H01), 't' test was done to assess whether there is significant increase in income of women after joining SHGs. The analysis has been presented in Table 3. The analysis indicates the increasing difference in monthly income after joining SHG as compared to before joining SHG is highly significant (t value 53.035 and $p <$

0.01) and hence accepts the hypothesis. The studies conducted by Chauhan (2018) in Udaipur, Rajasthan and Das Jayanta (2016) in Kochbihar district of West Bengal also found highly significant difference in the monthly income of women SHG members after joining SHG as compared to before joining SHG. The study of Goyal (2017) conducted in Mewat district of Haryana also revealed significant increase in savings of members after joining SHGs.

Table 3: t test of increase in income of SHG members after joining the SHG

Monthly income before joining SHG (Rs.)	Monthly income after joining SHG							Increasing difference in monthly income			
	No income	Less than Rs. 3000	Rs. 3000-6000	Rs. 6000-9000	Rs. 9000-12000	Rs. 12000-14000	More than Rs. 14000	Mean	SD	t value	P value
No income	6.5	77.2	15.7	0.6	0.0	0.0	0.0	0.892	.585	53.035	0.00*
Less than Rs. 3000	0.0	27.3	67.1	4.8	0.6	0.0	0.3				
Rs. 3000-6000	0.0	1.4	24.5	62.6	10.8	0.7	0.0				
Rs. 6000-9000	0.0	0.0	0.0	7.1	78.6	14.3	0.0				
Rs. 9000-12000	0.0	0.0	0.0	0.0	0.0	66.7	33.3				
Number of respondents	1.7	37.2	47.3	10.3	2.5	0.6	0.3				
	1209										

*Significant at 0.01 level

➤ *Monthly savings of SHG members before and after joining SHG*

“One of the primary benefits of participation in a SHG is the opportunity to save regularly, access formal savings institutions and participate in the management of these savings” (Saravanan M. (2016). “Savings helps in capital formation for the household. Savings help in managing the emergencies of the household and is considered as progressive habit for an individual” (Subrahmaniyam, 2016). Table 4 reveals the difference in % points of no

monthly saving was -39.5, that is after joining SHG no monthly saving status was reduced to 0.5 % from 40.0 % before joining SHG. This indicates that almost all (99.5 %) cultivated the habit of saving money after joining SHG as compared to 60.0 % before joining SHG. The present study supports the study of Chauhan (2018), conducted in Rajasthan that all (100 %) were saving money after joining SHG as compared to 34.5 % before joining SHG. The study of Goyal (2017) also revealed increase in savings of members after joining SHGs. Before joining SHG, monthly

savings of highest respondents (36.7 %) was less than Rs. 500 and after joining SHG, highest respondent's had monthly savings of Rs.500-1500 (40.0 %). Monthly savings found to be increasing after joining SHG as compared to

before joining SHG and the difference in % points was found highest for Rs.1500-3000 (21.5 %), followed by the difference in % points of 20.5 for Rs.500-1500.

Table 4: Monthly savings of SHG members before and after joining SHG

Monthly saving (Rs.)	Before joining SHG		After joining SHG		Difference in % points
	Frequency	%	Frequency	%	
No savings	484	40.0	6	0.5	-39.5
Less than Rs. 500	444	36.7	343	28.4	-8.3
Rs. 500-1500	236	19.5	484	40.0	20.5
Rs. 1500-3000	43	3.6	304	25.1	21.5
Rs. 3000-4500	1	0.1	65	5.4	5.3
Rs. 4500-6000	1	0.1	4	0.3	0.2
More than Rs. 6000	0	0.0	3	0.2	0.2
Number of respondents	1209	100.0	1209	100.0	

➤ Hypothesis 2 test

H02: There is significant increase in savings of women after joining SHGs

To test hypothesis 2 (H02), 't' test was done to investigate whether there is significant increase in savings of women after joining SHGs. The analysis has been presented in Table 5. The analysis indicates the increasing difference in monthly savings after joining SHG as compared to before joining SHG is highly significant (t value 58.565 and p < 0.01), accepting the hypothesis 2. The present study

supports the study of Cauhan (2018) conducted in the neighbouring state of Rajasthan, which also revealed highly significant difference in the monthly savings of women SHG members after joining SHG as compared to before joining SHG. The study conducted by Das Jayanta (2016) in Koch Bihar district of West Bengal and the study of Goyal (2017) conducted in Mewat district of Haryana also revealed significant increase in the savings amount after joining SHG.

