

Self Help Group: A Strategic Tool for Women Empowerment

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ABSTRACT

In a patriarchal society, like India, women live a very underprivileged life. In order to improve the condition of women, the government of India has adopted the strategy of Self Help Groups (SHGs). In this study, an attempt is made to analyse the role SHGs play in the empowerment of Indian women. The SHG is the association of 15-20 members of the same socioeconomic background working collectively to solve problems on the principle of self-help, harmony and mutual coordination. In this study research was conducted on 125 respondents from SHG group and Non-SHG group to facilitate comparison. The results indicate that SHG strategy helps in the empowerment of women.

Keywords: Empowerment, Self Help Groups, women

INTRODUCTION

The socioeconomic improvement of any country is not possible without the progress of women. For the sustainable development of any economy, it is essential women has equal participation in its progress. Any economy which neglects the equal role of women can move forward with its strategy for growth. India is passing through

the worst crisis after independence; the growth rate is increasing combined with the increased debt burden. The investments have decreased and the consumption has reduced. It is going through a phase of poverty, unemployment, retrenchment and misery. Today, more than ever before, we badly require fundamental changes so that stable development and harmony are ensured.

The total female population in India is 587.47 million. Women constitute nearly 48.5% of the total population (Census, 2011). However, we find that women lag behind men in terms of their participation in the development of the economy. The latest

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employment and unemployment survey of the National Sample Survey organization, 68th Round, (2011-12) reveals that 22.5 percent of women are in the labour force as compared to 55.6 percent of men. Among the female workers, about 63 per cent are engaged in the agricultural sector, while about 56 per cent of the male workers are engaged either in the secondary sector and tertiary sector. This shows the seasonal nature of work the women undertake in India. Another limitation women face with respect to employment is the overburden of domestic responsibilities. Women are supposed to assume the household tasks such as taking care of the children and elderly. Women are designated as “grahinis” which mentally prepare them that the world outside their home is not their concern (Statistical Yearbook for Asia and the Pacific, 2011). Cranney (2001) while comparing the working hours spent by men and women across geographical boundaries of India provides the details that women work longer hours than men. Moreover, only 65.46% of adult women are known to be literate in India (Census, 2011). In addition to that, India has the largest population of non-school-going girls. The girl child is treated as helping hand of mother and is not sent to the school. Lack of knowledge has excluded women to participate in the economic, social and political power but also in building knowledge (Sangh and Kumar, 2004). Furthermore most of the women lack ownership of immovable assets like land. Where they do have their ownership, the men make decisions

(Achanta, 2013). Statistics as per India’s National Crime Records Bureau Report (2015) reveal that, a total of 7634 dowry deaths were reported in 2015. It is therefore very essential that necessary impetus be given to women empowerment.

The world was confronted for the first time with this buzzword “empowerment” at the UN Conference on Women in Beijing in 1995 and the World Population Conference in Cairo in 1994. By including the concept of empowerment, the direction for the developmental programmes are set in favour of instituting gender justice and gender equality. Welfare and development were the prior standards in the innovation of the term “empowerment” (Batliwala, 2015).

Promotion of gender equality and empowerment of women is also an important goal at the Millennium Summit of the UN Nations in 2000. In July 2010, “UN Women” was created by the United Nations General Assembly, for working on Gender Equality and the Empowerment of Women. The UN Guidelines (2001) on women empowerment has five major components, namely women’s sense of self-worth, their right to have and to determine choices, their right to have access to opportunities and resources, their right to have power to control their own lives, both within and outside home, their ability to influence the direction of social change, to create more than just social and economic order, nationally and internationally.

Kabeer (2001) offers a definition of empowerment as “The expansion in people’s ability to make strategic life

choices in a context where this ability was previously denied to them” This is a strategic question for India, a patriarchal society. Various schemes have been launched by the government for the empowerment of women such as Rashtiya Mahila Kosh and Mahila Samrighi Yojana. The establishment of a National Women Commission and State Women’s Commissions are important milestones for Women Empowerment in India (Chishti, 2013) In spite of the various measures taken up by the government after independence, the situation of women has not seen much improvement.

