



ANALYTICAL STUDY ON WOMEN EMPOWERMENT THROUGH SHG IN HARIYANA

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ABSTRACT

This analytical study examines the impact of Self-Help Groups (SHGs) on women's empowerment in Haryana, India. Despite the state's rapid economic growth, gender disparities persist, hindering women's access to resources and opportunities. SHGs have emerged as a promising approach to address these challenges, providing women with a platform for collective action and socio-economic advancement. Through a multi-dimensional analysis encompassing economic, social, and political empowerment indicators, this study evaluates the effectiveness of SHGs in promoting women's agency and well-being in Haryana. Drawing on qualitative and quantitative data, including case studies and stakeholder perspectives, the study explores the contributions of SHGs towards enhancing women's economic independence, social capital, and political participation. The findings highlight the positive impacts of SHGs on women's empowerment, while also identifying key challenges and areas for improvement. The study concludes with recommendations for policymakers, practitioners, and stakeholders to strengthen SHG interventions and further advance women's empowerment in Haryana.

Keywords: *Women , Empowerment , Shg*

INTRODUCTION

The empowerment of women through the formation of Self-Help Groups (SHGs) has emerged as an important tool for socio-economic development, particularly in places such as Haryana, where gender inequities are common. Despite the fact that it is experiencing tremendous economic growth, Haryana is still struggling with deeply ingrained patriarchal norms and gender inequality. These issues restrict women's access to resources, decision-making responsibilities, and possibilities for the advancement of their careers. Under these circumstances, self-help groups (SHGs) have become increasingly popular as venues for women to meet one another, develop a sense of solidarity, and work together to overcome the socio-economic issues they face. The objective of this research project is to investigate the efficiency and influence of self-help groups (SHGs) in Haryana with regard to the empowerment of women. The purpose of this study is to provide insights into the contributions that self-help groups (SHGs) have made towards strengthening women's agency and well-being in the state by studying several characteristics such as economic independence, social empowerment, and political engagement. The significance of women's empowerment in Haryana and the function of self-help groups (SHGs) as a method to attain it are brought to light in this introduction, which serves to set the stage for the subsequent research. In the following sections, we will look into the historical context of self-help groups (SHGs) in the region, as well as their organizational structure, significant interventions, problems that were encountered, and the overall outcomes in terms of women's empowerment. The purpose of this study is to provide significant insights for policymakers, development practitioners, and stakeholders interested in the

promotion of gender equality and women's empowerment in Haryana. These insights will be obtained through a complete examination of existing data, case studies, and viewpoints from stakeholders.

EMPOWERING WOMEN THROUGH SHGs (ROLE)

Ten to twenty women from the same village form a financial intermediary called a Self-Help Group (SHG). Under different departmental programs, Karnataka is home to more than 1,95,585 self-help groups (SHGs), the vast majority of which are women's self-help groups (WSHGs). Women have made significant strides in recent years toward economic growth, but few recognize their full potential. Their entrepreneurial pursuits are where things have recently taken a turn for the better. Given this background, the research in this study aims to examine how rural Karnataka women are aware of registered Self-Help Groups and the programs that serve them. Programs for Stree Shakti and Swashakti Supported by the Karnataka State Government The Reserve Bank of India issued rules in the early 1990s that encouraged nationalized commercial banks to lend to informal SHG organizations, which led to the program's emergence. The National Bank for Agriculture and Rural Development (NABARD) has been heavily promoting it ever since. With 10–20 members, most of whom are women, SHGs are a type of village banking. As a means of establishing group discipline, members of the group save and lend money to one another in the first few months. The company can borrow up to four times its savings after six months of responsible spending and stability. The committee then determines the best way to handle the loan after the bank has disbursed the funds. The group is able to receive larger loans as their funds grow over the course of their lifetime. Members of the government, banks, and non-governmental organizations (NGOs) make up the bulk of Self-Help Group Promoting Institutions (SHPIs), which the SHG program uses to connect with low-income people. Typical program characteristics include small loan amounts, frequent payback installments, regular meetings, and savings programs that include instruction from SHGs. Primary care, reading, writing, math, preparing for the workforce, and other similar abilities may fall under this category (Bali Swain and Varghese 2010). Empowerment, on the other hand, is multi-dimensional, exists in numerous realms, and has multiple locations. This means that women's agency in one area, like the economy, does not automatically translate to agency in other areas, like reproductive choices or home matters unrelated to money. This is why other forms of development activities, including property rights, raising awareness, and political quotas, are just as important for empowering women. Importantly, women in underdeveloped nations have societal and cultural limitations that make it unlikely that their independence or the amassing of personal riches can empower them independently. According to Mayoux (1999), who analyzed 15 African initiatives, the level of women's empowerment is influenced by rigid societal traditions and conventions. Women in Bangladesh have no say over their own assets and the male breadwinner may exploit whatever loans they take out (Goetz and Gupta 1996). Per Johnson (2005) and Kabeer (1999), women's empowerment is both a means and a goal. In addition, the empowerment process is greatly affected by elements like social norms and culture, as well as the legal and regulatory environment (Beteta 2006). The Indian economy has grown and developed within a planned economic framework. Ten Five-Year Plans, along with a few yearly plans, have been completed by India thus far. Starting on April 1, 2007, the eleventh five-year plan Certainly, the Indian economy as a whole has shown enormous growth. Nonetheless, India's low per capita income, chronic unemployment, poor capital formation, growing trade imbalance, large population living below poverty line, etc., all contribute to the country's status as a developing economy. The capacity of every family member to work contributes to the economic growth of the family and the nation as a whole. Women make up 48.15% of the population (census 2001), thus it's crucial to find ways to keep them from becoming housebound and instead engage them in productive

