



ISSN Print: 2664-8792
ISSN Online: 2664-8806
Impact Factor: RJIF 8
IJRM 2024; 6(1): 353-359
www.managementpaper.net
Received: 12-12-2023
Accepted: 19-01-2024

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Self-help group and economic empowerment of women: A case study of Ganjam district, Odisha

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DOI: <https://doi.org/10.33545/26648792.2024.v6.i1d.166>

Abstract

Self Help Groups (SHGs) are small informal associations created for the purpose of enabling members to reap economic and social benefits out of mutual help, solidarity and joint responsibility. It's fascinating to see the positive impact that Self Help Groups (SHGs) have had on the members in Khalikote, Ganjam District of Odisha. The findings suggest that SHGs play a significant role in empowering individuals economically and socially. Members of SHGs have experienced a measurable increase in their household income. This suggests that participation in SHGs enables individuals to engage in income-generating activities more effectively, leading to improved financial stability for their families. SHGs facilitate the mobilization of savings and provide access to formal credit facilities. This access to credit is crucial for members to invest in various entrepreneurial endeavors or to meet unexpected expenses, thereby enhancing their economic resilience. The study indicates that members of SHGs are actively involved in joint decision-making processes regarding family expenditures, alongside their husbands. This signifies a shift towards more inclusive decision-making within households, where women's voices are being heard and valued. Beyond economic gains, SHGs also offer social benefits such as solidarity, mutual help, and a sense of joint responsibility among members. These social networks provide emotional support and encouragement, fostering a sense of community among participants. There is a positive overall impact on the lives of SHG members, reflecting the effectiveness of the group-based approach in addressing economic and social challenges faced by households in the study area.

Keywords: Empowerment of women, self-help group, Odisha

Introduction

Empowering the woman is giving her the access to live her life independently, take decisions for herself and her family. Have a say in all matters pertaining to the livelihood. She feels valued at the four levels of living – individual, family, society and universe. Till date, though the country is developing in the field of science and technology, but still, status of women is almost the same as before. In modern days, though women have started performing multiple roles in and outside home, and greater equality is accorded to them, they are still not totally equal in terms of social and economic empowerment. The fundamental basis for this inequality is lopsided access to economic, education and social opportunities between men and women. Over the years, it has been observed that no country in the world, no matter how advanced, has achieved true gender equality as measured by comparable decision making power, equal opportunity for education and advancement and equal participation in all walks of human endeavour.

Living with dignity and self – respect, actively participating in all social and economic activities was a dream for every woman. With the world's focus on Empowerment of women to lead lives where they are responsible for themselves and others. Nearly half of the total population in India is constituted by women. If this large segment of population continues to lag behind their male counterparts, and if they do not get empowered, this creates an imbalance in the overall process of social development. But the problem becomes more aggravated because women bear the brunt of multiple forms of exploitation that originate from class, caste, culture and patriarchal systems.

If we ask how a woman feels empowered the questions which come to our minds are, Does the woman make the decisions in the household jointly with male household members? Does she have an independent source of income? Is she in charge of the family finances? Does she

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have her own savings; is she a member of any committee? Does she have the ability to resolve conflict, attend to meeting where she is asked to advise other community members and is she invited to social occasions?

This is possible through SHGs operating in the rural areas. Which help them to be self-employed and save for the future? Self Help Groups are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity and joint responsibility. The benefits include mobilisation of savings and credit facilities and pursuit of group enterprise activities. The group based approach not only enables the poor to accumulate capital by way of small savings but also help them to have access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of money lenders.

Besides; some of the basic characteristics of Self Help Groups like small size of membership and homogeneity of composition will bring about cohesiveness and effective participation of members in the functioning of the group. In general, Self Help Groups created on the above line of functioning have been able to effectively reach the poor, especially the women, help them to obtain easy access to facilities like savings and credit and in the long run in alleviating poverty by empowering them. However, the important literature available related to the benefit of members of SHGs are quoted below.