Analysing the constraints faced by the women in India the government initiated Self Help Groups (SHGs). SHG is the registered or non-registered association of 15-20 members belonging to the same socioeconomic background, usually women, who work collectively to solve their problems on the principles of self-help, harmony and mutual coordination. They have:

- i) Definite rules and bylaws, hold normal meetings and maintain thrift and credit discipline.
- ii) SHGs are self-managed and regarded by the process of participatory and combined decision-making and pooling of their savings.
- iii) The groups create a mutual fund where each member contributes an equal amount of savings regularly.
- iv) The members to whom the loan is to be given is determined by consensus and are simple and adjustable

- v) The group determines the rate of interest to be paid/charged on the savings/credit to members and the repayment process (National Bank for Rural and Agriculture development (NABARD, 2005).

The SHG strategy has become an important module of the Government of India, and is included in every annual plan since 2000 (Singh, Ruivenkamp, & Jongerden, 2011). The question is: how significant has SHG been in the empowerment of women in Sanganer and Amer blocks of Jaipur district of Rajasthan state. The specific research questions are:

Are you the earning member of the family? Do you have the right to spend? Do you agree to have land ownership in your name? Do you have decision making power? Do you have mobility? What are your savings? What is your mode of savings? Do you have a social forum representation? Can you raise your voice against rape, dowry, molestation etc.? Do you have the authority to use your rights?

To construct the SHG Programme in the blocks, women SHG training cum resource centres have been set up by the state government to act as training hubs for the area. Skills such as gradation, capacity building, trainings, mental mathematics, vocational trainings, etc. are provided in these hubs. The government also assists in marketing SHG products with the help of different agencies/ local markets/ haat bazaars (Rajasthan Government, Economic Review, 2012-13).

LITERATURE REVIEW

Dasgupta and Rao (2003) found that SHG approach is the best strategy for women empowerment and poverty alleviation. The scope of savings, autonomy, self-reliance is much higher in the formation of SHG. Banerjee (2004) on the basis of his study of the Nari Bikash Sangha, an association of women SHGs in Bankura district of West Bengal, India engaged mainly in natural resource management, opines that if women need to be empowered than the best strategy is to work- collectively. The woman gets her inherent strength while working with the other women. Individual empowerment is best achieved when women get a sense of solidarity while associations with other women. Kabeer (2005) on the basis of her study done in South Asia has cited that women mostly joins SHG for savings. Women cite SHG a safe place to keep their savings. The author also concluded that joining SHG not necessarily means building up of a new social relationship, but it helps in diversifying associational life within the community and facilitate in taking collective decisions and enhancing leadership skills. The author has also raised the concern that access to financial resources is not a “magic bullet” and does not lead to economic empowerment, but other developmental areas like education, political quotas and other interventions should also to be considered.

Acharya, Yoshino, Jimba and Wakai (2007) while studying SHG’s in Nepal found that functional literacy programme is a good initiative done by the government. At the

same time savings and credit help the women in initiating their own business and become independent. Contrary to this, Arya (2007) on the basis of her study of women SHGs in watershed development programmes in India argued that the government must not only take into account the number of women working and judge it as a step for women empowerment, but must also integrate the women in the decision-making process of the developmental programme. Karmakar (2009) stated that women empowerment is the major outcome of SHG movement. The village micro-enterprises have developed and the level of the income of the villagers has also increased. This has led to the overall development of the rural infrastructure. Wagh (2009) on her study on Mahila Sarvangeedn Utkarsh Mandal in Maharashtra, India concluded that the provision of financial opportunities for women should not be the sole concern of SHGs. The SHGs must also focus on gender issues, health and nutrition and other developmental issues in addition to practising e citizenship and work towards empowerment and capacity building. Sathiabama (2010) reported that micro entrepreneurship in Tamil Nadu, India has had a positive effect on women’s self-confidence, economic empowerment, improved standard of living, sense of achievement, decision making and other capabilities. The women are already skilled in agriculture and allied activities and SHG members do the same task with an innovative mind and motivation, thereby improving the entrepreneurial skills of