activities. As a result of shifts in society and culture, women's roles have evolved significantly in recent times. A positive trend in India's fight against poverty and for women's empowerment has been the rise of the Self-Help Group (SHG) movement. But women still aren't empowered to the extent that was expected. For women, empowerment is a dynamic, multi-faceted process that helps them find their voice and assert their authority in every area of life. When people are empowered, they have more say over their own decisions, more control over their lives and the circumstances that shape them, more freedom from limiting beliefs and habits, and better access to information and resources. For a society to be really empowered, there must be a sea change in how we view marriage and families, the dynamics between husbands and wives, and our perspectives on remarriage and socializing. The ability to choose one's own choices is a key component of empowerment. Ten to twenty people from low-income families who have common goals and dreams make up a Self-Help Group (SHG). The self-help concept guides the formation of SHGs, which unite members in the pursuit of common goals such as raising members' income, improving members' access to credit and other resources, and strengthening members' bargaining power. Men and women, or both sexes, are welcome to create SHGs. The SHG is an organization that brings together low-income people voluntarily in an effort to better their social and economic situations. To ensure the long-term viability of businesses and their ability to make positive contributions to regional and international economies, training is a must. Creating more opportunities for women to start their own businesses would take a far more radical shift in mindset than just giving them more employment. The government has implemented many initiatives in response to the growing need for training. Training and technical help provided are not tailored to meet the specific requirements of individuals, according to a critical review of current governmental and non-governmental initiatives. These inputs are limited to a "capsule" level and are solely concerned with the self-serving goals of the individual trainers. We began to consider ourselves a nation after centuries of colonial control. We had already decided that socialism and capitalism are complementary ideologies that India requires. That is why we opted for a mixed economy, a compromise. Partnerships between commercial and public companies formed it. The government prioritized essential infrastructure and key sectors, while the private sector was given the opportunity to handle other areas. "India lives in villages," remarked Mahatma Gandhi, the nation's father. The first five-year plan was devoted to agriculture, following Ramarajya's vision.

We did not turn around after that. Nevertheless, Westerners referred to the development speed up to 1980 as the "Hindu rate of growth." One possible solution to the problem of how to bring about a balance between economic prosperity and social harmony is to encourage entrepreneurial spirit (Organization for Economic Co-operation and Development, 1998). Among the many stated goals of the 1969 Bank Nationalization was the promotion of new business formation and the enhancement of job opportunities. Society that has always been ahead of the curve is the one whose members have demonstrated initiative, bravery, and a vision for the future. The expansion of rural entrepreneurship is crucial to rural India's development, according to Jagadeesan and Santana Krishnan (2008). The nation's economic prosperity would not have been possible without the substantial contributions made by women. But there are barriers that prevent women-owned microenterprises from expanding. The International Finance Corporation (IFC), the Mekong Private Sector Development Facility (MPDF), and the Gender Entrepreneurship Markets Initiative (GEM) were supported by the Australian Agency for International Development (AusAID) and released a thorough national survey of Vietnamese women company owners in 2006. (IFC, 2006). The study's main conclusions indicate that women company owners have a number of needs, such as a lack of focus on their needs, a lack of resources to help them network and build mentoring relationships, and a critical shortage of courses and programs that