Table 5: t test of increase in savings of SHG members after joining the SHG

Monthly saving before joining SHG (Rs.)	Monthly saving after joining SHG							Increasing difference in monthly savings			
	No saving	Less than Rs. 500	Rs. 500-1500	Rs. 1501-3000	Rs. 3000-4500	Rs. 4500-6000	More than Rs. 6000	Mean	SD	t value	P value
No saving	1.2	52.9	33.7	11.0	1.2	0.0	0.0	1.213	.720	58.565	0.00*
Less than Rs. 500	0.0	19.6	67.6	10.8	1.6	0.0	0.5				
Rs. 500-1500	0.0	0.0	8.9	83.5	7.2	0.4	0.0				
Rs. 1500-3000	0.0	0.0	0.0	14.0	81.4	4.7	0.0				
Rs. 3000-4500	0.0	0.0	0.0	0.0	0.0	0.0	100.0				
Rs. 4500-6000	0.0	0.0	0.0	0.0	0.0	100.0	0.0				
Number of respondents	0.5	28.4	40.0	25.1	5.4	0.3	0.2				

*p<0.01

➤ Place of savings

Table 6 depicts the various saving sources used by the study respondents for keeping their savings. Majority of the respondents were found to save in SHG account (87.3 %), following by 62.5 % found to save in bank and 39.2 % reported to keep their savings at home. On the contrary, the study of Subrahmaniyam (2016) conducted in the state of Gujarat showed that 80 % of the SHG and JHG (Joint Liability Groups) used to keep their savings at home and the next most used saving source was bank (44 %). The present study was conducted after the COVID-19 pandemic phase, when people realised the importance of savings in secured places for future safety and may be that was the reason for their motivation of savings in SHG accounts and banks more than keeping the savings at home. Further detail studies are

required in future to get the appropriate reasons for changes in savings pattern over the period of time.

Table 6: Place of Savings

Place of savings	Frequency	%
Bank	756	62.5
Co-operatives	44	3.6
Money lenders	6	0.5
At home	474	39.2
SHG account	1055	87.3
Number of respondents	1209	100.0

➤ *Expenditure from savings amount*

Expenditure is interlinked to income and savings. Expenditure and savings increase proportionately with the increase in income. "Women join SHGs as a source of income generation to make shift in expenditure pattern as commonly they belong to lower income group and they perceive their savings as a group member to be future source of income to spend more on meeting their expenses" (Goyal, 2017). Table 7 presents the expenditure from savings

amount in last one year. The findings reveal that more than half of the respondents each mentioned of spending their savings amount on household items (58.6 %), children education (57.7 %), festivals /family functions (55.6 %) and on health aspects (52.7 %) in last one year. Besides, expenditure on income activities/business, repayment of loan/debt amount, purchase of assets and land or house purchase/ house repair from savings amount were reported by 25.1 %, 16.9 %, 14.6 % and 12.6 %, respectively.

Table 7: Expenditure from savings amount in last one year

Expenditure on	Expenditure from savings amount by respondents in last one year			
	Expenditure from entire saving amount	Expenditure from some saving amount	Total expenditure from total savings	None of the savings' amount
Household expenditure	3.5	55.1	58.6	41.4
Repayment of loan/debt amount	0.3	16.6	16.9	83.0
Health aspects	0.3	52.4	52.7	47.3
Purchase of assets	1.0	13.6	14.6	85.4
Festivals/family functions	0.7	54.9	55.6	44.3
Income activities/business	0.7	24.4	25.1	74.9
Children education	0.9	56.8	57.7	42.3
Land or house purchase / house repair	0.4	12.2	12.6	87.3
Others	0.0	0.2	0.2	99.8
Number of respondents	1209			

➤ *Cross table of monthly income and savings after joining SHG*

Table 8 presents the Cross table of monthly income and savings after joining SHG. The table shows that after joining SHG, with the raise in monthly income of the respondents,

monthly savings were increasing proportionately. This reflects that higher %ages of respondents were saving more money with the increase of their income.