Review of Literature

Various studies in women empowerment and self-help groups suggest that there is a positive impact of self-help groups on women empowerment. Mohanty (2015), from his study, found that there is a significant uptick in income, savings, and borrowing behaviors among members of the Women's Self-Help Group (WSHG) during the post-WSHG period. By fostering an environment of financial empowerment and cooperation, the WSHG has effectively propelled its members toward greater economic stability and opportunity. This underscores the pivotal role such grassroots initiatives play in fostering socioeconomic advancement, particularly for women who are often marginalized in traditional financial systems. Besides, it is found that the share of income from self-employment and livestock to household income of members is increasing, which is indicative of the fact that members are diverting themselves from traditional sources of income towards new, independent, and sustainable sources. Shettar *et al.* (2020) [26], from their study, found that there are two important factors which lead to women empowerment: education and entrepreneurship. In India, empowering women through entrepreneurship has become an integral part of our development efforts. Madan *et al.* (2014) [20], from their study, found that women empowerment can be attained through rural entrepreneurship. Rural entrepreneurship through self-help groups is an important tool to empower women. Entrepreneurship brings gender equality and also improves the overall status of women in the family, society, and the nation. Sharma, Dua & Hatwal (2012) [21], from their study, found that micro-entrepreneurship development through SHGs has a direct impact on women empowerment. They argued that microfinance plays a vital role in the success of SHGs. Kondal's (2014) [3] paper confines itself to studying women empowerment through SHGs in Andhra

Pradesh. From his study, it has been found that there is a positive impact of SHGs on women empowerment. Kumar and Nayak (2021) [25], from their study on Mayurbhanj district, found that SHGs have empowered women in participating in all productive activities. The study also found that the participation of women members in the household decision-making process had considerably improved. Thingmani and Muthuselvi (2013) [19], from their study on the Coimbatore district, have reached the conclusion that socio-economic factors have been changed after joining the self-help groups. Faleye (1999) [24] argued that women's development through SHG is not only reducing poverty but also women's liberation and empowerment. Mishra (2006) [23] has conducted a study upon the Blocks of Salipur and Mahanaga in the district of Cuttack, Odisha. His study found that more and more women members are participating in SHGs programs. Women have become financially independent which has given them social status. Women are no longer considered unproductive. They are engaged in productive work and have gained self-confidence. They are contributing financial help to their family. Under the Mission Shakti program, due to direct loan systems and revolving funds, groups are working more sincerely and effectively. But there were some drawbacks. WSHG members were not getting proper training and guidance. SHGs are encouraging the attitude of smooth saving habits among women but lack vision and procedures for working and maintaining records. Pandey and Rini Roberts (2011) [10] examined the impact of participation in Self-Help Groups on the empowerment of women in Chamarajnar District of Karnataka using the personal narrative method. Amita Rani and Pawan Kumar Dhiman (2012) [30] focused on the role of Self-Help Groups (SHGs) in promoting an entrepreneurial culture among the SHG members of Jakhal block district Fatehabad Haryana. Sahu Lopamudra and Singh (2012) [14] made a community-based qualitative study in Pondicherry. It is found that the women SHG members have gained respect and trust in society and were able to plan for the future of their families. Self-Help Groups played a very important role in Women empowerment and should be promoted for the economic development of the country.

The literature review has been a brief one, which give us an insight to how SHGs have been instruments of change in empowering women. This study examined the question whether SHGs have acted as agents of change. Specifically, the study investigated whether the Self Help Group (SHG) movement has created social capital and networks; increased the awareness of SHG members on rights related to issues like inheritance and education; increased the bargaining power of SHG members; helped changing outlook towards social evils; encouraged members to participate and lead Better social and economic lives; improve

The objectives of the present study are to

- Study socio-economic profile of SHG members before and after joining SHGs
- Analyse the economic gains derived by the members after joining the SHGs.

Methodology and study area

The paper aims to assess the economic benefits experienced by members upon joining Self-Help Groups (SHGs) in a

coastal district of Odisha, India. The analysis is based on primary data gathered through a sample survey of 50 rural households, with data collection conducted by the authors using structured questionnaires administered in person among SHG members. The study focuses on 10 SHGs located in Khandianai, block Begunia Pada, Khalikote Ganjam. A combination of purposive and simple random sampling techniques was employed to select the participants.

