

Self-Help Group Intervention for Socioeconomic and Political Empowerment: A Study from Ganjam, Odisha, India

*Srimanta Kumar Patra, **Dr. Prasanta Kumar Parida***Siddhiswarupa Swain

*PhD Research Scholar with KIIT School of Rural Management, KIIT DU, Patia, Bhubaneswar
Mail: srimanta.kp@gmail.com

**Associate Professor with KIIT School of Rural Management, KIIT DU, Patia, Bhubaneswar.
Mail: prasanta.parida@ksrm.ac.in

*** PhD Research Scholar with KIIT School of Rural Management, KIIT DU, Patia, Bhubaneswar.
Mail: swarupasiddhi@gmail.com

Abstract

The article discusses research on the socio-economic and political empowerment of rural women via Self Help Groups (SHGs) in the Ganjam Division of Odisha, India. The different factors considered as empowerment indicators were examined separately using the data obtained from the women SHG members (through random sampling). The thorough analysis of specific factors and their influence on the previously mentioned empowerment has been examined. Its significance level has been evaluated using the Chi-Square Test and P-value using the statistical data analysis program SPSS. As a result, the Garret Ranking Method has been used to evaluate the degree of empowerment, the order of the elements, and their contribution to the three dimensions of empowerment. According to the survey, there is significant empowerment in each of the three areas. The Garret Ranking Method also estimates that women who participated in SHGs had the most economic empowerment, followed by social and political empowerment. The study will help politicians create policies and raise the degree of women's empowerment in the study area and other rural areas.

Key Words : Social, Political, Economic empowerment. leadership and decision making

1.0 INTRODUCTION

While it is preferable for men and women to equally participate in the progress of society and the nation, gender inequalities remain a major concern for society. The essence of the gender-biased system lies in the discrimination against women through the male-female distinction (Narang, 2022). Consequently, women encounter numerous socioeconomic and social barriers, leading to greater poverty and restrictions compared to men. The rural and underdeveloped regions of the country encounter tougher challenges and deserve increased autonomy. "Empowerment is defined as the capability to remove complete control over one's behavior." As a result, women's empowerment actually occurs when they have more say and participation in decision-making, which improves their access to resources. In developing nations like India, Self Help Groups (SHGs) are an essential tool for empowering women. This study examines women's empowerment through Self-Help Groups (SHGs) in two blocks of the Ganjam division in central Odisha, India. The study focuses on how women's participation in SHGs leads to their social, economic, and political empowerment. Using the statistical software program SPSS, frequency analysis, the Chi-Square test, and the Garret Ranking Method were among the statistical techniques used to evaluate the main data collected from the field.

2.0 LITERATURE REVIEW

Extensive studies on women's empowerment via SHGs indicate that these groups are vital for empowering women in rural, semi-urban, and urban settings. In a research project carried out in the southern regions of Tamil Nadu, India, Venkatesh and Kala (2010) found that women's earnings and monthly household expenditures rose significantly after becoming part of SHG. Reports indicate that SHG activities are effective when loans are consistently repaid punctually. Moreover, the SHGs in South Tamil Nadu played a significant role in enhancing women's empowerment in rural areas. The research encompassed women's empowerment within the pertinent area of study, yet it did not evaluate the extent of that empowerment.

Ghosh and Banerjee (2010) then carried out a critical study that looked at how social, economic, demographic, and political issues affected SHG members' job status in West Bengal, India. It has been found that local village politics and people's prior means of subsistence have a significant impact on employment prospects and loan utilization. When

compared to spending on family expenses, the loan size and the loan used for personal businesses, spouses' businesses, and family enterprises have positive consequences. In Madurai, Tamilnadu, India, Manonmani and Prabhakaran (2011) conducted research on women's empowerment through Self-Help Groups. It was found that people joined SHGs mainly to manage their own resources and obtain loan choices, which improved their social status.

Garai, Mazumder, and Maiti (2012) conducted an empirical research in Nadia, West Bengal, India, and analyzed the outcomes between SHG members and non-members. Research has shown that SHG members achieved higher scores across all dimensions of empowerment. Nonetheless, the thorough factor analysis and the effects of specific factors were not incorporated. A comparable study has been documented by Narang (2012), Gupta and Singh (2012), Panda and Kanjilal (2013), Thangamani and Muthuselvi (2013), Jain and Nai (2013), among others.

