



**“IMPACT OF SELF-HELP GROUPS ON THE ECONOMIC EMPOWERMENT OF WOMEN IN THE UNORGANISED SECTOR: A STUDY OF DEVGAD TEHSIL”**

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**ABSTRACT:**

This study examines the impact of Self-Help Groups (SHGs) on the economic empowerment of women engaged in the unorganised sector in Devgad Tehsil (Maharashtra). SHGs are grassroots democratic institutions that promote savings, credit access, and entrepreneurship among women, which helps improve financial inclusion and economic well-being. Drawing upon primary data and a review of relevant literature, this paper assesses changes in income, savings behaviour, and decision-making power of SHG members in Devgad tehsil. Women working in the unorganised sector often face low wages, job insecurity, lack of social protection, and limited access to financial services. Self-Help Groups (SHGs) have emerged as an effective tool for promoting financial inclusion and economic independence among women. This study examines the impact of SHGs on the economic empowerment of women engaged in the unorganised sector. The research focuses on income improvement, savings habits, entrepreneurship development, and decision-making power. The study concludes that SHGs significantly contribute to enhancing women’s financial independence and social status. The findings reveal that SHGs have had a positive effect on economic empowerment, while also identifying persistent challenges in market access and skill training. The finding of the study shows that the SHG activities have a positive impact on the economic aspect of SHG members.

**Keywords:** Financial inclusion, Rural Development, Microfinance, SHG, Economic Empowerment, Entrepreneurship.

**1. INTRODUCTION**

The unorganised sector constitutes a significant portion of India’s workforce, particularly involving women in informal occupations such as agriculture, domestic help, street vending, and home industries. Women in the unorganised sector face low wages, irregular employment, and limited access to institutional credit. Self-Help Groups (SHGs), supported through initiatives such as the Deendayal Antyodaya Yojana-National Rural Livelihoods Mission (DAY-NRLM), have emerged as a strategy to improve women’s financial independence, socio-economic status, and entrepreneurial capacities. Devgad Tehsil, located in Sindhudurg district of Maharashtra, has numerous women working in informal sectors such as cashew processing and local craft industries. Forming SHGs offers a platform for women to save regularly, access micro-credit, and engage in income-generating activities.

Microfinance programme is working as a key strategy for addressing the problem of rural and urban women empowerment. Microfinance is not just a way to credit but an effectual tool to assist poor to eradicate poverty. A wide range of service is available under microfinance like credit, savings,

insurance, remittance and also non-financial services like training, counselling, awareness programme, educational programme, health and hygiene. Microfinance is more likely to focus on women with a view that money earned by poor women is more likely to be spent on the basic needs of their family and that this apprehension would bring women as the focus for development efforts. Microfinance not only works for providing microcredit but it also help to inculcate saving habit among the rural and urban poor, which in turn helps for social and economic empowerment. Microfinance activity is mainly focused on women empowerment with a notion that women can handle the financial matter better than men. Microfinance is expected to play a significant role in poverty alleviation and economic development. The concept of SHG has its root from the evolution of microfinance in 1976. It is the brainchild of Prof. Muhammad Yunus the founder of Grameen bank in Bangladesh. The empowerment of women through SHG not only benefit the individual women but also the family, village, country and nation in large. There are nearly 3, 00,000 SHG working all over India for the empowerment of rural women (Lokeswara Choudary & Chitra, 2012). SHG as the term indicates a small voluntary association of rural/urban people, preferably the women folk from the common socio-economic background. They form a group and come together for solving their common problems through self- help and mutual help usually the group consist of maximum 20 members. The group head is called as animator, who is assisted by two representatives. The formations of SHG through microfinance have obviously created tremendous impact upon the living standard of the poor women and have empowered them socially and economically. SHG through bank linkage programme has worked as an effective tool for the financial inclusion of rural poor. Micro financial institution around the world have succeeded to a great extent in reaching the poorest of the poor by providing micro loan to people, especially women who are the most vulnerable group in the society. Micro credit helps women to get rid of the financial burden. The working and functioning of SHG have a great impact on the socio economic, political, personal empowerment of the poor un-empowered women in the village. The government has introduced various schemes and projects for the support of women empowerment like SwarnaJayanti Gram SwarozgarYozana Scheme (SGSY), Trade Related Entrepreneurship Assistance and Development (TREEAD), Support for Training and Employment Program (STEP), Indiras of MahilaKosh etc., the successful implication of these schemes help for the effective rural development.