teach them how to be entrepreneurs. What follows is an analysis of how microfinance has contributed to the growth of self-help organizations, small companies owned by women, and other similar enterprises.

SELF-HELP GROUPS

It has been investigated whether or not self-help groups may be used to improve the efficiency of enterprises that are owned by women. It is believed that they improve a number of characteristics, including mutual trust, a spirit of thrift, and group cohesion, among other things. It has been demonstrated via empirical research that self-help groups in rural India may lead to an improvement in socioeconomic position (Amutha, 2011). Sanyal (2009) discovered that economic links among members, the structure of the group network, and the presence of women in group meetings all led to collective action in the promotion of social capital and normative influence. When it comes to the development of communication skills, it was shown that self-help groups are particularly essential for low-income women in India. According to Panganavar (2012), improving one's communication skills was associated with improved access to banks, the ability to become successful micro-entrepreneurs, and the ability to become self-sufficient and successful women in all aspects.

OBJECTIVES

1. To analyze how self-help organizations have affected family income and women's empowerment
2. To Analyze the impact of self-help groups on empowering women in Haryana
3. To discover what rural self-help groups are up to.

METHODOLOGY

From May 2018 to February 2019, the research was carried out with the specific purpose of studying the Self-Help Groups (SHGs) that were actively working under the Baba Saheb Ambedkar Hast Shilp Yojana (AHVY) in the state of Haryana. In order to collect all of the information from the individuals who were enrolled as Self-Help Group artisans, a semi-structured questionnaire was designed. I had the opportunity to conduct personal interviews with the local craftspeople. The study's sample size consisted of a total of three hundred female respondents chosen from four villages located within two districts in the state of Haryana. The majority of the people who provided information were between the ages of 36 and 55. The respondents were married in 91 percent of cases.

RESULTS AND DISCUSSION

Through the use of Self-Help Groups (SHGs), the current research endeavors to investigate the methods by which women in rural Haryana might achieve economic empowerment and development. The research offers information on a variety of topics, including the monthly profits of SHGs, credit and inter-loaning, the purpose of loans taken out by SHG members, and the length of time they have taken out loans. This study will provide important information on the economic empowerment of women's self-help groups (SHGs) based on their socioeconomic situations and how they establish additional activities that generate revenue. The findings of the research will be generated by the current inquiry.

Credit and inter-loaning

Improving a woman's access to credit and inter-lending is a direct advantage of her involvement in SHGs. Many cooperatives have emerged around certain forms of production; their primary goal is to encourage members to save money, which they then utilize to cover their members' varied credit requirements. When internal resources are limited in the beginning stages owing to low saving capacity, external resources are brought in to help. To meet the financial requirements of their members' households, SHGs have pooled resources from a variety of outside sources, including the Department of Rural Development, the Women's Development Corporation, banks, and others. In a SHG, members lend money to each other after they've saved for at least two or three months. In terms of funding, every single responder in both districts was able to get project funding via their own savings accounts. Of those who answered the survey, 75.7% said they had never used bank credit and 24.3% said they had done so once or twice. The two districts showed the same pattern. The majority of respondents (66.6%), while 26.4% used the group savings more than twice, and 7.0% never used the group savings at all. The similar tendency was also shown in the two areas when looking at it by region. The average amount that respondents borrowed each month was Rs. 11,526/-. Results showed that 42.4% of respondents have borrowed up to Rs. 15,000/- in terms of credit. The remaining 36.6% have borrowed between Rs. 15,000/- and Rs. 30,000/-, while 14.0% have borrowed more than Rs. 30,000/-. Fewer than seven percent have ever claimed credit. Both districts showed the same pattern when analyzed district-wise.