Sahoo (2013) examined the effectiveness of SHGs in empowering women, promoting social harmony, and enhancing social and economic conditions in Cuttack, Odisha, India. It has been determined that SHG drives have established a significant role for women and enhanced their ability to make decisions. The SHG initiatives in India are progressing positively, yet there remains much to accomplish. Poornima (2013) conducted a micro-level examination of economic empowerment via entrepreneurship through SHGs in Tumkur, Karnataka, India. Reports indicate that SHGs contribute to women's empowerment, both financially and in managing family matters more effectively than before. Nonetheless, there remains much more to demonstrate, and current performance is not trivial. A case study of SHGs in Dharmapuri, Tamilnadu, India, was presented by Kasthuri, Thamilarasan, Arul, and Jayaraman (2014). The study looked at how SHGs helped women progress socially and economically. According to research, women's savings in their own names increased as a result of microfinance, giving them the ability to influence family members' saving habits. Additionally, it offered social status in the home and community. According to a similar study by Subhadip (2014) in Burdwan, West Bengal, India, SHG women appeared to be better at making decisions than non-members. It demonstrates the significant influence SHGs have on decision-making.

SHGs have a substantial impact on women's empowerment in a variety of life dimensions, according to Islam and Sarmah (2014) and Sharma and Sharma (2014). A parallel study by Leelavathy (2014) in Tiruvannamalai, Tamilnadu, India, found several advantages of SHG membership, including a favorable impact on women's empowerment in the socioeconomic, educational, political, and personal spheres. A similar finding was drawn by Kappa (2014) from a study carried out in Gajwel Mandal, Medak, Andhra Pradesh. In Shivamogga, Karnataka, India, Durgappa and Akash (2014) looked into how SHGs affected women's empowerment. SHGs have made significant contributions, underscoring the need of transparency and the necessity for women to become more informed of all pertinent actions. Members of SHGs are encountering difficulties because of insufficient marketing for selling their products, preventing them from achieving a satisfactory return on investment.

In a case study conducted in Greater Hyderabad, India, Tabde (2015) found that although slum women have more room to grow, they require family support in order to join and receive training from SHGs. According to a study conducted in Puri, Odisha, India, Mishra (2015) claimed that women could gain empowerment by joining SHGs. Similar studies have been conducted in several parts of India, including Sarania (2015) in Baksa Assam, Mahalakshmi, Raman (2015) in Thiruvallur Chennai, Chopde, Kadam, and Bon-dhare (2015) in Amravati, Maharashtra. The findings showed a significant correlation between SHG membership and economic liberty. Membership in SHGs is strongly linked to women's empowerment and social acceptance.

These studies focused on frequency-based analysis, and the level of empowerment was not part of the study. Mahendra and Naidu Sivaram (2016) compared the women's empowerment index associated with Self-Help Groups (SHGs) in three Andhra Pradesh districts. The results are almost the same at all three locations. Saikia (2016) studied how participation in Self-Help Groups (SHGs) may empower rural women in Assam. It has been found that women who lacked literacy were more economically empowered and significantly involved in decision-making. Carinne et al. (2017) looked at how SHGs affected women's empowerment in the political, social, psychological, and economic domains. Studies have demonstrated that SHGs have a favorable impact on each of the aforementioned facets of empowerment.

Nevertheless, they discovered minimal evidence of the negative impacts as well. In Coimbatore, Tamil Nadu, India, Devi and Devi (2017) investigated the extent to which a socioeconomic element affects the financial benefits received by SHG members. SHGs are thought to be a great instrument for empowering rural women and to have a major impact on their socioeconomic growth. A study by Archana and Gnanaprakasam (2018) concentrated on the rural region

of Dindigul, Tamil Nadu, India. The economic, social, and cultural empowerment of rural women who participate in Self-Help Groups (SHGs) has been noted to have advanced significantly. Therefore, it is proposed that SHGs provide a useful platform for women to share knowledge and raise awareness of different aspects of life.