women in Tamil Nadu. Kavitha, Jiji and Rajkamal (2011) studied 300 women SHG members of Kudumbashree in Thrissur District of Kerala State, India, who were engaged in goat farming for a period of one year. She stated that the working procedure of the SHGs requires the attention of the policy makers. Three quarter of the respondents found the SHG to be mediocre, only 10 % of the respondents found the SHG to be highly effective. Wale and Deshmukh (2011) suggested that the success of any strategy relating to women empowerment depends on the level of education, social participation, hard work of women. Informal SHGs have helped women to avoid "Top-down management". However, red-tape has contributed to the failure of many schemes and policies of the government. Khan and Bibi (2011) who studied a government project named Pat Feeder Command Area development in Nasirabad area of Balochistan (a province of Pakistan) concluded that women's access to capacity building, micro credit and participation in the economic activities has increased. However, the positive effects of the project were not sustainable due to poor functionality of women's development groups on the grounds of institutional and cultural factors. Shanti and Ganaphati (2012) carried out their research on 500 women of SHG operating in Coimbatore district, Kerala, India and suggested that the government boost the entrepreneurial skills of women by providing training programmes. Awareness building programmes, encouragement and support

should be provided by the government to increase women's motivational level, which in turn will help in rural employment generation. Again, Vanithamani and Menon (2012) on the basis of the research conducted on 400 women of Coimbatore district in Kerala found 67% of the respondents to whom trainings were provided by the government, have stated that the trainings were very relevant for their business. Through skill development trainings, the women have developed special skills which have motivated them to start their own business. The author has suggested that trainings should be made an integral part of the development of SHG and should be adopted with a proper plan of action. On the basis of discussions held with women members of SHG it was found women did not have much say in the financial matters of their households. Credit was the first resort for rural people in cases of an emergency. Women perceive SHG as providing an economic opportunity and accordingly their income has increased and so having savings and sense of independence.

RESEARCH METHODOLOGY

To study the role of SHG, Sanganer and Amer block of Jaipur district, Rajasthan, India, were chosen.

Area of Study

Sanganer block is the most famous among the 13 blocks of Jaipur district. The total population of this block is 174,893 persons with 84,595 female population. The sex

ratio of the block is 937(per 1000 males) which is below the national average of 940(Census,2011).

Amer was also the capital of the state of Rajasthan, India before Jaipur being declared as the state capital. With a total population of 319,630, it is the third most populous block of Jaipur district. The female population is 153,279 and the sex ratio is,921(Census,2011).

MATERIALS AND METHODS

Questionnaire was posed to 125 women belonging to SHG and 125 women not belonging to SHG using Likert Scale. Due to the social background of the women, the authors had to first establish a rapport with the women by engaging in social talks. Inquires were made either at their homes or under the shade of the tree. Out of 125 questionnaires, 102 women belonging to

Table 1
Demographic characteristics of the respondents

| Parameters | Categories | SHG | | Non-SHG | |
|--------------------|-------------------------------|-----------|------------|-----------|------------|
| | | Frequency | Percentage | Frequency | Percentage |
| Caste | Scheduled Caste (SC) | 29 | 28.4 | 28 | 26.7 |
| | Scheduled Tribe (ST) | 17 | 16.7 | 23 | 21.9 |
| | Other Underprivileged Classes | 17 | 16.7 | 24 | 22.9 |
| | General | 26 | 25.5 | 18 | 17.1 |
| | Minority | 13 | 12.7 | 12 | 11.4 |
| | Total | 102 | 100 | 105 | 100 |
| Marital Status | Married | 85 | 83.3 | 80 | 76.2 |
| | Unmarried | 2 | 2 | 7 | 6.7 |
| | Divorced | 1 | 1 | 6 | 5.7 |
| | Widowed | 14 | 13.7 | 12 | 11.4 |
| | Total | 102 | 100 | 105 | 100 |
| Family Size | NIL | 3 | 2.9 | 10 | 9.5 |
| | 2-3 children | 41 | 40.2 | 42 | 40 |
| | 3-4 children | 49 | 48 | 43 | 41 |
| | 5-6 children | 9 | 8.8 | 6 | 5.7 |
| | More Than 7 children | 0 | 0 | 4 | 3.8 |
| | Total | 102 | 99.9 | 105 | 100 |
| Level of education | Primary Level | 26 | 25.49 | 38 | 36.19 |
| | Secondary Level | 34 | 33.33 | 28 | 26.67 |
| | Senior Secondary Level | 22 | 21.57 | 15 | 14.29 |
| | Graduation | 9 | 8.82 | 3 | 2.86 |
| | Post GraduaPost-Graduation.95 | | | | |
| | Illiterate | 9 | 8.82 | 20 | 19.05 |
| Total | 102 | 100.00 | 105 | 100.00 | |