In total, data were collected from 180 SHG members across the 10 SHGs. The analysis of the data utilizes basic statistical methods such as percentages and averages to examine the economic gains observed by the members. Additionally, secondary data were obtained from the Mission Shakti site to complement the primary data collected by the authors. The structure of the paper suggests a comprehensive approach to evaluating the impact of SHGs on rural households' economic well-being, utilizing both primary and secondary data sources. The focus on a specific geographic area within Odisha provides a localized perspective on the effectiveness of SHGs in facilitating economic empowerment among rural communities.

Findings and discussions

Role of SHGs in Odisha–Mission Shakti

“In Odisha Women empowerment is not a slogan, but a non-negotiable code for us”

Said by Odisha Chief Minister Shri Naveen Patnaik. More than 70 lakhs women have been empowered in Odisha. The empowerment of women is one of the key development

initiatives identified by the Government of Odisha. It is well-known that the economic empowerment of women significantly contributes to their social empowerment. Therefore, the promotion of Women's Self-Help Groups (WSHGs) under the aegis of the 'Mission Shakti' programme was adopted in 2001 as a key strategy for achieving women's empowerment. "Mission Shakti" is the self-help mission for empowering women through the promotion of Women Self Help Groups (WSHGs) to take up various socioeconomic activities which was launched in the state on 8th March 2001 on the International Women's Day. Mission Shakti has the clear objective of empowering women through gainful activities by providing credit and market linkage. Empowerment of women through WSHGs under Mission Shakti is a flagship programme of the Government. It envisages that over a period of time more & more women would be part of a WSHG. Nearly 70 lakh women have been organized into 6 lakh groups in all blocks and urban local bodies of the State so far. To strengthen the activities of the existing WSHGs and to provide momentum for the formation of new WSHGs, constant handholding and monitoring are undertaken throughout the year. For this purpose, in 2021, a separate Department of Mission Shakti has been created.

Demography of SHGs

In this section we study the profile of the SHG members to know their socio-economic status. This is highlighted in the Table No-1. We have taken a sample of 180 women from different self-help groups in our study.

Table 1: Profile of SHGs Members.

Variable	Category	No.	Percent
Gender	Male	0	0.00
	Female	180	100.00
Age group	18 years- 25 years	20	11.11
	26 years- 40 years	90	50.00
	41 years- 50 years	30	16.67
	51 years- 65years	36	20.00
	above 65 years	4	2.22
Marital status	married	136	75.56
	unmarried	26	14.44
	single	18	10.00
Family	joint	108	60.00
	nuclear	72	40.00
Occupation	Housewife	96	53.33
	agricultural labour	64	35.56
	Wage labour	20	11.11
Educational qualification	illiterate	50	27.78
	primary	85	47.22
	secondary	24	13.33
	higher secondary	11	6.11
	Degree and above	10	5.56

Source: Field study

The demographic analysis of the SHGs group members reveals some key insights. Firstly, a significant portion of the members, constituting 50 percent falls within the age bracket of 26 to 40 years, indicating a prevalence of individuals in their prime working age. Conversely, only 11 percent of respondents are aged between 18 to 25 years, suggesting a lower representation of younger individuals. The age group of 41 to 55 years comprises 16.67 percent of the members, while those aged 51 to 65 years constitute approximately 20 percent. A smaller fraction, 2.22 percent,

comprises individuals above the age of 65. This distribution underscores the predominance of middle-aged members within the self-help group, most likely due to their active involvement in economic activities.

Regarding marital status, the majority of members, totaling 75.56 percent, are married, indicating a trend where married women are actively seeking opportunities to alleviate the economic burdens on their families by participating in the self-help group initiatives. Conversely, 24.44 percent of members are unmarried or single

Family structure analysis reveals that 60 percent of the members belong to joint families, while the remaining 40 percent are from nuclear families. This suggests that individuals in joint family setups may have more support structures in place, potentially affording women the opportunity to engage in additional activities such as joining self-help groups.