Kumar and associates (2019). stated that SHGs' strategy improves public service awareness and utilization, which is limited. SHG members' awareness and use of government programs, as well as their participation in political activities, were examined. The effect of SHG membership on a number of social system and mobility variables has then been investigated. The result reached was that SHG members are more aware of and have access to public entitlement programs, as well as higher levels of political participation and involvement. Nimisha and Dharmaraj (2019) investigated how SHGs affected the social awareness, self-awareness, and economic empowerment of female entrepreneurs in Coimbatore, India. The conclusion reached was that women participating in small-scale entrepreneurship initiatives alongside the SHGs experienced economic empowerment and gained status within their families and communities, resulting in enhanced self-awareness and social awareness.

Existing literature reveals that most studies in India concentrate on the southern region, which has a more educated population and is part of a stable state. Odisha is among the recently established states (created in 2000), and its economic and educational standards are relatively low. The problems of empowering women are unique, especially when it comes to conservative views and lesser levels of education. Research on women's empowerment has become important in these areas since the selected study location is representative of a typical rural area where access to basic necessities is limited. The degree of women's empowerment in Odisha with comparable effort is not adequately reflected in the research findings from South India. As a result, a focused study on this region of the county is required. The rural area of Ganjam in Odisha, India, is the focus of this study.

3.0 OBJECTIVE AND HYPOTHESIS

The following objectives are laid down for the study of women empowerment in the selected area; (a) To understand the socio-economic parameters of the women of SHGs in Ganjam district of Odisha, (b) To find out the degree of empowerment of women through institutional groups in social and economic parameters, and (c) To evaluate the different elements, their impact, and prioritize the key elements for women's empowerment through SHG.

The following hypothesizes of the research are framed to fulfill the objectives of the study

1. There is visible social empowerment among women by their involvement with SHG.
2. There is significant economic empowerment among women by their involvement with SHG.
3. There is visible political empowerment among women by their involvement with SHG.

4.0 DATA ANALYSIS AND FINDINGS

In this study, Ganjam (a major division) of the central part of Odisha is selected. There are 2 blocks Aska and Ganjam block (typical tribal and rural area), have been selected for the study.

Table 1 : Demographic istribution

Age group	< 25 years	26 to 35 Years	36 to 45 years	46 to 55 year	> 55 Years
Percentage	12.2	43.1	19.7	20	5
Marital status	Married	Unmarried	Divorcee	Widow	
Frequency	309	6	36	9	
Percentage	85.5	1.7	10	2.5	
Caste	SC	ST	OBC	Others	
Frequency	16	188	150	6	
Percentage	4.4	52.2	41.7	1.7	

Education	Illiterate	Fifth	Eighth	10th	10 +2
Frequency	102	139	97	16	6
Percentage	28.3	38.6	26.9	4.4	1.7
Land owning	Nil	0–1 acre	1–2 acre	2–4 acre	>4 acre
Frequency	18	134	100	91	17
Percentage	5	37.2	27.8	25.3	4.7
Main occupation	Housewife	Agriculture labor	Own farming	Business	Daily wedges
Frequency	30	131	74	104	18
Percentage	8.3	36.4	20.6	29.7	5
Source of income	Agriculture	Vegetable farming	Own business	Got forming	MGNR EGA
Frequency	145	67	37	14	97
Percentage	40.3	18.6	10.3	3.9	26.9
Monthly income	1–2K	2–3 K	3-4 K	4-5 K	>5000
Frequency	28	124	100	91	17
Percentage	7.8	34.4	27.8	25.3	4.7
Association with SHG	0–1 years	1–3 years	3–6 years	6–9 years	>9 Yrs
Frequency	21	32	138	158	11
Percentage	5.8	8.9	38.3	43.9	3.1

The main data for the research has been gathered from the field through interactions with SHG members, both individually and in groups, from the two blocks. A carefully arranged questionnaire has been developed utilizing insights from a pilot survey conducted in the same study region, detailed in another source (Gupta & Rathore, 2019). Additionally, comprehensive responses have been gathered utilizing a random sampling technique from the 360 SHG members involved in over 180 SHGs. Table 1 presents the demographic profile of the SHG member respondent.