Table 8: Cross table of monthly income and savings after joining SHG

Monthly income after joining SHG (Rs.)	Monthly saving after joining the SHG							Total (N)
	No savings	Less than Rs. 500	Rs. 501-1500	Rs. 1501-3000	Rs. 3001-4500	Rs. 4501-6000	More than Rs. 6000	
No income	4.8	81.0	14.3	0.0	0.0	0.0	0.0	21
Less than Rs. 3000	0.2	50.2	37.8	11.8	0.0	0.0	0.0	450
Rs. 3000-6000	0.5	14.7	47.9	30.9	5.9	0.0	0.0	572
Rs. 6000-9000	0.8	8.8	23.2	48.0	17.6	0.0	1.6	125
Rs. 9000-12000	0.0	13.3	13.3	40.0	20.0	10.0	3.3	30
Rs. 12000-14000	0.0	14.3	14.3	28.6	42.9	0.0	0.0	7
More than Rs. 14000	0.0	0.0	75.0	0.0	0.0	25.0	0.0	4
Number of respondents	1209							

➤ *Assets owned by SHG members before and after joining SHG*

Table 9 shows that the gold, silver assets of the SHG respondents increased to 14.7 % points from 41.5 % before joining SHG to 56.2 % after joining SHG. Similarly, the household assets like TV, freeze, furniture etc. increased to 31.1 % points after joining SHG as compared to before joining SHG. The movable assets like two or four wheelers also found to be increased to 23.9 % points after joining SHGs as compared to before joining SHGs. The findings of assets owned reflect that after joining SHGs, there is

increase in all kinds of movable and non-movable assets. It is an indicator that increase in income after joining SHG had a positive impact on economic conditions of the SHG respondents and hence helped in increasing various assets. Similar findings of improvements in assets were revealed in the study of Goyal (2017), conducted in Haryana and study of Jana (2015) conducted in 24 Pargana(s), West Bengal. The increased preference of buying assets like TV, gold and silver and two wheelers after joining SHGs was also reflected in the study of Rao *et al.*, (2014).

Table 9: Assets owned by SHG members before and after joining SHG

Assets	Before joining the SHG		After joining the SHG		Difference in % points
	Frequency	%	Frequency	%	
Gold, silver etc.	502	41.5	679	56.2	14.7
Household assets like TV, freeze, furniture etc.	695	57.5	1071	88.6	31.1
Two or four wheelers	224	18.5	513	42.4	23.9
Other	17	1.4	10	0.8	-0.6
Number of respondents	1209	100.0	1209	100.0	

The above findings focusing on the enhancement of monthly income, savings, expenditure from savings and enhancement of assets after joining self-help group is reflecting towards living standard and economic transformation in women’s life.

The impact of SHGs on the economic and social status, that is empowerment and level of self- confidence and self-reliance of the respondents were measured using 5 point Likert scale ratings. A very high was given score of 5 and score of 1 was given to very low statements. The analyses of Likert scale based findings are presented in Tables 10, 11, 13, 14, 16 and 17.

➤ *Economic status before joining SHG*

Table 10 presents the economic status related to personal income, personal savings/investments, possession of jewellerys like gold, silver etc., contribution to house hold income, participation in house hold financial decisions, control over house hold expenses, access to bank and other financial services by self, managing house hold financial needs and standard of living of the respondents before joining SHG. The weighted mean of Likert scale of all the statements shows low ratings (1.8 to 2.0) indicating low economic status of the respondents before joining SHG.

Table 10: Economic status before joining SHG

Economic Empowerment	Very high	High	Medium	Low	Very low	Weighted mean
Personal income	0.6	1.2	10.2	61.6	26.4	1.9
Personal savings / investments	0.0	1.5	14.1	57.7	26.6	1.9
Possession of jewellerys like gold, silver etc.	0.1	1.4	16.0	56.5	26.1	1.9
Contribution to house hold income	0.0	1.1	15.8	56.0	27.1	1.9
Participation in house hold financial decisions	0.1	0.9	16.2	56.6	26.2	1.9
Control over house hold expenses	1.7	3.6	14.7	55.3	24.7	2.0
Access to bank and other financial services by self	0.0	0.8	12.6	50.2	36.4	1.8
Managing house hold financial needs	0.1	0.7	13.0	57.8	28.5	1.9
Standard of living	0.0	1.0	20.7	57.7	20.7	2.0
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1

➤ *Economic status after joining SHG*

“Self-help groups provide economic benefits to the women by providing income generating activities. Economic independence facilitates in bringing about gender equality and increase in women’s income translates more directly into family well being” (Valarmathi G., 2016). SHG member’s economic activities pave the way for empowerment of women in enhancing their socio economic status in rural areas. Table 11 presents the economic status of the respondents after joining SHG. The weighted mean of Likert scale of almost all the statements shows medium ratings (3.2 to 3.4) indicating improvement from low economic status before joining SHG to medium economic

status of the respondents after joining SHG. The weighted mean of personal savings/investments is 3.5 indicating towards high rating. The present study is somehow supporting the research study conducted by Sumitha and Krishnamurthy (2018), though their study was showing great impact on income level of the respondents and increased capacity to meet daily household expenses (100 % each). Their study also revealed that majority of the respondents (83.8 %) opined that being a member of SHGs their livelihood status had improved in the society, which is in the line of the present study showing standard of living or livelihood had improved to 92.4 % (very high - 7.4 %, high – 36.9 % and medium – 48.1 %).

