

Role of SHGs in Women Empowerment at Tarnaka, Hyderabad.

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Abstract: The goal of financial inclusion is to promote access to low-cost financial products and services such as payments, deposits, and cash transfers. Financial inclusion requires women to be actively involved in managing the household's money. The poor people's limited access to credit and financial services is one of the primary causes of poverty in India. Self-help organisations have shown to be the most reliable and efficient means of delivering microfinance services. The main objective of the paper is to study the socio-economic profile of the respondents and also to study the relationship between socio economic profile and level of empowerment attained. For the study data was collected through interviewing 100 respondents using structured questionnaire. The data was analysed using research tools like Chi Square. The result revealed that women's social and financial status has improved after joining SHGs.

Key words: Financial Inclusion, SHG's Empowerment

JEL Codes: D1, F63, G21, O1, O16

1. Introduction:

Financial inclusion is the practise of providing banking and financial products and services to every member of society, regardless of their social standing. Its main goal is to integrate everyone in society by providing basic financial services without considering a person's income or savings. Financial inclusion primarily strives to prevent unfair treatment while providing sound financial solutions to socioeconomically disadvantaged segments in society. Its goal is to present just and fiscally sound alternatives. It also promises to conduct itself in an honest and transparent manner while providing financial assistance free of any additional fees or charges.

The objective of financial inclusion is to teach effective money management to everyone in society and to get them involved in it. Many households in India with low incomes do not have access to banking services. They don't understand how banks work. Although many people in poverty are aware of banks, they frequently do not have access to their services.

Financial inclusion attempts to break down these obstacles so that those who are less fortunate can get access to cheap financial services and become financially independent without depending on charity or other shaky sources of money. Increasing public understanding of financial services and money management is another goal of financial inclusion. It also strives to provide reputable, organised credit sources for the poor.

1.1 Concept Of Self Help Groups

The motto "For the people, by the people, and of the people" is the cornerstone of self-help organisations. Self-help groups are uniform, small, unincorporated organisations with a membership cap of 20; if a group has more members, it must register. SHGs, which typically have 15 to 20 individuals, are a popular

way of project development at the moment. SHGs serve as a conduit for distributing microcredit to its members. Governmental or non-governmental organisations frequently sponsor or help found SHGs. Members of self-help groups freely unite and join an organisation to work toward a common goal.

SHG members must live in the same town or region and be acquainted with one another. SHGs begin by saving money rather than requesting loans at first. Then, they use their resources to lend money to their members so they may cover unforeseen expenses. Self-help groups are a popular group-based strategy for eradicating poverty, fostering rural development, and empowering women. Member credit and self-help saving are the guiding ideologies of SHGs. SHGs are crucial to India's efforts to end poverty. Self-help organisations weren't founded with the sole intention of serving as a financial intermediary; rather, they were designed to combine the provision of affordable financial services with a process of self-management and growth. By establishing shared liability, SHGs give consumers the chance to sidestep the problem of collateral security and avoid creditors.

1.2 Need For SHGs:

- Dr. C. Rangarajan presided over the development of a SHG committee.
- The poor people's limited access to credit and financial services is one of the primary causes of poverty in India. This organisation published a document titled "Financial Inclusion in the Country" that identified four main barriers to financial inclusion. absence of a collateral security
 - Poor capacity to absorb credit
 - The institutions' reach is insufficient.
 - Ineffective community network
- The existence of trustworthy community networks is one of the key components of credit linkage in rural areas through SHGs in villages, and is readily apparent.
- Self-help groups make a significant contribution to the advancement of women and the eradication of poverty..

1.3 Functions OF SHGs:

- SHG seeks to increase the functional capacities of the underprivileged while also offering them opportunities for job and money generation.
- Self-care • Collateral loans are also given out by self-help organisations, with the group determining the terms and the market setting the rates, while the group itself applies the limits. Organizations are dedicated to solving difficulties through open debate and collaborative decision-making.
- Self-help groups offer a form of collective guarantee to their members who want to borrow money from respectable sources.
- Self-help organisations have shown to be the most reliable and efficient means of delivering microfinance services.