Table I: Respondents' SHG-related credit and savings data

Sr. No.	Variables	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	No. of times respondents took credit from bank			
	Never	109 (72.7)	118 (78.6)	227 (75.7)
	1 – 2 times	41 (27.3)	32 (21.3)	73 (24.3)
	Above 2 times	0 (0.0)	0 (0.0)	0 (0.0)
2	No. of times respondents took credit from group savings			
	Never	15 (10.0)	6 (4.0)	21 (7.0)
	1 – 2 times	87 (58.0)	113 (75.33)	200 (66.6)
	Above 2 times	48 (32.0)	31 (17.33)	79 (26.4)
3	Amount saved to start the economic activity			
	Upto 500	40 (26.6)	80 (53.3)	120 (40.0)
	501-1000	108 (72.0)	70 (46.6)	178 (59.4)
	Above 1000	2 (1.33)	0 (0.0)	2 (0.6)

Percentages are indicated by the figures in parentheses. The number of responses was high

Savings

Joining a SHG gives you the chance to save money on a regular basis, gives you access to official savings institutions, and lets you have a say in how your funds are managed. They are responsible savers who put money into their own bank accounts on a regular basis. Groups' saving capacities and the decisions made by the majority of their members determine the total quantity of savings. According to the data in Table 1, about 60% of the participants saved 500 to 1,000 rupees to kickstart their business, while 40% saved up to 500 rupees initially and just 0.6% saved around 100 rupees. A maximum of 72.0% of respondents in the Fatehabad district managed to save between 500 and 1,000 rupees, according to the district-wise research. In contrast, 53.3% of people in the Bhiwani area saved up to Rs. 500/- in order to launch their business. In the beginning, respondents were saving an average of 799 rupees to start the business activity.