## **2. LITERATURE REVIEW**

**1. Yunus (1999)** highlighted the importance of microfinance and group-based lending in poverty alleviation.

Muhammad Yunus emphasized the importance of **microfinance and group-based lending** for poverty alleviation. His work showed that Self-Help Groups and microcredit programs help poor women gain access to financial resources, increase their income, and improve their economic independence. The study highlighted that collective financial activities encourage savings habits and entrepreneurship among women.

**2. NailaKabeer (2001)**

Kabeer examined the relationship between **microfinance and women's empowerment**. The study found that participation in Self-Help Groups increases women's decision-making power, financial control, and social status within the household and community. It concluded that access to credit through SHGs contributes significantly to women's economic empowerment.

**3. S. K. Sinha (2006)**

Sinha studied the role of Self-Help Groups in improving the **socio-economic status of rural women**. The research revealed that SHGs help women develop savings habits, improve income levels, and gain financial literacy. The study concluded that SHGs are an effective instrument for poverty reduction and women's empowerment.

**4. R. Puhazhendhi and K. C. Badatya (2002)**

Their study on SHG-Bank linkage programs revealed that participation in SHGs significantly increased **income, savings, and employment opportunities** among rural women. The study also highlighted improvements in women's confidence and participation in economic decision-making.

### 5. A. P. Fernandez (2007)

Fernandez analyzed the performance of Self-Help Groups in India and found that SHGs have a strong impact on **women's financial inclusion and entrepreneurial development**. The research emphasized that SHGs enable women in the unorganised sector to access credit and start small businesses.

### 6. Anjugam M. and Ramasamy C. (2007)

Their research focused on the economic impact of SHGs on rural women. The study found that SHG participation increased **household income, savings, and asset ownership**, thereby improving the economic empowerment of women.

## 3. OBJECTIVES

1. To assess the impact of SHG membership on women's income in Devgad tehsil.
2. To examine the effect of SHGs on savings habits and financial inclusion.
3. To analyse the role of SHGs in promoting women entrepreneurship in the unorganised sector.
4. The study is mainly focused on the economic empowerment of the rural women through SHG.

## 4. HYPOTHESIS

**H<sub>0</sub>**: Self-Help Groups have no significant impact on the economic empowerment of women in the unorganised sector.

**H<sub>1</sub>**: Self-Help Groups significantly improve the economic empowerment of women in the unorganised sector.

## 4. RESEARCH METHODOLOGY

- Study Area: Devgad tehsil, Maharashtra
- Research Design: Descriptive
- Sample Size: 105 SHG women members from selected villages in Devgad
- Sampling Method: Purposive sampling
- Data Collection: Structured interviews and questionnaires

## 5. LIMITATION OF THE STUDY

1. The study is restricted to only three villages in the Devgad taluka. Randomly 105 respondents have been chosen for the study.
2. Respondents lack of time to give information and casual attitudes.
3. The opinions of the respondents are time bound and may change over a period of time.
4. The study can't be generalized as the sample size is too low.

### 5.1 Savings & Credit Access

Most SHG members in Devgad reported regular savings after joining their SHG. Increased savings were also linked to improve financial planning and reduced dependence on informal moneylenders. Literature shows that SHGs strengthen financial inclusion through regular savings and credit linkages.

### 5.2 Entrepreneurship and Decision-Making

Many women used SHG loans to start micro-enterprises such as cashew processing units, tailoring, and local craft businesses. Membership in SHGs also correlated with improved participation in household decisions related to finances and investments.