SHG and 105 Non-SHG women responded. Convenient sampling was done for the purpose of exploratory research. However, the SHG women chosen for the study had been members of the group for more than five years. Ten most prominent variables have been selected to test the role of SHG in the empowerment of women, and the Chi Square test undertaken to check for significance between SHG and Non-SHG women. The significance level of $\alpha=0.05$ was chosen, with a 95% confidence interval.

Table 1 shows that 28.4 percent of SHG women belonged to ST category, 16.7 percent, respectively belonged to ST and Other Underprivileged Classes, 25.5 percent belonged to General category and 12.7 percent belonged to the Minority Class. Among Non-SHG women, 26.7 percent belonged to Scheduled Caste, 21.9 percent belonged to ST, 22.9 percent belonged to Other Underprivileged Classes, 25.5 percent belonged to General category and 12.7 percent belonged to the Minority Class. Of the 102 SHG women, 14 were widowed and 1 was divorced while among 105 Non-SHG women, 12 were widowed and 6 women were divorced. None of the SHG women had more than 7 children while among Non-SHG women, 4 women had children more than 7. If we look at the level of education, we find that while the maximum number of SHG women, i.e. 33.33 percent have education till secondary level, only 26.67 percent of Non-SHG women have done their education till secondary level. However, only 2 women in the SHG group and 1 in the Non-SHG group have post graduate qualifications.

RESULTS AND DISCUSSION

Table 2
Earning members of SHG and non-SHG

| | Yes (n=102) | No(n=105) |
|---------|-------------|-----------|
| SHG | 59 (57.8%) | 43(42.2%) |
| Non-SHG | 42(40%) | 63(60%) |

Source: field survey, 2014

Ho: There is no significant difference between SHG and Non-SHG women in their decision to be the earning member of the family.

The p value is approximated to be .007. Since $p < .05$, the Null hypothesis is rejected. There is no evidence to conclude that there is no significant difference in the decision-making of the SHG and the Non-SHG women in being the earning member of the family. The data shows that SHG women can make a decision to be the income earners as long as they are provided with the required skills and training. Table 2 shows that the women of SHG provide economic benefit to their family and at the same time enhance their role and position in the family and the community. 57.8 percent of SHG women are contributing to household expenditure in contrast to 40 percent for Non-SHG women.

Do you have the right to spend?

Ho: There is no significant difference between SHG and Non-SHG women in their right to spend.

Here the p value is approximated to be .499. Since $p > .05$, the Null hypothesis is accepted

Table 3
Distribution of factors affecting SHG and non-SHG members

| Variables | | Strongly Agree | Agree | Neither Agree nor Disagree | Strongly Disagree | Disagree |
|--|-------------|----------------|-------|----------------------------|-------------------|----------|
| Do you have the right to spend | SHG (%) | 59.8 | 27.5 | 11.8 | 0 | 1 |
| | Non-SHG (%) | 53.3 | 26.7 | 17.1 | 0 | 2.9 |
| Do you agree that women as daughters should have a right to claim partition in the joint family properties | SHG (%) | 0 | 0 | 0 | 52.9 | 47.1 |
| | Non-SHG (%) | 0 | 0 | 7.6 | 57.1 | 35.2 |
| Do you have decision-making power | SHG (%) | 76.5 | 9.8 | 4.9 | 2 | 6.9 |
| | Non-SHG (%) | 39 | 16.2 | 22.9 | 14.3 | 7.6 |
| Do you have mobility | SHG (%) | 31.4 | 51 | 2 | 7.8 | 7.8 |
| | Non-SHG (%) | 18.1 | 36.2 | 18.1 | 14.3 | 13.3 |

Source: field survey,2014

stating that there is no significant difference between SHG and Non-SHG women in their right to spend. Women, whether they belong to SHG or not, have no significant difference in their right to spend in spite of the fact that whether they are earning that money or their family members are earning for them. A significant number of women agree that they spend the money as per their discretion as per Table 3.