The demographic profile reveals that most members are either illiterate or have education levels below primary. A majority of them fall below the poverty line (BPL) according to the state government's BPL card, and over 43.1% of the respondents are aged between 26 and 45 years. Agriculture serves as the primary source of their family income, whether through employment as agricultural laborers or by managing their own farming activities

Table 2 : Social empowerment responses

Sr. no.	Factors	VH (5)	H (4)	M (3)	L (2)	VL (1)
1.	Freedom for personal choice of food, cloth, and spending	33	45	100	127	55
		9.2	12.5	27.8	35.3	15.3
2.	Participation in child education, health care,	67	112	121	44	16

	family planning, and hygiene decision	18.6	31.1	33.6	12.2	4.4
3.	Speaking in SHG and public	72	125	82	47	34
		20.0	34.7	22.8	13.1	9.4
4.	Freedom to participate in social activities	59	124	73	77	27
		16.4	34.4	20.3	21.4	7.5
5.	Involvement in family household works	88	115	64	78	15
		24.4	31.9	17.8	21.7	4.2
6.	Involvement in field work & farming	47	71	140	81	21
		13.1	19.7	38.9	22.5	5.8
7.	Social mobility	57	170	58	59	16
		15.8	47.2	16.1	16.4	4.4
8.	Overall social development	78	110	84	72	16
		21.7	30.6	23.3	20.0	4.4

Additionally, it has been shown that the majority of respondents either own very little land for farming or fall into the category of extremely low income. Approximately 43.9% of members have been a part of SHG for six to nine years, while 38.3% have been associated with SHG for three to six years, according to observations made throughout the year of involvement. It shows the participants' dedication and continued participation.

The SPSS statistical program, which includes frequency analysis, mean, standard deviation, chi-square test, and P-value, has been used to statistically analyze the data. The Garret Ranking Method was then used to evaluate various elements as markers of women's empowerment. An overall evaluation of all three levels of empowerment was carried out after the individual components of social, economic, and political empowerment were analyzed.

Table 3: Degree of association towards social empowerment

Factors	Mean	Standard deviation	Chi-square	Degree of freedom	P value
Freedom for personal choice of food, cloth, and spending	2.65	1.156	88.167	4	.000
Participation in child education, health care, family planning, and hygiene decision	3.47	1.066	110.361	4	.000
Speaking in SHG and public	3.43	1.215	69.139	4	.000

Freedom to participate in social activities	3.31	1.193	68.389	4	.000
Involvement in family household works	3.51	1.194	75.750	4	.000
Involvement in field work & farming	3.12	1.080	110.167	4	.000
Social mobility	3.54	1.078	185.139	4	.000
Overall social development	3.45	1.162	66.111	4	.000

5.0 DISCUSSION

5.1 Social empowerment

The evaluation of social empowerment has been conducted by taking into account the seven factors. There are five levels of response to particular empowerment factors: very high (VH), high (H), medium (M), low (L), and very low (VL). After that, it is ranked using numbers between 5 and 1, with 5 denoting extremely high and 1 denoting extremely low, keeping the same sequence. Table 3 summarizes the statistical study, whereas Table 2 shows the precise frequencies of the replies as well as the percentage of each factor. With a 99% confidence level, the results demonstrate that each element significantly contributes to social empowerment. Additionally, the various factors that contribute to women's social empowerment have been investigated independently using the Garret Ranking Method and SPSS. The Garret ranking equation (Equation 1) was used to determine the Garret ranks.

$$\text{Percentage Position} = 100 \times (R_{ij} - 0.5) / N_j$$

Where R_{ij} = Rank Given for the i th variable by the j th respondent.

N_j = number of variables ranked by the j th respondent.

Table 4: Garret value and social empowerment positions

$100(R_{ij}-0.5)/N_j$	Calculated position	Garret value
$100*(1-0.5)/7$	7.14	78
$100*(2-0.5)/7$	21.42	66
$100*(3-0.5)/7$	35.71	57
$100*(4-0.5)/7$	50	50
$100*(5-0.5)/7$	64.28	43
$100*(6-0.5)/7$	78.57	34
$100*(7-0.5)/7$	92.85	22

The variable's percentage rating as given by respondents is shown in Table 4. The garret is then identified using the Garret Rank Table and the percentage position. According to data analysis (see Table 5), women are most socially empowered when they participate in decisions about child education, health care, family planning, and hygiene (ranking first), followed by public speaking and SHG membership (ranking second), social mobility (ranking third), and household chores (ranking fourth). On the other hand, the freedom to choose what to eat, what to wear, and how much to spend has improved the least (ranked ninth). Figure 1 shows how the total Garret score changed for different social empowerment categories and how it was ranked.