Occupationally, a notable portion of members, accounting for 53.33 percent, are housewives, highlighting a prevalent trend where unemployed women seek avenues for income generation and empowerment through group participation. Additionally, approximately 35 percent of members are engaged in agricultural labor, while 11.11 percent work as daily wage laborers. Educationally, the majority of respondents have attained education up to the primary level

(47.22 percent), followed by 13.33 percent at the secondary level, 6.11 percent at the higher secondary level, and 5.56 percent with a degree or higher qualification. However, a significant proportion, nearly 28 percent, are classified as illiterate, indicating potential barriers to accessing higher education and employment opportunities

Overall, these findings shed light on the demographics and socioeconomic backgrounds of the self-help group members, emphasizing the importance of such initiatives in providing support and empowerment, particularly for women from diverse backgrounds

Reasons for joining SHGs

The reason for which the women joined the self-help group has been shown in the table No. 2.

Table 2: Reasons for joining SHGs

Reasons	No. of respondents	Percentage
To avail loan	100	55.56
To get easy access to money and not exploited by the money lender	150	83.33
Promote savings	180	100.00
Improve the standard of living	180	100.00
to supplement the income of the family	180	100.00
To be economically independent	130	72.22
To have leadership skills and bring about change	34	18.89

Source: Field study

The above table suggests that individuals join SHGs with the aim of enhancing their quality of life, which could involve accessing resources, knowledge, and opportunities provided by the group. It is also found that joining an SHG often encourages members to save money regularly, which can be beneficial for future investments or emergencies. SHGs typically offer microfinance services to their members, providing access to credit without the high interest rates associated with money lenders. This helps members fund various activities such as starting or expanding small businesses, education, healthcare, etc. SHGs can serve as a platform for members to generate additional income through various economic activities, contributing to the overall financial stability of their families. A significant percentage of women (72.22%) join SHGs seeking economic independence, indicating a desire for self-sufficiency and empowerment through financial means. A smaller but notable portion (18.89%) of women join SHGs to enhance their leadership skills and catalyze personal growth and change in their lives. SHGs offer an alternative to borrowing from traditional money lenders who often impose exorbitant interest rates and exploitative practices. Joining an SHG allows individuals to escape this cycle of debt and financial vulnerability. Overall, these findings underscore the multifaceted benefits of SHGs, ranging from economic empowerment and independence to personal development and protection from financial exploitation.

Economic Impact

The data analysis and findings section of our study reveal a significant economic impact on members of self-help groups (SHGs). Our examination of key metrics such as annual income, expenditure, and savings before and after joining SHGs indicates notable changes in the economic well-being of participants

Initially, prior to SHG membership, individuals possessed a certain level of annual income. However, our analysis demonstrates a clear uptick in the annual income of SHG members subsequent to joining these groups. This observed increase suggests that SHG participation offers opportunities for enhanced financial prosperity, likely attributable to access to credit, skill-building initiatives, and the supportive ecosystem provided by SHGs.

Moreover, our investigation into expenditure patterns reveals shifts in spending habits following SHG membership. While participants may have exhibited certain spending tendencies before joining SHGs, their expenditure behaviors appear to have become more efficient and purposeful afterward. This adjustment could stem from improved financial literacy, better planning, or the cultivation of prudent spending practices within the SHG framework.

Furthermore, the study underscores a marked rise in savings among SHG members post-membership. Prior to SHG affiliation, individuals may have had limited or nonexistent savings. However, the establishment of regular savings habits and access to savings facilities within SHGs have evidently contributed to a significant increase in savings among participants. This surge in savings signifies improved financial resilience and preparedness among SHG members, potentially enabling them to weather economic uncertainties more effectively.

Overall, our analysis reveals a positive correlation between SHG membership and economic empowerment. The documented increases in income, prudent expenditure, and enhanced savings collectively contribute to the improved financial well-being of SHG members. These findings not only underscore the effectiveness of SHG programs in fostering socio-economic development at the grassroots level but also highlight their potential to alleviate poverty, empower marginalized communities, particularly women if

SHGs are predominantly comprised of them, and drive broader community development initiatives. The implications of these findings extend beyond individual economic benefits, offering valuable insights for policymakers, program implementers, and stakeholders involved in community development efforts. By

highlighting the tangible economic transformation experienced by SHG members, our study informs strategic decision-making, aids in the design of more effective SHG interventions, and advocates for continued support and investment in initiatives aimed at empowering marginalized communities through self-help groups.