1.4 Benefits OF SHGs:

- Social integrity: Self-help organisations support the advancement of women's leadership and their economic liberation.
 - Banking knowledge: Self-help groups force their members to save a certain amount of money in savings accounts so they can borrow money if necessary.
 - Financial inclusion: By establishing a direct connection between banks and self-help organisations, NABARD (the National Bank for Agricultural and Rural Development) has made loan access relatively simple and decreased the reliance of the underprivileged segment on conventional money lenders and other non-institutional sources.
 - Gender equality: SHGs support women's leadership development and empowerment.
- Self-help groups regularly participate in governmental affairs, which enables them to spread awareness of important issues like dowries and alcoholism.
- Changes in dietary habits: Unlike non-client families, self-help organisations inform the public about the value of nutrition, health, and education for young people.

1.5 Concept Of Women Empowerment:

According to the phrase "women empowerment," women need to be given more authority because they are currently powerless. This unfavourable reality has long been prevalent. Women have recently made some major progress in their efforts to overcome their sense of worthlessness and helplessness. Everywhere, the patriarchal society repressed women's liberty. Women were not permitted to vote or express their opinions. ladies being separated inside of their homes. They soon came to the realisation that life was much more than merely providing for the family. The emergence of women became obvious to everyone in the world as more and more women began to overcome obstacles created by men. Women never attempt to restrict the voice of the other gender, in contrast to men. As they work to better their life, they hold the hands of all the oppressed people, both men and women. They aid people in overcoming obstacles

2. Review of literature

Arun Kumar Tripathy (2021)¹ in his study titled "WOMEN EMPOWERMENT THROUGH SHGS: A CASE STUDY OF JALGAON DISTRICT OF MAHARASHTRA" had studied about changing the socio-economic and political status of tribal women through SHG intervention, the level of participation of tribal women, engaged in SHGs, in PRIs (Panchayati Raj Institutions) and other decision making process, to find out the suitable enterprises or economic activities that are undertaken by the SHG in the study area, and other problems faced by tribal women SHG members in carrying out their activities. This study focuses on women's empowerment through self-help organisations in the Maharashtra district of Jalgaon. The information needed for the study was gathered from both primary and secondary sources. The random sampling method was used. To provide a coherent interpretation of the results, average and percentage analysis were used. The study's findings demonstrated that SHGs had a stronger influence on the recipients' economic and social well-being.

G. Geetha, Dr. S. Dhanasekaran (2021)² in their study titled "ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT – A STUDY WITH REFERENCE TO VELLORE DISTRICT:" have researched the idea, growth, and development of Self-Help Groups at the Tamil Nadu and Vellore District levels, as well as the investigation of the elements determining Psychological Empowerment, Social Empowerment, Political Empowerment, and Health Empowerment. The current study is based on both primary and secondary data. They utilised simple averages and graphs to analyse the data and discovered that the majority of respondents strongly believe that all components of Psychological Empowerment influence the Role of Self-Help Groups in Women's Empowerment. The majority of respondents strongly believe that all social empowerment variables influence the role of self-help groups in women's empowerment. The majority of respondents strongly disagree that all aspects of political empowerment impact the role of self-help groups in women's empowerment, while the majority strongly agree that all variables of health empowerment influence the role of self-help groups in women's empowerment.

Dr. S. Tamilarasi & Ms. V Renuka (2021)³ in their article titled "MICROFINANCE FOR SELF-HELP GROUPS PROMOTE WOMEN EMPOWERMENT" The study focuses on the importance of microfinance, income, expenditure, and savings of members after joining SHGs, as well as suitable policy intervention for SHG effectiveness. The core data was collected and analysed using simple averages, graphs, and tables, and it was discovered that microfinance can help to solve the problems of insufficient housing and urban services as an important part of poverty reduction initiatives. The problem is to identify the level of flexibility in the credit instrument that will allow it to meet the low-income borrower's various credit needs. According to the study, microfinance provided more psychological and social empowerment than economic development. All they require is a means to hone their abilities and talents through participation in various training programmes.