Do you agree that women as daughters should have a right to claim partition in the joint family properties?

Ho: There is no significant difference between SHG and Non-SHG women in their agreement to have ownership of land.

Here the p value is approximated at.008. Therefore, the null hypothesis is rejected ($p < .05$). Moreover, none of the SHG and Non-SHG women agreed in being the owner

of the land. However, we may conclude that there is a significant difference in the opinions of SHG women and Non-SHG women with regards to daughters having the right to joint family properties. However, while 52.9 percent of SHG women “strongly disagree”, a substantial number of Non-SHG women (57.1 percent) “strongly disagree” with their entitlement of lands (see Table 3). This is the biggest bottleneck in the development of the nation since women still, perceive the role of males as superiors. This research shows that none of the SHG women agree with the concept of their right to claim their share of their parents’ property. Though, Article 14 of the Constitution of India secure “Equality before law”, women do not wish to break the ice in the male dominated society and the major reason why women in India are not interested in property rights. SHG, as a strategic tool, though, has increased their awareness level allowing them to perceive

themselves superior or at least at par with men.

Do you have decision making power?

Ho: There is no significant difference between SHG and Non-SHG women in decision making.

There is a significant difference in the decision-making power of women of SHG in comparison with that of non-SHG women as $p < .05$; p value has been approximated at .000. SHG women are more vocal in their voices in the community as well as groups. 76.5 percent of SHG women “strongly agree” in attaining decision making power after joining SHG while only 39 percent Non-SHG women have decision -making power as shown in Table 3.

Do you have mobility?

Ho: There is no significant difference between SHG and Non-SHG women in their mobility.

Here, the P value is being approximated at .000. So, we may conclude that there is a significant difference in the mobility of SHG women and Non-SHG women as $p < .05$. Women of SHG are more free to go to market, to attend the group meeting and community gatherings. 31.4 percent of women move freely in their village and community while only 18.1 percent of Non-SHG women have access to mobility. In a patriarchal society like Inida, this is the biggest advantage the women have attained after joining SHG (See Table 3).

Table 4
Savings trends of SHG and non-SHG members

| In Rs. | Below 50 | 50-100 | 100-500 | 500-1000 | Above 1000 | NIL |
|-------------|----------|--------|---------|----------|------------|-----|
| SHG (%) | 0 | 7.8 | 24.5 | 45.1 | 14.7 | 7.8 |
| Non-SHG (%) | 47.6 | 2.9 | 5.7 | 16.2 | 6.7 | 21 |

Source: field survey, 2014

Ho: There is no significant difference between SHG and Non-SHG women in their savings.

There is a significant difference in the savings of the SHG women in comparison with Non-SHG women. The SHG women save more than the Non-SHG women. The p value in this hypothesis is 0.000, which is

lower than the alpha value of 0.05 indicating the rejection of Null hypothesis. 45.1 percent of SHG women save between Rs. 500-1000 whereas only 16.2 percent of Non-SHG women save between Rs. 500-1000. None of the SHG women’s savings are below Rs. 50 while 47.6 percent of Non-SHG women save below Rs. 50. SHG women’s groups are more prone to savings as shown in Table 4.

Table 5
Mode of savings of SHG and non-SHG members

| | Cash In Hand | Post Office | Bank | Friends & Relatives | Chit Funds/ Lotteries | Internal Lending | NIL |
|-------------|--------------|-------------|------|---------------------|-----------------------|------------------|------|
| SHG (%) | 9.8 | 4.9 | 11.8 | 0 | 2.9 | 57.8 | 12.7 |
| Non-SHG (%) | 14.3 | 8.6 | 16.2 | 1 | 0 | 1 | 59 |

Source: field survey,2014

Ho: There is no significant difference between SHG and Non-SHG women in their mode of savings.

is that now, the women do not have to go to moneylenders during an emergency and be subjected to exorbitant interest rates.

There are significant differences in mode of savings between SHG and Non-SHG members with $p < .05$; p value has been approximated at .000. As per Table 5, 57.8 percent of SHG women save money through internal lending. This is the biggest achievement of SHG formation as women save money through the process of internal lending by earning interest and also the borrower of the money can use that extra money borrowed, for some income generation activity or for any of the community functions. The added advantage of the rotation of the money within the group

Do you have a social forum representation?