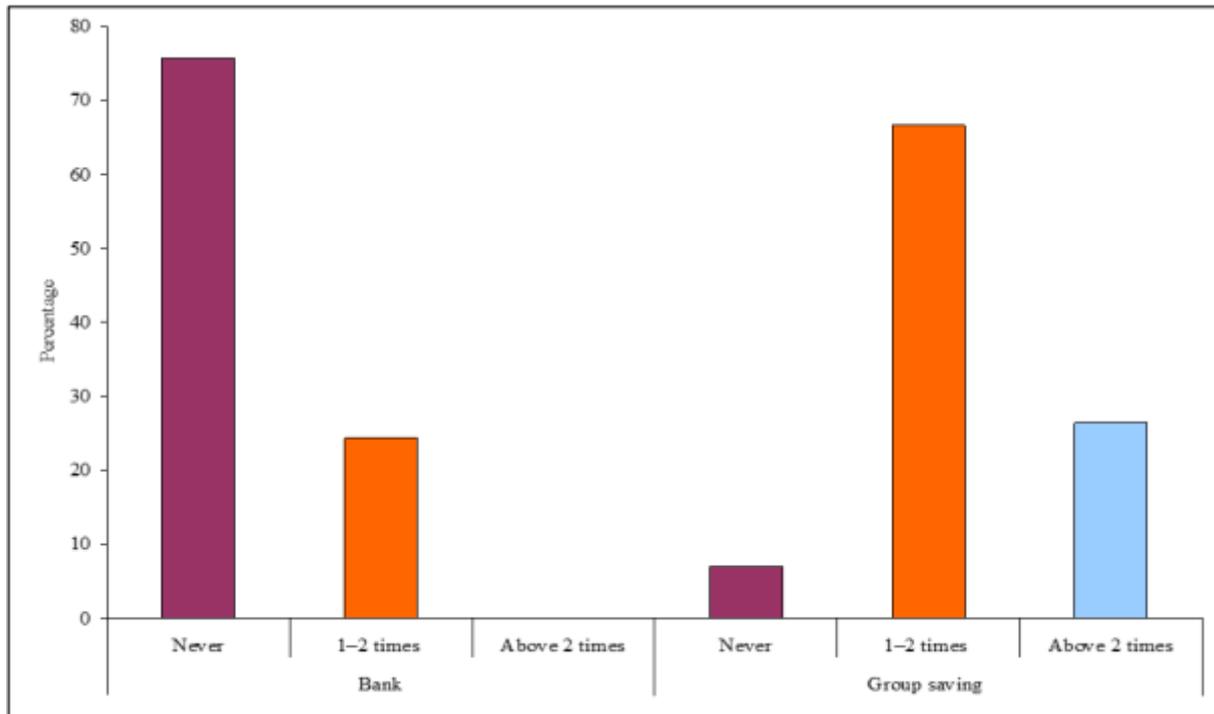


Fig 1: How often people used bank and group savings accounts

Monthly earning of SHGs members

The data shown in Table 2 makes it abundantly evident that the vast majority of the respondents (90%) had a monthly income that fell somewhere between Rs. 1,001 and 2,000. On the other hand, just 6.7% and 3.3% of the respondents had a monthly income that was more than Rs. 2,000 and up to Rs. 1,000, respectively. On average, the monthly income of those who participated in the survey was 1,688 rupees. When the data was broken down by district, it was found that in the Bhiwani district, 93.4% of the population had a monthly income of Rs. 1,001-2,000, while only 6.6% earned more than Rs. 2,000. On the other hand, in the Fatehabad district, 86.8% of the population earned Rs. 1,001-2,000, followed by 6.6% earned up to Rs. 1,000 and beyond Rs. 2,000, respectively.

Table II: Earnings and funds preserved in SHGs

Sr. No.	Variables	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	Income from SHGs:			
	Individual income (monthly)			
	Upto 2000	64 (42.7)	63 (42.0)	127 (42.3)
	2001 to 4000	60 (40.3)	63 (42.0)	123 (41.0)
	Above 4000	26 (17.3)	24 (16.0)	50 (16.7)
	Group income (monthly)			
	Upto 15000	70 (46.7)	40 (26.7)	110 (36.7)
	Above 15000	80 (53.3)	110 (73.3)	190 (63.3)
2	Income of respondents before joining SHGs:			
	Nil	85 (56.7)	99 (66.0)	184 (61.4)
	Upto 2000	54 (36.0)	36 (24.0)	90 (30.0)
	2001-4000	8 (5.3)	14 (9.3)	22 (7.3)
	Above 4000	3 (2.0)	1 (0.7)	4 (1.3)
3	Money collected by respondents on regular basis:			
	Upto 200	10 (6.6)	10 (6.7)	20 (6.7)
	201-400	70 (46.7)	20 (13.3)	90 (30.0)
	Above 400	70 (46.7)	120 (80.0)	190 (63.3)
4	People responsible for transaction and lending of group money:			
	President	150 (100.0)	150 (100.0)	300 (100.0)
	Secretary	87 (58.0)	110 (73.3)	197 (65.5)
	Treasurer	14 (9.3)	60 (40.0)	74 (24.5)

The figures included in parentheses represent the percentage. There were a number of responses. In terms of the group income of respondents in SHGs, more than half of the respondents, or 63.3%, were earning more than Rs. 15,000/-, while the remaining 36.7% of the respondents were earning up to Rs. 15,000/- in group. An examination of the data by district revealed the same pattern in both areas. An average of Rs. 17,325 was the monthly income that the group brought in.