Table 11: Economic status after joining SHG

Economic Empowerment	Very high	High	Medium	Low	Very low	Weighted mean
Personal income	8.7	36.1	44.1	10.2	1.0	3.4
Personal savings / investments	6.9	37.1	50.7	5.0	0.2	3.5
Possession of jewellerys like gold, silver etc.	7.6	26.3	44.5	18.1	3.5	3.2
Contribution to house hold income	6.7	30.9	53.3	8.0	1.1	3.3
Participation in house hold financial decisions	8.0	27.8	58.4	5.5	0.3	3.4
Control over house hold expenses	4.5	21.0	65.8	7.5	1.2	3.2
Access to bank and other financial services by self	6.5	21.1	59.6	10.8	1.9	3.2
Managing house hold financial needs	6.6	22.5	63.2	6.6	1.1	3.3
Standard of living	7.4	36.9	48.1	7.3	0.4	3.4
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1

➤ Hypothesis 3 test

HO3: There is a significant improvement in economic status of women after joining SHG

The statistical analysis, 't' test was done to assess whether there is improvement in economic status of women after joining SHG. The analysis has been presented in Table 12. The analysis indicates the increasing difference from before joining SHG to after joining SHGs in all the economic status statements and highest increasing difference was found in the statement of personal savings/investments (increased weighted mean of 1.6; t value 61.681 and p < 0.01). All the

economic status statements showing improvement after joining SHGs were found to be statistically highly significant with p value < 0.01, accepting the hypothesis 3. Overall, it was found improvement in economic status of women after joining SHG with the increase in weighted mean of 1.4, t value 75.135 and highly significant at p < 0.01. The study of Verma, 2019 also found that after joining SHGs, women were empowered economically with highest increasing difference in savings after joining SHG as compared to that of before joining SHG.

Table 12: t test of improvement in economic status of women after joining SHG

Economic status	Weighted mean before joining SHG	Weighted mean after joining SHG	Increase in weighted mean	t value of increase in weighted mean	P value of increase in weighted mean
Personal income	1.9	3.4	1.5	51.472	0.00*
Personal savings/investments	1.9	3.5	1.6	61.681	0.00*
Possession of jewellerys like gold, silver etc.	1.9	3.2	1.3	44.292	0.00*
Contribution to house hold income	1.9	3.3	1.4	53.641	0.00*
Participation in house hold financial decisions	1.9	3.4	1.5	52.599	0.00*
Control over house hold expenses	2.0	3.2	1.2	41.424	0.00*
Access to bank and other financial services by self	1.8	3.2	1.4	51.914	0.00*
Managing house hold financial needs	1.9	3.3	1.4	54.153	0.00*
Standard of living	2.0	3.4	1.4	54.150	0.00*
Overall economic status	1.9	3.3	1.4	75.135	0.00*
Number of respondents	1209				

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1 *p>0.01

➤ Social status before joining SHG

The social status of women in any community is largely dependent on the culture and tradition of the community (Valarmathi, G., 2016). SHGs ensure and improve the status of women as participants, decision-makers and beneficiaries in the social, democratic, economic and cultural spheres of life (Valarmathi, G., 2016). Table 13 presents the economic status related to self-identity, change in social status, mingling with others, awareness about social issues, involvement in social

activities, participation to social meetings, participation in cultural activities/festivals, ability to raise voice against social exploitation and getting /extending help from/to friends and neighbours before joining SHG. The weighted mean of Likert scale of almost all the social status statements shows low ratings (1.9 to 2.2), indicating low social status of the respondents before joining SHG.