## 6. IMPACT OF SHGS ON ECONOMIC EMPOWERMENT

### 6.1 Increase in Income

After joining SHGs, women gain access to micro-credit, which helps them start small businesses like tailoring, food processing, handicrafts, and petty shops.

**6.2 Improved Savings Habits**

Regular savings in SHGs encourage financial discipline and security.

**6.3 Entrepreneurship Development**

SHGs provide financial assistance and skill training, enabling women to become self-employed.

**6.4 Financial Independence**

Women gain control over income and participate in household financial decisions.

**6.5 Social Empowerment**

SHGs enhance confidence, leadership skills, and social recognition.

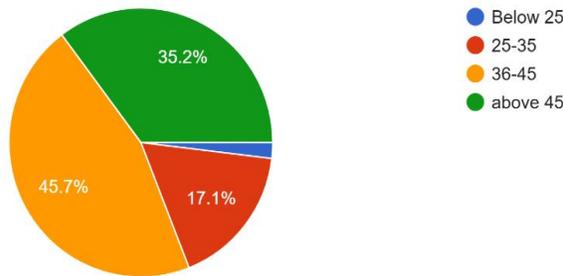
**7. Results and Interpretation**

**ANALYSIS OF DATA:**

**Table 1**  
**Demographic Breakdown by Age**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
1.	Age	Below 25	2	2%
		25-35	18	17.1%
		36-45	48	45.7%
		Above 45	37	35.2%
		<b>Total</b>	<b>105</b>	<b>100%</b>

1. Age  
105 responses



**INTERPRETATION**

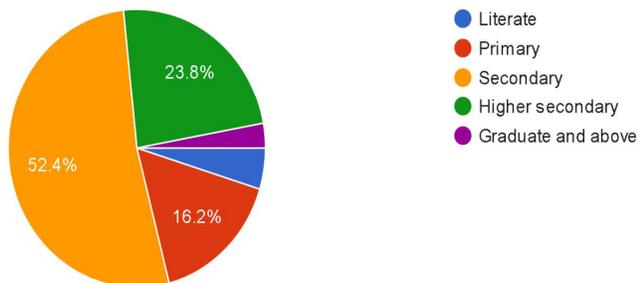
The largest group of respondents falls in the 36–45 age range (45.7%). The second largest group is Above 45 (35.2%), showing a strong representation of older participants. Younger respondents (Below 25) make up only 2%, indicating minimal participation from that age group. The 25–35 group accounts for 17.1%, which is moderate compared to the middle-aged and older categories.

**Table 2**  
**EDUCATIONAL DISTRIBUTION OF RESPONDENTS**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
1.	Educational level	Illiterate	05	4.8%
		Primary	17	16.2%
		Secondary	55	52.4%
		Higher secondary	25	23.8%
		Graduate and above	3	2.9%
		<b>Total</b>	<b>105</b>	<b>100%</b>

2. Educational level

105 responses



**INTERPRETATION**

The educational distribution of respondents shows that the majority of women in Self-Help Groups (SHGs) have secondary education (52.4%), followed by higher secondary (23.8%). This indicates that SHGs are largely composed of women with modest schooling, who are capable of managing group activities and financial processes. The presence of illiterate (4.8%) and primary-level educated (16.2%) women highlights the inclusiveness of SHGs, offering opportunities for empowerment even to those with limited formal education. Meanwhile, the very low proportion of graduates (2.9%) suggests that highly educated women may prefer opportunities in the organised sector rather than SHGs.

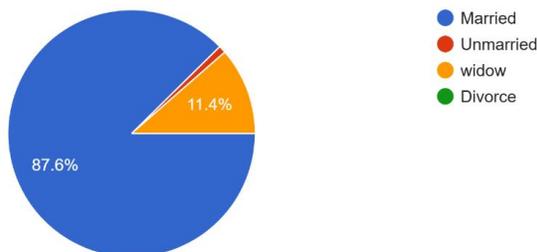
Overall, the data reflects that SHGs in Devgad Tehsil are effective in empowering women with basic to intermediate education, while also serving as a platform for social inclusion of less educated members.