Sushma Sharma, K. S. Thakur and D.V.Singh (2020)⁴ in their article titled "ROLE OF SELF HELP GROUPS ON WOMEN ECONOMIC EMPOWERMENT" The study focuses on tribal women's understanding of their control over economic resources and engagement in economic decision making. and investigate the role and impact of SHGs on the economic development of tribala women in the MP tribal area. The following statistical tools were used to collect primary data: mean, standard deviation, chi-square test, Wilcoxon Sign Test, and ANOVA. The findings indicate that SHGs have a beneficial influence on

women's empowerment but have a detrimental impact on economic development on the ground. Although SHGs have increased indigenous women's awareness in many ways, the majority of them remain unaware of government programmes and financial literacy

Shalini Aggarwal, Praveen Kumar, Vikas Garg (2020)⁵ in their study TITLED “EMPOWERING SHGS WOMEN THROUGH MICRO-FINANCE IN UTTAR PRADESH” has studied about the factors leading to empowerment of SHGs women in Uttar Pradesh. The researcher also attempted to determine the impact of education, religion, and marital status on the empowerment of SHG women in Uttar Pradesh. The research was carried out in the Uttar Pradesh districts of Agra, Bareilly, Meerut, Ghaziabad, and Muzaffernager. A total of 200 responses were collected from each district of Agra, Muzaffernager, Bareilly, and Meerut, as well as 188 from Ghaziabad. In total, 988 respondents' information was gathered. Frequency and percentages have been used to determine the demographic distinctiveness of the data. The factors were extracted using factor analysis. Factor analysis revealed four factors: economic development, family enhancement, decision to use public services, and political empowerment. ANOVA and the t-test were also utilised with SPSS. The outcomes, hitherefore, show that education has a significant impact on all the aspects of SHGs people.

Dr. A. G. Sudha, Dr. F. J. Peter Kumar (2020)⁶ in their study titled “INVOLVEMENT OF WOMEN AS A MEMBER OF SELF-HELP GROUP ON THE ECONOMIC DEVELOPMENT OF COIMBATORE researched on elements that impact women as members of self-help groups, factors that contribute to the economic growth of Coimbatore, and the relationship between the many variables under study and the engagement of women belonging to self-help groups. The data was analysed using linear regression once primary data was received. The study found that all eight factors, namely socioeconomic factors, influence of SHG regulations, impact of training programmes, technology infusion, financial factors, psychological factors, motivational factors, and regulatory factors, have a significant and positive impact on the involvement of women as a member of SHG. It was also discovered that the involvement of women as a member of SHG has a strong influence on the economic development of Coimbatore.

Shipra Gupta, Hitendra Singh Rathore(2020)⁷ in their study titled “SOCIO-ECONOMIC AND POLITICAL EMPOWERMENT THROUGH SELF HELP GROUPS INTERVENTION: A STUDY FROM BILASPUR, CHHATTISGARH, INDIA” primarily focused on the socioeconomic and political empowerment of rural women. The data was analysed using Chi-Square Test and P-value and found that social empowerment, participation in health care, family planning, and hygiene decisions, child education, are the most significant factors, followed by speaking within SHG and public, social mobility, and involvement in family household works. Whereas personal freedom of food, clothing, and spending is least improved, economic empowerment shows that credit/loan facility accessibility is the most important factor that contributed to women's economic empowerment, followed by improvement in loan repayment capacity, monthly income/saving, whereas participation in family economic decisions and property ownership need to be improved, and political empowerment, decision making, and leadership, indicated that the This is because, after joining SHG, the women were more aware of their role, responsibility, and right.

Twinkle Verma (2019)⁸ in their article titled “ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT” The study focuses on the impact of Self Help Groups on several dimensions of women empowerment (personal, social, economic, and political) once they join Self Help Groups. The data was gathered using a pre-designed structured questionnaire. Percentage, graphs, and other statistical tools were used in the analysis. According to the report, SHG involvement has resulted in the social, economic, personal, and political empowerment of the women members..