Table 13: Social status before joining SHG

Social Empowerment	Very high	High	Medium	Low	Very low	Weighted mean
Self-identity	0.4	2.2	19.8	57.7	19.9	2.1
Change in Social-status	0.2	1.7	24.5	60.2	13.3	2.2
Mingling with others	0.0	2.0	26.8	54.8	16.5	2.1
Awareness about social issues	0.1	1.6	17.2	55.9	25.2	2.0
Involvement in social activities	0.0	1.4	17.4	53.3	27.9	1.9
Participation to social meetings	0.1	1.2	16.1	52.1	30.5	1.9
Participation in cultural activities/festivals	0.1	1.6	16.5	48.9	32.9	1.9
Ability to raise voice against social exploitation	0.2	1.3	13.2	54.8	30.5	1.9
Getting /extending help from/to friends and neighbours	0.1	0.8	17.2	55.3	26.6	1.9
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1

➤ *Social status after joining SHG*

Table 14 presents the social status of the respondents after joining SHG. The weighted mean of Likert scale of the statements such as self-identity (3.6), change in social status (3.6), mingling with others (3.6), awareness about social issues (3.5), involvement in social activities (3.5) and participation to social meetings (3.4), participation in cultural activities/festivals (3.3), ability to raise voice against social exploitation (3.3) and getting /extending help from/to friends and neighbours (3.4) indicating

improvement towards higher social status of the respondents after joining SHG. Similar findings of improvement in social status were observed in the studies of Tekale *et. al.*, 2014 and Vidya, 2006. And also in the study of Bhattacharya (Bose), 2016 revealing social awareness and social participation of women has increased after participation in the group. The present study also supports the result of Verma (2019) that after joining SHGs, women found to be empowered socially.

Table 14: Social status after joined SHG

Social Empowerment	Very high	High	Medium	Low	Very low	Weighted mean
Self-identity	11.1	45.7	37.2	5.9	0.2	3.6
Change in Social-status	11.1	42.5	43.3	2.8	0.2	3.6
Mingling with others	13.6	38.7	44.6	2.6	0.6	3.6
Awareness about social issues	9.0	38.8	46.2	5.3	0.7	3.5
Involvement in social activities	10.2	32.4	50.9	5.9	0.7	3.5
Participation to social meetings	6.9	31.6	53.5	7.4	0.7	3.4
Participation in cultural activities/festivals	7.4	28.7	55.0	7.6	1.2	3.3
Ability to raise voice against social exploitation	8.0	24.7	57.4	8.9	1.0	3.3
Getting /extending help from/to friends and neighbours	10.3	25.1	54.8	9.2	0.7	3.4
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1

➤ *Hypothesis 4 test*

HO4: There is a significant improvement in social status of women after joining SHGs

social status of SHG women members increased after joining SHGs.

The statistical analysis, 't' test was done to assess whether there is significant improvement in social status of women after joining SHG. The analysis has been presented in Table 15. The analysis indicates the increasing difference from before joining SHG to after joining SHGs in all the social status statements and highest increasing difference was found in the statement of self identity (increased weighted mean of 1.6; t value 52.562 and $p < 0.01$). All the social status statements showing improvement after joining SHGs were found to be statistically highly significant with p value < 0.01 , accepting the hypothesis 4. Overall, it was found improvement in social status of women after joining SHG with the increase in weighted mean of 1.5, t value 70.794 and highly significant at $p < 0.01$. The present study is in the line of the analysis of Sarangdevot and Soni (2018) that the

Table 15: t test of improvement in social status of women after joining SHG

Social status	Weighted mean before joining SHG	Weighted mean after joining SHG	Increase in weighted mean	t value of increase in weighted mean	P value of increase in weighted mean
Self-identity	2.1	3.6	1.6	52.562	0.00*
Change in Social-status	2.2	3.6	1.5	56.933	0.00*
Mingling with others	2.1	3.6	1.5	54.363	0.00*
Awareness about social issues	2.0	3.5	1.5	55.098	0.00*
Involvement in social activities	1.9	3.5	1.5	52.965	0.00*
Participation to social meetings	1.9	3.4	1.5	55.059	0.00*
Participation in cultural activities/festivals	1.9	3.3	1.5	52.005	0.00*
Ability to raise voice against social exploitation	1.9	3.3	1.4	53.382	0.00*
Getting /extending help from/to friends and neighbours	1.9	3.4	1.4	51.574	0.00*
Overall social status	2.0	3.5	1.5	70.794	0.00*
Number of respondents	1209				

*Weightage - Very high- 5, High-4, medium- 3, low - 2, very low - 1 *p<0.01*

The present study clearly infers notable impact of SHGs in economic and social empowerment of the respondents after joining the SHGs supporting the study of Sunitha, *et.al.*, 2020 and Sarangdevot and Kiran, 2018.