**Table 3**  
**MARITAL STATUS DISTRIBUTION OF RESPONDENTS**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
3.	Marital status	Married	92	87.6%
		Unmarried	1	1%
		Widow	12	11.4%
		Divorce	-	-
		<b>Total</b>	<b>105</b>	<b>100%</b>

3. Marital status

105 responses



**INTERPRETATION**

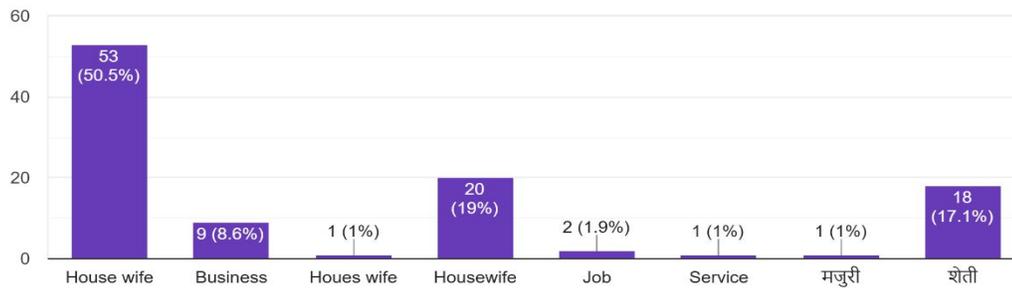
The majority of respondents are married (87.6%), showing that Self-Help Groups (SHGs) primarily empower women who balance household responsibilities with economic activities. A notable proportion of widows (11.4%) highlights the role of SHGs as a support system for women without spousal backing, offering financial and social security. Unmarried women (1%) are minimally represented, suggesting limited engagement of younger women, while no divorced respondents were

recorded, pointing either to low prevalence or lack of participation. Overall, SHGs in Devgad Tehsil serve as a crucial platform for married and widowed women, but inclusivity for unmarried and divorced women remains limited.

**Table 4**  
**OCCUPATION DISTRIBUTION OF RESPONDENTS**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
4.	Occupation	Housewife	74	70.4%
		Business	09	8.6%
		Job	02	1.9%
		Service	01	1%
		Wages	01	1%
		Agriculture	18	17.1%
		<b>Total</b>	<b>105</b>	<b>100%</b>

4. Occupation  
105 responses



**INTERPRETATION**

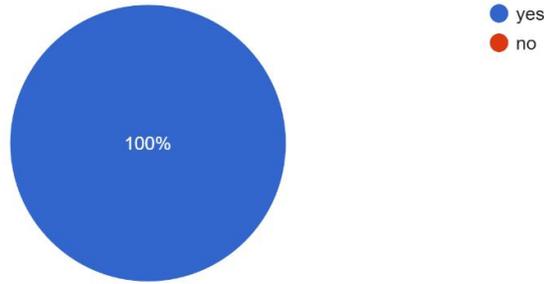
The majority of respondents are housewives (70.4%), showing that Self-Help Groups (SHGs) mainly empower women traditionally confined to domestic roles by giving them access to financial and social opportunities. A significant share is engaged in agriculture (17.1%), reflecting the rural character of Devgad Tehsil and the importance of SHGs in supporting women farmers. Smaller proportions are involved in business (8.6%), while very few are in jobs, services, or wage work (under 2% each), indicating that SHGs primarily attract women outside the formal employment sector. Overall, SHGs serve as a crucial platform for housewives and agricultural workers, strengthening their economic empowerment in the unorganised sector.