5.2 Economic Empowerment

In order to analyze women's total economic success, six major factors have been evaluated in relation to their economic empowerment after joining SHG. These factors include participation in family financial decisions, monthly income and savings, property ownership, credit and loan availability, loan repayment capacity, and opportunities for new sources of income. Table 6 provides a thorough frequency analysis and associated percentages for each factor's economic empowerment, while Table 7 presents the data. The data analysis reveals that each individual factor significantly influences women's economic empowerment after they join SHGs. The garret percentage position and its value are determined using the Garret ranking table, as illustrated in Table 8.

Table 5: Degree of political empowerment and decision making leadership

Factors	VH (5)	H (4)	M (3)	L (2)	VL (1)
Self confidence level	123	107	56	45	29
	34.2	29.7	15.6	12.5	8.1
Self esteem and self-respect	67	73	116	77	27
	18.6	20.3	32.2	21.4	7.5
Leadership role in family	59	71	118	82	30
	16.4	19.7	32.8	22.8	8.3
Taking up leadership in the SHG	44	61	143	87	25
	12.2	16.9	39.7	24.2	6.9
Political Awareness & Participation	54	57	138	71	40
	15	15.8	38.3	19.7	11.1
Overall political development	51	82	120	77	30
	14.2	22.8	33.3	21.4	8.3

Nonetheless, it fails to offer details on which factors exert a significant influence and which ones have minimal impact. Thus, a Garret Ranking Method has been utilized to evaluate the ranking of the factors based on their influence on a specific level of empowerment. Table 12 presents the computed percentage position value (derived from Equation 1) and Garret Value (according to the Garret Ranking Table) for each of the five factors. Additionally, with these Garret values, the overall Garret Scores and the Garret Percentage value are determined. The rank of the factors has been provided in Table 13, arranged according to the Garret value in descending order. Based on the Garret value and Garret Ranking Table, respondents identify that the enhancement of self-confidence is the most crucial factor (ranked 1), with self-esteem and self-respect following closely (ranked 2), and familial leadership role taking the third rank (ranked 3).

Table 6: Political empowerment/decision making/leadership statistics

Factors	Mean	Standard deviation	Chi-Square	Degree of freedom	p value
Self confidence level	3.69	1.278	92.50	4	.000
Self esteem and self-respect	3.21	1.192	55.72	4	.000

Leadership role in family	3.13	1.184	57.63	4	.000
Taking up leadership in the SHG	3.03	1.086	116.3	4	.000
Political awareness & participation	3.04	1.184	82.36	4	.000
Overall political development	3.13	1.153	64.36	4	.000

This is because the women's awareness of their rights, responsibilities, and roles increased once they joined SHG. On the other hand, political awareness, leadership in the SHG, and participation have been placed fourth and fifth, respectively, and they have the least effect on the aforementioned empowerment. The figure displays both the Garret Rank and the overall Garret Score.

Table 7: Garrate value and percentage of association

$100(R_{ij}-0.5)/N_j$	Calculated position	Garret value
$100*(1-0.5)/5$	10	75
$100*(2-0.5)/5$	30	60
$100*(3-0.5)/5$	50	50
$100*(4-0.5)/5$	70	40
$100*(5-0.5)/5$	90	25

6.0 OVERALL EMPOWERMENT

The consequences of many social, economic, and political empowerment aspects have been discussed in previous sections. To determine the degree of empowerment assigned to each factor, each is examined independently. Using primary data collected from women in SHGs, this section examines the overall empowerment obtained through these elements at all three levels: Social, Economic, and Political Empowerment. The frequency and percentage of overall empowerment, as determined by thorough observation and discussion with SHG members, are shown in Table 14. The empowerment scale ranges from very low (1) to very high (5). Additionally, the Chi-Square test has been used to analyze these replies in order to assess the significance of the study. The dataset contains the average, standard deviation, Chi-Square statistic, and P-value. Data analysis reveals a significant empowerment across Social, Economic, and Political levels, with 99% of the confidence intervals indicated in Table 15.