➤ *Level of self- confidence and self-reliance before joining SHG*

Self-help groups enhance the equality of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life (Valarmathi, G., 2016), which boost up the self-confidence and self-reliance after joining SHG. The concept of self-confidence is complex notion about perception of women regarding their potential of skills and capabilities. Table 16 presents the level of self-confidence related to confidence to talk within family, confidence to

talk in public, confidence to handle family problems, confidence in handling economic problems and confident while decision making and also level of self-reliance related to self-reliant in income generation, self-reliant to spend on self, self-reliant to save/invest, self-reliant to operate individual bank account, self-reliant in going to health care, self-reliant to purchase of house hold items and ability to understand and solve problems before joining SHG. The weighted mean of Likert scale of almost all the statements of level of self-confidence and self-reliance showed low ratings (1.8 to 2.2), indicating low level of self-confidence and self-reliance of the respondents before joining SHG. The ability to understand and solve problems before joining SHG was very low (weighted mean -1.4).

Table 16: Level of self- confidence and self-reliance before joining SHG

Level of self- confidence and self-reliance	Very high	High	Medium	Low	Very low	Weighted mean before joining SHG
Confidence to talk within family	0.3	4.1	26.6	52.5	16.5	2.2
Confidence to talk in public	0.2	2.0	24.3	57.7	15.8	2.1
Confidence to handle family problems	0.1	1.4	22.3	61.4	14.8	2.1
Confidence to handle social problems	0.1	1.2	18.9	59.5	20.3	2.0
Confidence in handling economic problems	0.1	1.1	21.8	53.8	23.2	2.0
Confident while decision making	0.2	1.5	21.7	55.2	21.4	2.0
Self-reliant in income generation	0.1	1.5	15.9	56.8	25.7	1.9
Self-reliant to spend on self	0.1	1.0	16.0	57.5	25.4	1.9
Self-reliant to save/invest	0.0	1.0	14.5	57.5	27.0	1.9
Self-reliant to operate individual bank account	0.0	0.8	13.3	53.6	32.3	1.8
Self-reliant in going to health care	0.1	1.2	23.0	57.1	18.7	2.1
Self-reliant to purchase of house hold items	0.1	0.5	14.0	57.2	28.2	1.9
Ability to understand and solve problems	0.0	0.1	3.5	29.4	67.0	1.4
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low - 2, very low - 1

➤ *Level of self- confidence and self-reliance after joining SHG*

Table 17 presents level of self- confidence and self-reliance after joined SHG. The weighted mean of Likert scale of the statements such as Confidence to talk within family (3.7), Confidence to talk in public (3.6), Confidence to handle family problems (3.6), Confident while decision making (3.6), Confidence to handle social problems (3.5), Confidence in handling economic problems (3.5) and Self-reliant in going to health care (3.5) had increased to high level after joining SHG. Other statements of self-confidence and self reliance are also showing medium improvement and towards higher level (weighted means of 3.2 to 3.4). However, the statement of “ability to understand and solve

problems” is still showing low ratings (2.2) even after joining SHG with improvement from very low rating of 1.4 before joining SHG (Table 17). To improve the ability to understand and solve problems of SHG members, more effort needs to be given for their active participation in the group activities and active involvement in the assigned group tasks. The present study is in the line of the study conducted by Sarangdevot and Kiran (2018), revealing the impact of SHG was commendable in making women self-reliant and also bringing self-confidence, in decision making, reflecting psychological empowerment. The study also supports the study of Tekaleet. *al.*, 2014 that majority of respondents were found change in self-reliance and self-confidence.

Table 17: Level of self- confidence and self-reliance after joined SHG

Level of self- confidence and self-reliance	Very high	High	Medium	Low	Very low	Weighted mean after joining SHG
Confidence to talk within family	14.6	46.8	34.7	3.8	0.0	3.7
Confidence to talk in public	11.7	40.0	46.3	1.8	0.2	3.6
Confidence to handle family problems	10.4	42.3	44.3	2.9	0.2	3.6
Confidence to handle social problems	9.6	34.0	52.4	3.9	0.1	3.5
Confidence in handling economic problems	11.3	31.3	52.6	4.4	0.4	3.5
Confident while decision making	12.7	33.9	49.6	3.6	0.2	3.6
Self-reliant in income generation	8.9	29.0	55.1	6.2	0.7	3.4
Self-reliant to spend on self	8.2	26.9	57.4	6.8	0.7	3.3
Self-reliant to save/invest	10.2	29.0	54.5	5.6	0.7	3.4
Self-reliant to operate individual bank account	7.4	24.1	59.4	6.9	2.2	3.3
Self-reliant in going to health care	8.8	38.0	47.8	4.4	1.0	3.5
Self-reliant to purchase of house hold items	6.9	22.2	60.7	9.2	1.1	3.2
Ability to understand and solve problems	5.2	2.9	43.5	8.0	40.4	2.2
Number of respondents	1209					