**Table 5**  
**SHG MEMBERSHIP**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
5.	MEMBER OF SHG	Yes	105	100
		No	-	-
		<b>Total</b>	<b>105</b>	<b>100%</b>

5. Are you member of self-help group

105 responses



**INTERPRETATION**

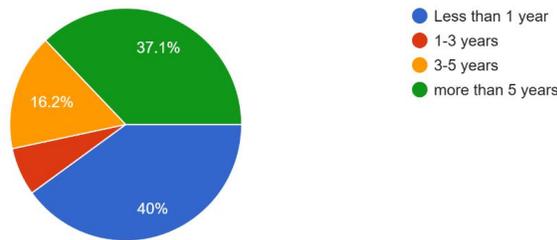
All respondents (100%) are members of Self-Help Groups (SHGs). This complete participation indicates that SHGs have become a universal platform for women in Devgad Tehsil, cutting across age, education, marital status, and occupation. It reflects the strong acceptance and reliance on SHGs as instruments of economic empowerment, financial inclusion, and social solidarity in the unorganised sector.

**Table 6**  
**ASSOCIATION DURATION**

S.NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
6	Associated in SHG	Less than 1 year	42	40%
		1-3 years	7	6.7%
		3-5 Years	17	16.2%
		More than 5 years	39	37.1%
		<b>Total</b>	<b>105</b>	<b>100%</b>

6. How many years have you been associated with SHG?

105 responses



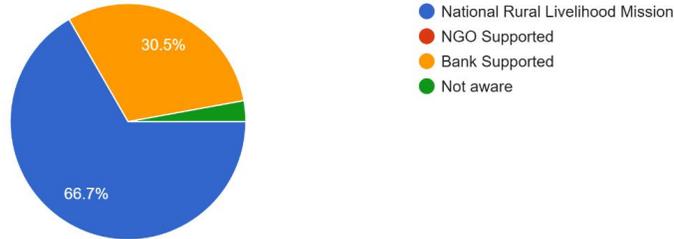
**INTERPRETATION**

Most respondents have been associated with SHGs for less than 1 year (40%), showing recent expansion and growing interest in SHGs in Devgad Tehsil. At the same time, a strong proportion has been members for more than 5 years (37.1%), reflecting long-term stability and sustained benefits. Moderate participation is seen in the 3–5 years group (16.2%), while only 6.7% fall in the 1–3 years category. Overall, this pattern highlights both new membership growth and long-term retention, indicating that SHGs are simultaneously expanding and maintaining their role in empowering women in the unorganised sector.

**Table 7**  
**SHG REGISTERED**

S. NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
7.	SHG Registered	National rural livelihood mission	70	66.7%
		NGO Supported	-	-
		Bank supported	32	30.5%
		Not aware	03	2.9%
		<b>Total</b>	<b>105</b>	<b>100%</b>

7. Under which scheme is your SHG register?  
105 responses



**INTERPRETATION**

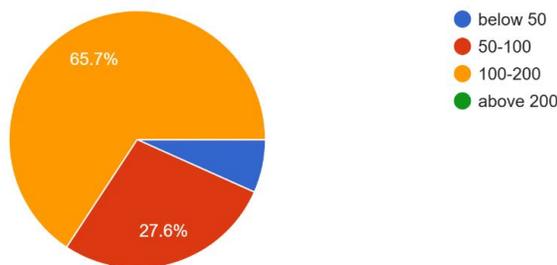
The majority of respondents' SHGs are registered under the National Rural Livelihood Mission (NRLM) (66.7%), showing strong government linkage and institutional support. A significant share is bank-supported (30.5%), reflecting financial integration and access to credit facilities. Only 2.9% of respondents are not aware of their SHG's registration, indicating a small gap in awareness. No SHGs were reported as NGO-supported.

Overall, this distribution highlights that SHGs in Devgad Tehsil are primarily government-backed through NRLM, with banks playing a complementary role in financial empowerment, thereby strengthening women's economic participation in the unorganised sector.