Ho: There is no significant difference between SHG and Non-SHG women in their social forum representation.

Here, the p value is being approximated at .000. Since $p < .05$, we find that there is a significant difference in the social forum representation of SHG and Non-SHG women. SHG women enjoy the more social space. Women meet in groups, in the community. They also raise their voices, when required. Collectively, they solve each

Table 6
Distribution of factors affecting the social representation of SHG and non-SHG members

| Variables | | Always | Very Often | Sometimes | Rarely | Never |
|--|-------------|--------|------------|-----------|--------|-------|
| Do you have a social forum representation | SHG (%) | 26.5 | 21.6 | 2 | 10.8 | 39.2 |
| | Non-SHG (%) | 0 | 0 | 0 | 20 | 80 |
| Can you raise your voice against rape, dowry, molestation, etc.? | SHG (%) | 46.1 | 43.1 | 3.9 | 5.9 | 1 |
| | Non-SHG (%) | 36.2 | 15.2 | 1 | 22.9 | 24.8 |
| Do you have the authority to use your rights | SHG (%) | 0 | 0 | 2.9 | 27.5 | 69.6 |
| | Non-SHG (%) | 0 | 0 | 1 | 35.2 | 63.8 |

Source: field survey,2014

other problems. They find their strength in the group. 26.5 percent SHG women have a social forum representation, whereas none of the Non-SHG women represent themselves in meetings, society etc. as shown in Table 6.

culprits. 46.1 percent SHG women always raise their voice when they see some inequity in the society, whereas 36.2 percent of Non-SHG women have the courage to raise their voice against gendered violence towards women as shown in Table 6.

Can you raise your voice against rape, dowry, molestation etc.?

Do you have the authority to use your rights?

Ho: There is no significant difference between SHG and Non-SHG women in their mode of savings.

Ho: There is no significant difference between SHG and Non-SHG women in their mode of savings.

In this hypothesis, the p value is approximated at .000. The p value being less than .05, we may say that there is a significant difference among women of SHG and Non SHG. SHG women are more vocal and raise their voice whenever they witness any problems relating to rape, dowry, molestation. Women discuss these problems in the group and collectively sought action against the

With p value been approximated at .314, we find that p value is more than the alpha value. Hence, the Null hypothesis is accepted. There is no significant difference between women of SHG and Non-SHG in terms of their authority on the use of rights. As per Table 6, only 2.9 percent of SHG women and 1 percent of Non-SHG women have the authority to use their

Table 7
Summary of results

| Variables | Chi-square | df | p value | Decision |
|--|------------|----|---------|-------------------|
| Are you the earning member of the family | 6.593 | 1 | 0.007 | Reject H0 |
| Do you have the right to spend | 2.371 | 3 | 0.499 | Fail to reject H0 |
| Do you agree to have land ownership in your name | 9.698 | 2 | 0.008 | Reject H0 |
| Do you have decision making power | 35.739 | 4 | 0.000 | Reject H0 |
| Do you have mobility | 22.982 | 4 | 0.000 | Reject H0 |
| What are your savings | 86.684 | 5 | 0.000 | Reject H0 |
| What is your mode of savings | 95.061 | 6 | 0.000 | Reject H0 |
| Do you have a social forum representation | 69.709 | 4 | 0.000 | Reject H0 |
| Can you raise your voice against rape, dowry, molestation etc. | 49.735 | 4 | 0.000 | Reject H0 |
| Do you have the authority to use your rights | 2.319 | 2 | 0.314 | Fail to reject H0 |

Note: df=Degree of Freedom

rights “sometimes”. At the same time, 69.6 percent of SHG women and 63.8 percent of Non-SHG women “never” use their rights. This clearly shows the inability of the government to not provide adequate training, support, to the women so that women can imbibe confidence in them and are able to use their constitutional as well as fundamental rights (See summary of results in Table 7).

CONCLUSION

Results of this study show e that SHG has not been able to change patriarchal norms imbibed in society. It also shows SHG plays a significant role in the empowerment of women. It also shows the need for improving education among women and female literacy programmes across the country.

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