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1

➤ *Hypothesis 5 test*

HO5: Women’s level of confidence has been increased after joining SHG

Self-confidence and self-reliance is the positive outlook towards valuing self as a worthy member of their family. Self-confidence and self-reliance helps gaining confidence to identify and solving various family or community problems, specially during financial crisis and in participating family decisions. The statistical analysis ‘t’ test was done to assess whether women’s level of confidence and self-reliance had been increased after joining SHG. The analysis has been presented in Table 18. The analysis indicates the increasing difference from before joining SHG to after joining SHGs in all the statements of level of self-confidence and self-reliance. All the social status statements

showing improvement after joining SHGs were found to be statistically highly significant with p value < 0.01, accepting the hypothesis 5. Overall, it was found improvement in level of self- confidence and self-reliance of women after joining SHG with the increase in weighted mean of 1.4, t value 69.731 and highly significant at p < 0.01. The present study supports earlier studies of Zaei *et. al.*, (2018), Goyal (2017) and Nithyanandhan and Mansor (2015), revealing significant difference in self-confidence among the group members before and after joining the SHGs.

Table 18: t test of increase in level of self- confidence and self-reliance after joining SHG

Level of self- confidence and self-reliance	Weighted mean before joining SHG	Weighted mean after joining SHG	Increase in weighted mean	t value of increase in weighted mean	P value of increase in weighted mean
Confidence to talk within family	2.2	3.7	1.5	52.832	0.00*
Confidence to talk in public	2.1	3.6	1.5	58.616	0.00*
Confidence to handle family problems	2.1	3.6	1.5	57.280	0.00*
Confidence to handle social problems	2.0	3.5	1.5	55.059	0.00*
Confidence in handling economic problems	2.0	3.5	1.5	51.373	0.00*
Confident while decision making	2.0	3.6	1.5	54.818	0.00*
Self-reliant in income generation	1.9	3.4	1.5	52.283	0.00*
Self-reliant to spend on self	1.9	3.3	1.4	52.094	0.00*
Self-reliant to save/invest	1.9	3.4	1.5	54.838	0.00*
Self-reliant to operate individual bank account	1.8	3.3	1.4	52.728	0.00*
Self-reliant in going to health care	2.1	3.5	1.4	51.654	0.00*
Self-reliant to purchase of house hold items	1.9	3.2	1.4	51.509	0.00*
Ability to understand and solve problems	1.4	2.2	0.9	28.154	0.00*
Overall level of self- confidence and self-reliance	2.0	3.4	1.4	69.731	0.00*
Number of respondents	1209				

Weightage - Very high- 5, High-4, medium- 3, low – 2, very low – 1 *p<0.01

➤ *Improvement in education of family members after joining SHG*

Table 19 presents the analysis of the responses to the question, “Has there been any improvement in education of family members after you joined SHG”. After joining SHG, overwhelming majority of the respondents (97.2 %) mentioned about the improvement in education of their

children either to a great extent (43.3 %) or to some extent (53.9 %). Self improvement in education was reported by total 81.0 % respondents, either to a great extent (16.6 %) or to some extent (64.4 %). Total 81.2 % of the respondents also mentioned the improvement in education of other family members to a great extent (14.8 %) or to some extent (66.4 %) after their joining in SHG.

Table 19: Improvement in education of family members after joining SHG

Improvement in education of family members	Improved to great extent	Improved to some extent	Total improvement	No improvement
Education of self	16.6	64.4	81.0	18.9
Education of children	43.3	53.9	97.2	2.8
Education of other family members	14.8	66.4	81.2	18.8
Number respondents	1209			