Gaurav Joshi (2019)⁹ in his paper titled “AN ANALYSIS OF WOMEN’S SELF-HELP GROUPS’ INVOLVEMENT IN MICROFINANCE PROGRAM IN INDIA” has investigated the social and economic elements that influence women's participation in self-help groups (SHGs) for economic and social empowerment. Only primary data on asset ownership, home characteristics, and other demographic variables were collected from women respondents. The logistic regression model was developed to characterise the characteristics that influence women's engagement in SHGs. It was discovered that factors such as age, education, family type, and distance from the market have a substantial impact on women's participation in

SHGs. Furthermore, there is a considerable difference in both of these values, indicating that joining SHGs greatly increases the value of the empowerment index.

Twinkle Verma (2019)¹⁰ in their article titled "ROLE OF SELF HELP GROUPS IN WOMEN EMPOWERMENT" The study focuses on the impact of Self Help Groups on several dimensions of women empowerment (personal, social, economic, and political) once they join Self Help Groups. The data was gathered using a pre-designed structured questionnaire. Percentage, graphs, and other statistical tools were used in the analysis. According to the report, SHG involvement has resulted in the social, economic, personal, and political empowerment of the women members.

3. Need for the Study

Self-help groups (SHGs) are gatherings of people who support one another. People get together to help one another. When it comes to encouraging women to save at least a portion of their income, SHG plays an important role in the environment. Earning money on a regular basis and investing it are two examples of income-generating activities. Work and income-generating activities are one of the most effective strategies in India to enhance women's nutrition, health, education, and social standing. SHG empowers women to start their own enterprises. So there you have it. It is critical to investigate SHGs' contributions to women's empowerment in our country. As a result, the current study is named "Role of SHGs in Women Empowerment."

4. Objectives of the study:

1. To study the socio-economic profile of the respondents
2. To measure the level of empowerment attained through SHGs.
3. To examine the relationship between socio-economic profile of the respondents and their level of empowerment through SHGs

5. Hypothesis

- 1) H1- There is significant relationship between socio-economic profile of the respondents and their level of empowerment through SHGs
- 2) H2- There is significant relationship between the level of empowerment attained through SHGs.

6. RESEARCH METHODOLOGY

6.1 Sources of Data:

- **Primary Data:** The Data for the study was collected through interviewing respondents using Structured Questionnaire.
- **Secondary Data:** The secondary data for the study was collected from various sources like Website, Journals, Magazines and News articles.

6.2 Sample size:

The sample for the study are self help group members in the area of Tarnaka. And the sample size is limited to 100 respondents.

6.3 Statistical Tools used in the study:

- Chi-square is the tool used to find out the relationship between socio-economic profile of the respondents and their level of empowerment through SHGs

6.4 Limitations of the study:

The investigation is limited to Tarnaka, Hyderabad. The sample is quite limited, focusing solely on female members and their activities. This is how the questionnaire was created to acquire data. Only SHGs with a history of at least five years were interviewed..

7. Scope for further research:

The current study focuses on the level of empowerment achieved through self-help groups. The respondents' socioeconomic profile is related to the level of empowerment obtained through SHG in Tarnaka Area. Further research can be done on other factors of SHG's focusing mainly in rural areas and women empowerment in those areas.

8. Data Analysis

CHI-SQUARE ANALYSIS:

1.Monthly Income respondents before and after joining

CASE PROCESSING SUMMARY

			Cases					
			Valid		Missing		Total	
			N	Perce nt	N	Perce nt	N	Perce nt
Monthly respondents after joining	Income before and	of	116	100.0 %	0	0.0%	116	100.0 %

CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2- sided)
Pearson Chi-Square	66.860 ^a	9	<.001
Likelihood Ratio	28.657	9	<.001
Linear-by-Linear Association	25.280	1	<.001
N of Valid Cases	116		

TABLE-1

INTERPRETATION:

From the above Table 1, it is found that the significant value is less than 0.5, indicating a positive relationship between respondents' monthly incomes before and after joining SHGs. The majority of respondents had incomes of up to 10,000 before joining SHGs, and their incomes increased to between 10,000 and 20,000 after joining SHGs. This illustrates how women who join SHGs developed financially.