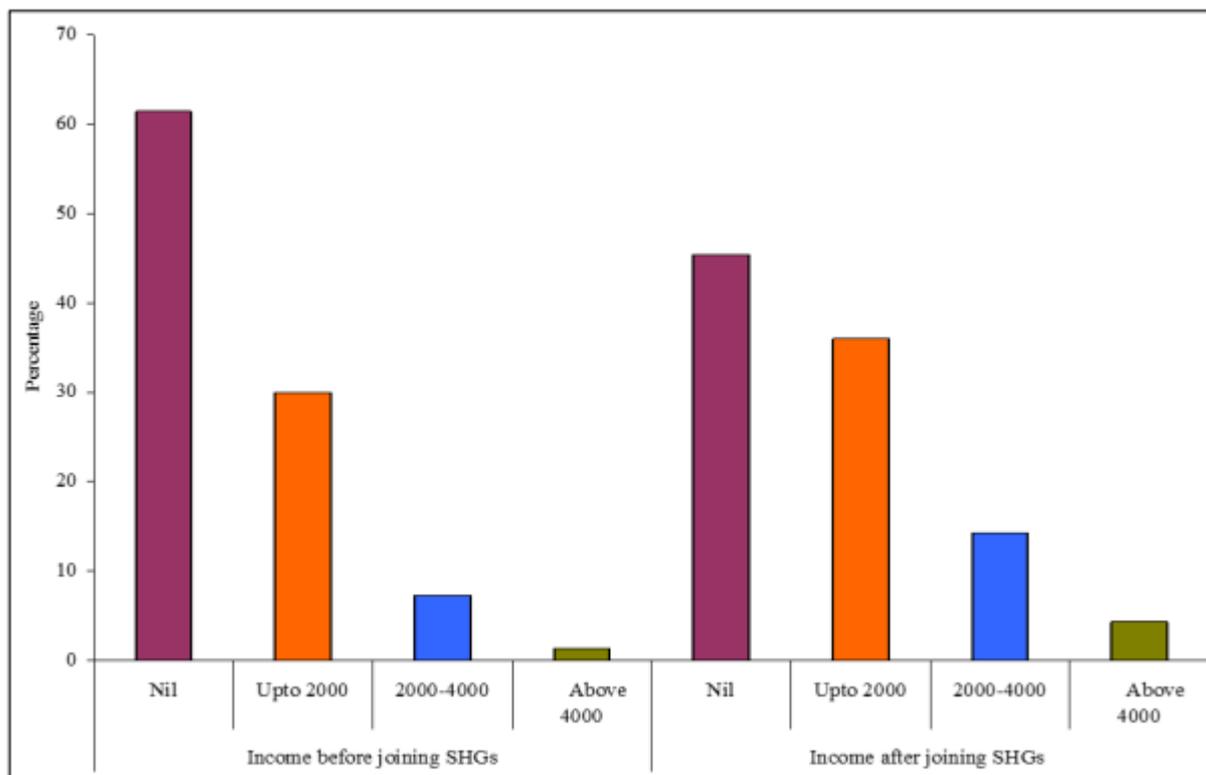


Fig 2: Salary levels of SHG members both before and after their participation

Income of respondents before joining SHG

Sixty-one point four percent of the total respondents had no income, whereas thirty percent had more than two thousand rupees. For the remaining 7.3%, their income was between Rs. 2,001 and 4,000, and for the last 1.3%, their income was over Rs. 4,000.

Money collected by respondents on regular basis

The data found that the majority of respondents, which accounted for 63.3% of the total, were collecting more than Rs. 400/- on a monthly basis when it came to the collection of money into groups. The remaining 30.0% were in the range of Rs. 201-400, and 6.7% were greater than Rs. 200/-. Based on the findings of the district-wise research, it was discovered that in the Bhiwani district, an overwhelming majority of the respondents (80%) were gathering together more than Rs. 400/-. On the other side, 13.3% of the customers were collecting between 200 and 400 rupees, while 6.7% were collecting up to 200 rupees. The average amount of money that respondents were bringing in each month was Rs. 440. On the other hand, in the Fatehabad district, 46.7% of the respondents were collecting between Rs. 200 and Rs. 400 and more than Rs. 400, while just 6.6% were collecting up to Rs. 200. The collection was higher in the district of Bhiwani than it was in the district of Fatehabad.

Keeping track of group finances and transactions

Keeping records is one of the most important indications that can be used to evaluate the performance of a group. The collection of records that a group is keeping, whether or not they are up to date, whether or not the needed information is comprehensive, and whether or not there are overwritings are all factors that may be used to evaluate the quality of the records that the group is keeping. The members' passbook, savings ledger, loan ledger, general

ledger, cash book, receipts and payments book, and general ledger are all entries that are included in the SHG's record. In total, there were many answers. Cent percent of the total responses disclosed that the President is the one who maintains the record, followed by 65.6% who reported being the secretary and 24.6% who were also believed to be treasurers.

Respondents' use of collective savings as collateral

Table 3 reveals that when it comes to the reasons for taking out loans from group savings, nearly one-fourth of the respondents (25.0%) took out loans for the purpose of providing financial assistance to their children's education. This was followed by loans for home items (16.6%), loans for social purposes (14.6%), and loans for personal needs (12.3%). In a similar vein, 8.3 percent of the population claimed credit for purchasing dairy animals, while 3% claimed credit for agricultural purposes.