➤ *Improvement in health-related status after joining SHG*

SHGs are assumed to be an important component in spreading attention to health in rural regions (Geetha and Dhanasekaran, 2021). Table 20 presents improvement in health-related status after joining SHG. Overwhelming majority of the respondents reported improvement of each statement of health related issues after joining SHG with highest mentioning about consciousness about safe drinking water (99.5 %), followed by providing proper diet to children and taking the facility of health centre (98.6 % each), maintain proper hygiene and sanitation (98.3 %), immunization of children (97.6 %), awareness about cleanliness (96.8 %) and care of pregnant mother (96.5 %). The analysis is indicating the health empowerment. The present study supports the study of Geetha and Dhanasekaran (2021) that all the factors of health

empowerment influence the role of SHGs in Women's Empowerment. Impact of self-help group on empowerment in health and hygiene related issues and decision of seeking medical care were also found in the studies of Manvar, *et al.*, (2019), conducted in Rajkot district and in the study conducted by Kumar (2017). The study of Farooqui and Kumar (2019) also revealed that SHGs helped enhancing the awareness of the members about sanitation and safe drinking water facility.

Table 20: Improvement in health-related status after joining SHG

Improvement in health-related status	Improved to great extent	Improved to some extent	Total improvement	No improvement
Immunization of children	44.3	53.3	97.6	2.5
Consciousness about safe drinking water	38.5	61.0	99.5	0.5
Providing proper diet to children	44.3	54.3	98.6	1.5
Care of pregnant mother	39.6	56.9	96.5	3.5
Taking the facility of health centre	45.5	53.1	98.6	1.4
Maintain proper hygiene and sanitation	33.6	64.7	98.3	1.7
Awareness about cleanliness	39.6	57.2	96.8	3.1
Number of respondents	1209			

➤ Extent of empowerment of women after joining SHG

Table 21 presents the analysis of the responses to the question, "According to you, to what extent SHG helped in your empowerment", empowerment such as social, economic, leadership, decision making and political empowerment. Almost all opined that SHG helped them in empowering socially (99.3 %), which was highest, followed by economic empowerment and decision making empowerment (98.0 % each) and leadership empowerment (97.0 %). The present study supports the study of Geetha and Dhanasekaran (2021) majority of the respondents strongly agreed that all the factors of social empowerment, decision making empowerment and leadership empowerment influence the role of SHGs in women's empowerment. Regarding economic empowerment, the present study is in the line of earlier studies of Rosary and Azhagaiah (2015), Sarania (2015) and Anita and Revenkar (2007), who had also found increase in the economic empowerment of women after joining SHG. Table 21 shows that SHG influenced 66.7 % of the respondents in

empowering them politically, which is a notable achievement. However, the study of Geetha and Dhanasekaran (2021) revealed majority of the respondents strongly disagreed that the factors of political empowerment influence the role of SHGs in Women's Empowerment. The present study supports the findings of Kamala and Jyothi (2018) that the overall empowerment status of SHG members was high in the aspects of psychosociological empowerment, economic empowerment and political empowerment after joining SHG. Again the present study supports the result of Sidhu et al., 2019 that the empowerment status of the SHG members was lowest on political dimension. The study of Sumitha Krishnamurthy (2018) revealed that SHG brought an economic empowerment and social empowerment more compared political empowerment, which had been reflected in the present study as well. The improvement in empowerment of the present study women in the dimensions of decision making and leadership after joining SHGs were also reflected in the study of Verma (2019).

Table 21: Extent of empowerment of women after joining SHG

Empowerment	Improved to great extent	Improved to some extent	Total improvement	No improvement
Social empowerment	40.0	59.3	99.3	0.7
Economic empowerment	38.7	59.3	98.0	2.0
Leadership empowerment	45.2	51.8	97.0	3.0
Decision making empowerment	46.2	51.8	98.0	2.0
Political empowerment	15.5	51.2	66.7	33.3
Number of respondents	1209			

IV. CONCLUSIONS

The present study clearly infers notable impact of SHGs in economic, social and psychological (self-confidence and self-reliance) empowerment of the respondents after joining the SHGs. However, women still lag behind in understanding and solving problems even after joining SHG. To improve the ability to understand and solve problems of SHG members, more effort needs to be given for their active participation in the group activities and active involvement in the assigned group tasks. More emphasis needs to be given to train all the SHG members for proper and effective utilization of digital modes like social media, especially WhatsApp for easy and convenient communication. Enhancement of economic status of the women improved their standard of living, improved social status, influencing to improve their decision making and leadership empowerment. These improvements also helped

remarkable improvement in education of their children and to some extent improvement in education of their own and family members. Remarkable improvement in health related issues after joining SHG also reflecting positive impact of women empowerment through the SHGs, playing a pivotal role in enhancing the standard of living of rural SHG members. Women empowerment paves path to development of the rural society leading to the development of the state.

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