CASE PROCESSING SUMMARY

	Cases Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Monthly saving of respondents before joining & after joining in the shgs	116	100%	0	0%	116	100%

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	67.060 ^a	9	<.001
Likelihood Ratio	70.949	9	<.001
Linear-by-Linear Association	47.195	1	<.001
N of Valid Cases	116		

TABLE-2

2. Monthly saving of respondents before joining & after joining in the shgs

INTERPRETATION:

From the above Table 2, it is found that the significant value is less than 0.5, which indicates a positive relationship between respondents' monthly savings before and after joining SHGs. Women who saved up to Rs 200 before joining SHGs increased their savings to Rs 200-500, and women who saved Rs 200-500 increased their savings to Rs 500-1000 after joining SHGs. This shows that the women who joined SHGs are putting more money into savings to achieve financial security.

3. Role of SHG helped respondents in and Level of empowerment attained

CASE PROCESSING SUMMARY

	Cases Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Level of empowerment attained and role of shg helped respondents in	116	100%	0	0%	116	100%

CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	2.892 ^a	7	.495
Likelihood Ratio	2.730	7	.209
Linear-by-Linear Association	.062	1	.304

N of Valid Cases	116		
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TABLE-3

INTERPRETATION:

From the above Table 3, it is found that the significant value is less than 0.5, indicates that the majority of respondents believe that SHGs helped them breaking down barriers and understand their own capabilities and limitations. This indicates that most women feel empowered after participating in SHGs in various elements. This exemplifies how far women have come in society.

4. Educational status&amount received from shgs is utilised for the activities

CASE PROCESSING SUMMARY

	Cases Valid		Missing		Total	
	N	Perce nt	N	Perce nt	N	Perce nt
Educational status&amount received from shgs is utilised for	116	100.0 %	0	0.0%	116	100.0 %

CHI-SQUARE TESTS

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.798 ^a	12	.462
Likelihood Ratio	13.692	12	.321
Linear-by-Linear Association	.013	1	.208
N of Valid Cases	116		

TABLE-4

INTERPRETATION:

From the above Table 4, it is found that the significant value is less than 0.5, which indicates a positive correlation between respondents' educational status and the use of the money from the SHGS. Respondents with education levels ranging from class 10 to class 12 reported spending their money on personal and company costs. This indicates that a number of actions that assisted them in achieving economic and social stability were carried out with the aid of the money acquired from shgs.

9. Findings:

- The majority of women are between the ages of 30 and 40, according to statistics.
- Few of the respondents have studied beyond a high school diploma, when compared to the respondents who have studied above class tenth to twelveth.
- The majority of respondents are housewives and come from socially underprivileged communities.
- Before entering SHGS, the majority of respondents earned up to 10,000; however, after joining SHGs, the majority of respondents earned between 10,000 and 20,000.
- Before joining SHGs, the respondent's savings have been low and after joining SHGs it has been increased.

- After receiving their loan amount, the majority of respondents invest their money in various sectors.
- Most of the respondents have overcome their financial dependency and are independent in making their own decision.

10. Suggestions:

- Lack of education among women who have joined self-help groups is a big barrier; thus, more initiatives to educate them should be made.
- Many people are unaware of SHGs. Therefore, the government or other relevant organisations should promote about the success of SHGs.

11. Conclusion:

According to the findings, SHGs are an effective instrument for strengthening the abilities of formerly disadvantaged and marginalised women. Because to minor loans from SHG, women's economic condition has improved, as has their social standing in the family and society. The study shows that SHGs have a significant impact on boosting women's status in a variety of ways. Respondents' financial stability and social position improved greatly as a result of SHGs' entrepreneurial initiatives. Because of a variety of government programmes and easy access to microloans, the SHGs were able to run their companies. There have been several achievements in this sector, and there will be many more in the future

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