Table III: Why and for how long did respondents borrow money from group savings accounts

Sr. No.	Particulars	Fatehabad (N=150)	Bhiwani (N=150)	Total (N=300)
1	Credit taken from group savings :	135 (9.0)	144 (9.6)	279 (93.0)
	Purpose of credit taken :			
	For agriculture purpose	15 (10.0)	10 (6.6)	25 (8.3)
	To buy dairy animals	20 (13.3)	16 (10.6)	36 (12.0)
	For personal needs	17 (11.3)	20 (13.3)	37 (12.3)
	For children's education	33 (22.0)	42 (28.0)	75 (25.0)
	Social need (wedding etc.)	20 (13.3)	24 (16.0)	44 (14.6)
	Land purchasing	5 (3.3)	4 (2.6)	9 (3.0)
	Household items	22 (14.6)	28 (18.6)	50 (16.6)
2	Duration of loan :			
	Nil	15 (10.0)	6 (4.0)	21 (7.0)
	Short term (1-3 months)	61 (40.7)	73 (48.7)	134 (44.7)
	Medium term (4-6 months)	41 (27.3)	56 (37.3)	97 (32.3)
	Long term (7-12 months)	33 (22.0)	15 (10.0)	48 (16.0)
3	Repayment of loan:			
	Nil	15 (10.0)	6 (4.0)	21 (7.0)
	Regular	32 (21.3)	23 (15.3)	55 (18.3)

	Irregular	38 (25.4)	43 (28.7)	81 (27.0)
	Still-pending	50 (33.3)	72 (48.0)	122 (40.7)
4	Level of benefit from SHG:			
	Fully benefited	92 (61.3)	99 (66.0)	191 (63.7)
	Partially	56 (37.4)	37 (24.7)	93 (31.0)
	Not at all	2 (1.3)	14 (9.3)	16 (5.3)

Figures enclosed in parentheses represent percentages. The responses were numerous. Thus, the greatest proportions of respondents in both regions utilized the credit for household expenses and the education of their children.

DURATION OF LOAN TAKEN FOR SHG

The period of the loans that respondents took out is broken down in detail in Table 3. Among the respondents, it was observed that 44.7 percent took out loans for short term, 32.3 percent took out loans for medium length, and 16.0 percent took out loans for long term. On the other hand, 7.0% of respondents did not take out any loans at all. Both regions exhibited the same pattern, according to the results of the region-wise research.

REPAYMENT OF LOAN

Through talks that took place at the meeting, the group came to a decision about the terms and conditions for lending to its members, as well as the interest rate, among other things. It is common practice to maintain the interest rate at two or three rupees per hundred rupees each month. The loan that the members of the group have taken out is required to be repaid within a specific amount of time, which may be one month, six months, or one year. Upon doing an analysis, it was discovered that forty-seven percent of the respondents had not yet made any payments toward the repayment of their loans. In terms of repayment of loans taken from group savings, the remaining 27.0% were irregular, while 18.3% were regular. Seven percent of the individuals never took out a loan from the group savings. In both locations, it was discovered that respondents were not paying the credit in a consistent manner.

CONCLUSION

The paper sheds light on the unique socio-economic dynamics that are prevalent in the state of Haryana by analyzing the survey results that were conducted in four specific districts of the state. The paper presents the findings that members of self-help groups (SHGs), particularly women, are not only putting their skills to use in a professional capacity, but they are also saving money, gaining an understanding of how to use it more effectively, and lending it to each other for personal use. An individual who is taking the money home is found to have a better status among family members compared to previously, and they individually feel more empowered. This is because they are taking the money home by themselves. By analyzing the results of the study, one may draw the conclusion that the Self-Help Group (SHG) movement not only contributes to the socio-economic empowerment of women, but also helps in the general development of both people and society as a whole. When the nation is making strides toward modernity on a daily basis, there is an urgent requirement for rural India to take control. The majority of the population lives in rural regions, and the fact

that self-help groups are transforming the lives of people door to door offers us hope for an even more prosperous rural India.

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