**Table 8**  
**MONTHLY SAVING**

S. NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
8	MONTHLY SAVING	Below 50	07	6.7%
		50-100	29	27.6%
		100-200	69	65.7
		Above 200	-	-
		<b>Total</b>	<b>105</b>	<b>100%</b>

9. How much do you save monthly?  
105 responses



**INTERPRETATION**

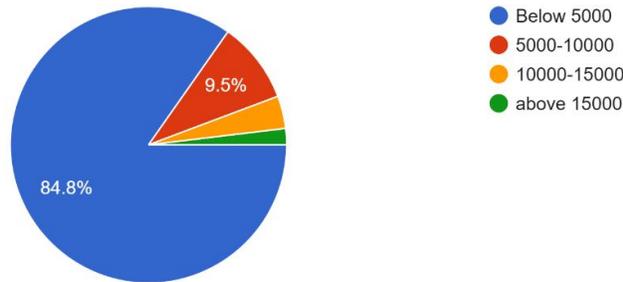
The majority of respondents save • 100–200 per month (65.7%), showing that SHGs encourage consistent small-scale savings among women in the unorganised sector. A notable share saves • 50–100 (27.6%), while only 6.7% save below • 50, and none reported saving above • 200. Overall, this pattern highlights that SHGs foster regular but modest savings habits, which are realistic given the income levels of participants. These savings, though small, collectively strengthen financial security and empower women through access to credit and group funds.

**Table 9**  
**AFTER JOINING SHG CURRENT MONTHLY INCOME**

S. No	Factors	Category	No of Respondents	Percentage (%)
9.	Current monthly income	Below 5000	89	84.8%
		5000-10000	10	9.5%
		10000-15000	04	3.8%
		Above 15000	02	1.9%
		<b>Total</b>	<b>105</b>	<b>100%</b>

11. Current monthly income?

105 responses



**INTERPRETATION**

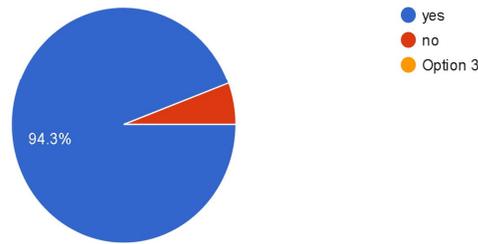
The majority of respondents earn below • 5,000 per month (84.8%), showing that while SHGs provide economic opportunities, most women still operate at modest income levels in the unorganised sector. A smaller proportion earns • 5,000–10,000 (9.5%), and very few have moved into higher brackets of • 10,000–15,000 (3.8%) or above • 15,000 (1.9%).

Overall, this indicates that SHGs have helped women generate income, but the scale remains limited, with only a small fraction achieving substantial financial gains. The data highlights both the economic empowerment potential of SHGs and the need for further support to enhance income levels sustainably.

**Table 10**  
**HAVE YOU TAKEN LOAN FROM SHG?**

S. No	Factors	Category	No of Respondents	Percentage (%)
10	Loan from SHG	Yes	99	94.3%
		No	06	5.7%
		<b>Total</b>	<b>105</b>	<b>100%</b>

12. Have you taken loan from SHG?  
105 responses



**INTERPRETATION**

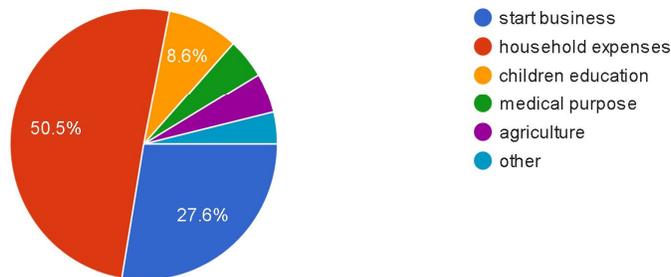
The data shows that out of **105 respondents**, a vast majority (**94.3%**) have taken a loan from a **Self-Help Group (SHG)**, while only a small fraction (**5.7%**) have not. This suggests that SHGs are a highly utilized and trusted source of financial assistance among the respondents. The high participation indicates that SHG loans may be easily accessible, beneficial, or preferred over other forms of credit.