Further analysis has been done to rank the level of political, economic, and social empowerment, as shown in Table 16. According to the data, economic empowerment is the most important type of empowerment for women, with social empowerment coming in second and political empowerment in third. Since the family's perspective usually changes when money is involved, economic empowerment is ranked highest. Consequently, the women are able to increase the savings from the SHG donations and offer financial support. SHG members have access to loans from banks, organizations, or both that help women and their families make ends meet and deal with emergencies.

Since the family restricts participation in outside activities, social empowerment came in second. However, modest decision-making inside the family gave women more power, but significant decisions, like property ownership and the flexibility to spend their income in real-world situations, still require improvement. Women demonstrate a great desire in engaging in political activities, especially at the local level, with regard to political empowerment, decision-making, and the development of their leadership characteristics; nevertheless, family frequently presents a barrier in this regard.

Table 8: Political/leadership empowerment and decision making ranking

Sl. no	Factors	VH (5)	H (4)	M (3)	L (2)	VL (1)	Total score	Garret%	Garret Rank
1	Self confidence level	9,225	6,420	2,800	1800	725	20,970	58.25	1
2	Self esteem and self-respect	5,025	4,380	5,800	3,080	675	18,960	52.66	2
3	Leadership role in family	4,425	4,260	5,900	3,280	750	18,615	51.70	3
4	Taking up leadership in the SHG	3,300	3,660	7,150	3,480	625	18,215	50.59	5
5	Political awareness & participation	4,050	3,420	6,900	2,840	1,000	18,210	50.58	4

Since they started providing financial support to the family, the women’s self-confidence, self-esteem, and self-respect have all increased. They gain respect, which increases their confidence. Nevertheless, engaging with women who share their level and collaborating together also aids in boosting their confidence and ability to manage any situation collectively. Moreover, women possess enhanced economic, social, and political power. Fortified.

7.0 HYPOTHESIS ANALYSIS

Four degrees of freedom and a 99% confidence interval were used to assess the hypothesis. The results show that each instance's P-value is less than 0.01; as a result, the Null Hypothesis has been rejected, as shown in Table 17. This implies that SHG women have experienced significant empowerment in the social, economic, and political domains as a result of their participation in SHG.

Table 9 :Overall empowerment ranking

Sl. no	Factors	VH (5)	H (4)	M (3)	L (2)	VL (1)	Total score	Garret %	Garret Rank	P value	Remarks
1	Overall social development	390	440	252	144	16	1,242	82.8	2	.000	Rejected
2	Overall economic development	535	420	285	80	13	1,333	88.86	1	.000	Rejected
3	Overall political development	255	328	360	154	30	1,127	75.13	3	.000	Rejected

8.0 CONCLUSIONS

Following their affiliation with SHGs, the extent of women's social, economic, and political empowerment has been thoroughly examined. The Chi-Square Test and P-value have been used to assess the significant level of the full examination of numerous elements and their impact on the aforementioned empowerment. These elements have since been graded using the Garret ranking approach for social, economic, and political empowerment..

The following conclusions have been drawn based on the above study:

- The most important aspect in social empowerment is child education, involvement in family planning, health care,

and hygiene decisions, followed by public and SHG speaking, social mobility, and family domestic chores. On the other hand, the freedom to choose one's own food, clothing, and spending is least enhanced.

- Economic empowerment demonstrates that the most significant factor contributing to women's economic empowerment is the availability of credit and loan facilities. This is followed by improvements in loan repayment capacity, monthly income, and savings, while participation in family economic decisions and property ownership need to be improved.
- Political empowerment, decision-making, and leadership showed that the increase in self-confidence was the most notable improvement, followed by self-esteem, self-respect, and the leadership role within the family. This is because, after joining SHG, the women become more conscious of their role, responsibilities, and rights.

Moreover, as the overall empowerment, women are mostly empowered economically, followed by social empowerment, political empowerment. The results depict that there is significant empowerment in women after associating with SHG.

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