Overall, the data reflects the **significant role of SHGs in providing financial support** to the community represented in this survey.

**Table 11**  
**PURPOSE OF LOAN**

S. NO	FACTORS	CATEGORY	NO OF RESPONDENTS	PERCENTAGE (%)
11.	Purpose of Loan	Start Business	29	27.6%
		Household Expenses	53	50.5%
		Children Education	09	8.6%
		Medical Purpose	05	4.8%
		Agriculture	05	4.8%
		Other	04	3.8%
		<b>Total</b>	<b>105</b>	<b>100%</b>

13. Purpose of Loan  
105 responses



**INTERPRETATION**

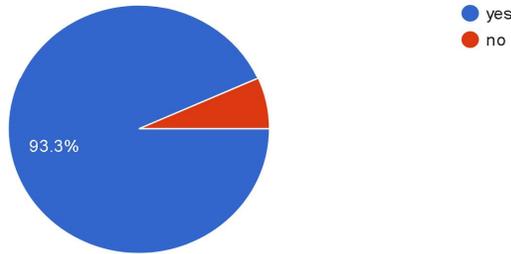
The table shows the **purpose for which respondents have taken loans**. Out of the **105 respondents**, the majority **53 respondents (50.5%)** used the loan for **household expenses**, indicating that loans are mainly used to meet daily family needs and manage financial shortages. About **29 respondents (27.6%)** used the loan to **start a business**, suggesting that SHG loans also play an important role in promoting **self-employment and income-generating activities**. A smaller proportion of respondents used the loan for other purposes such as **children's education (8.6%)**, **medical purposes (4.8%)**, and **agriculture (4.8%)**. Only **3.8%** of respondents used the loan for other

miscellaneous purposes. Overall, the data indicates that while SHG loans help in supporting livelihood activities like business, they are primarily utilized for meeting household and essential family needs.

**Table 12**  
**DID SHG HELPS YOU START YOUR OWN BUSINESS?**

S. No	Factors	Category	No of Respondents	Percentage (%)
12.	Start your own business	Yes	98	93.3%
		No	07	6.7%
		<b>Total</b>	<b>105</b>	<b>100%</b>

14. did SHG helps you start your own business?  
105 responses



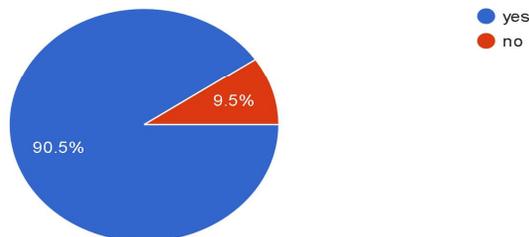
**INTERPRETATION**

The table shows whether SHG helps respondents start their own business. Out of **105 respondents**, the majority **98 respondents (93.3%)** stated that **SHG helped them start their own business**, while only **7 respondents (6.7%)** reported that SHG did not help them in starting a business. This indicates that **Self-Help Groups play a significant role in promoting entrepreneurship and self-employment among members**. The high percentage suggests that SHGs provide financial support, motivation, and opportunities for individuals to establish their own small businesses. Therefore, SHGs contribute positively to **economic empowerment and income generation** of the respondents.

**Table 13**  
**DO YOU PARTICIPATE IN FAMILY FINANCIAL DECISION?**

S. No	Factors	Category	No of Respondents	Percentage (%)
13.	participate in family financial decision?	Yes	95	90.5%
		No	10	9.5%
		<b>Total</b>	<b>105</b>	<b>100%</b>

15. Do you participate in family financial decision?  
105 responses



**INTERPRETATION**

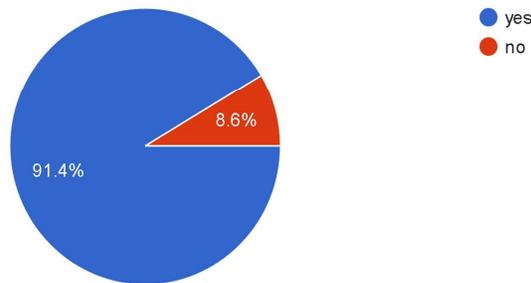
The table presents data on respondents' participation in family financial decisions. Out of **105 respondents**, a vast majority **98 respondents (93.3%)** reported that they **do participate** in financial

decisions within their family, whereas only 7 respondents (6.7%) said they do **not Participate**. This suggests that most respondents are **actively involved in managing family finances**, which may reflect **empowerment, awareness, and confidence in financial matters**. Participation in financial decisions can also indicate a higher level of **control over household resources** and a positive influence of interventions like SHGs in fostering financial literacy and decision-making skills.

**Table 14**  
**HAS SHG IMPROVED YOUR LEADERSHIP SKILLS?**

S. No	Factors	Category	No of Respondents	Percentage (%)
		No	09	8.6%
		<b>Total</b>	<b>105</b>	<b>100%</b>

18. Has SHG improved your leadership skills?  
105 responses



**INTERPRETATION**

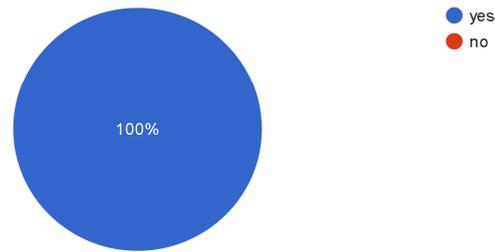
The table shows respondent’s perception of whether SHG participation has improved their leadership skills. Out of 105 respondents, 96 respondents (91.4%) reported that SHG has helped improve their leadership skills, while only 9 respondents (8.6%) felt it has not. This indicates that involvement in SHGs has a strong positive impact on leadership development among members. It suggests that SHGs provide opportunities for individuals to take initiative, make decisions, and influence group activities, thereby enhancing their confidence and ability to lead. Overall, this highlights the empowering role of SHGs beyond financial support, contributing to personal and social development.

**Table 15**  
**HAS YOUR SOCIAL STATUS IMPROVED IN SOCIETY?**

S. No	Factors	Category	No of Respondents	Percentage (%)
10	Social status improved in society	Yes	105	100%
		No	-	-
		<b>Total</b>	<b>105</b>	<b>100%</b>

19. Has your social status improved in society?

105 responses



### **INTERPRETATION**

The table reflects respondents' perception of whether their **social status has improved** as a result of SHG participation. All **105 respondents (100%)** reported **yes**, indicating that they feel their involvement with SHGs has positively influenced their standing in society. This demonstrates that SHGs have a **significant social impact**, helping members gain **recognition, respect, and a stronger voice within their community**. The unanimous response suggests that SHG participation not only empowers members financially and in leadership skills but also **enhances their social identity and acceptance**, contributing to overall community development.

### **8. CHALLENGES IDENTIFIED**

1. Despite positive outcomes, respondents highlighted challenges.
2. Lack of advanced market linkages for their products.
3. Limited training for skill enhancement.
4. Seasonal fluctuations in income opportunities

These issues reflect broader challenges seen nationwide, where SHG members still face barriers in expanding business beyond local markets.

### **9. CONCLUSION**

The study concludes that Self-Help Groups significantly contribute to the economic empowerment of women in the unorganised sector in Devgad tehsil. SHGs improve income, savings habits, and financial inclusion, while also fostering entrepreneurial initiatives. However, addressing challenges related to market access and advanced training would enhance the impact further.

### **10. RECOMMENDATIONS**

1. Provide targeted skill development and entrepreneurship training programs.
2. Facilitate market linkages through exhibitions and online platforms.
3. Increase awareness of government schemes and financial products to SHG members.

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