Table 3: The annual income of each household before and after joining SHGs

Annual income of household	Pre- SHG		Post- SHG	
	No.	Percent	No.	Percent
Below 25000	44	24.44	12	6.67
25,001- 50,000	95	52.78	69	38.33
50,001-75000	24	13.33	36	20.00
75,001-1,00,000	13	7.22	56	31.11
Above 1 Lakh	4	2.22	7	3.89
	$\bar{x} = 40000 \sigma = 23203.6166$		$\bar{x} = 59306.055 \sigma = 26297.41$	

Source: Field study

The provided data in the table 3 reveals significant transformations in income and expenditure patterns among members of Self-Help Groups (SHGs). Before joining SHGs, the distribution of income among respondents varied notably. A sizable portion, 24.44%, reported an annual income below 25,000, while a majority, 52.78%, fell within the 25,000 to 50,000 range. Only a minority, 22.77%, had incomes exceeding 50,000, with a mere 2.22% earning above 1 lakh annually. The average pre-SHG joining income stood at Rs. 40,000.

However, the dynamics shifted notably post-SHG participation. On average, members experienced a substantial income boost of Rs. 19,306, bringing their average income to Rs. 59,306.055. A significant 55% now report annual incomes surpassing 50,000, indicative of the positive impact SHGs have had on members' financial well-being. Conversely, the proportion of members with incomes below 50,000 decreased to 45%, showcasing a notable upliftment in the economic status of the majority.

Moreover, this increase in income has been accompanied by shifts in expenditure patterns. Members now allocate more funds towards essentials such as food, clothing, electricity, transport, education, and consumer durables. Conversely, there has been a decrease in medical expenditure, likely attributable to the availability of health programs, free health check-up camps, and subsidized or free medication facilitated through SHGs. This indicates a holistic improvement in members' quality of life, with enhanced access to healthcare and greater financial stability.

In conclusion, the data underscores the transformative impact of SHGs on the income and expenditure dynamics of their members. By fostering economic empowerment and providing avenues for collective action, SHGs have not only elevated members' incomes but also facilitated more prudent spending habits and improved access to essential services like healthcare. This narrative of progress highlights the vital role SHGs play in promoting sustainable livelihoods and fostering inclusive development within communities.

Table 4: The annual Expenditure of each household before and after joining SHGs

Variable	Pre -SHG	Post -SHG	Difference
Food	9000	11800	2800
Clothes	4540	5790	1250
Electricity	967	1308	341
Transport	2500	4200	1700
Medical	8167	6000	-2167
Education	7500	12800	5300
Interest (Repay loan)	2667	800	-1867
Consumer durables (TV, Audio systems Cell phone fridge, washing machine etc.)	5000	12000	7000

Source: Field study

From the table-4 it had been found that the major part of their income earned before joining SHG were spent on food, health, and children's education. The study highlights several significant changes in expenditure patterns among members of Self-Help Groups (SHGs) following their enrollment. One notable finding is the decrease in health-related expenses, attributed to accessing health benefits through group initiatives and government schemes. This reduction suggests improved healthcare affordability and possibly better health outcomes for SHG members. Conversely, there is a marked increase in spending on food, indicating improved financial stability and enhanced purchasing power among participants. Alongside food expenses, there's an overall rise in expenditure, excluding medical and interest payments. This uptick includes

purchases of consumer durables like electronic gadgets and appliances, leading to increased electricity consumption. Additionally, joining SHGs correlates with reduced loan payments, demonstrating decreased reliance on expensive informal credit sources. Education expenses see an uptick as well, possibly indicating a preference for private or public schools over government-sponsored ones, likely driven by perceived improvements in educational quality. Overall, joining SHGs appears to positively impact members' financial well-being, reducing healthcare costs, providing access to affordable credit, and enabling better choices in food, education, and consumer goods.

Social Impact: Joining Self-Help Groups (SHGs) has not only brought about economic empowerment but also

significant socio-economic impact on women participants. The impact is notable across various aspects of decision-

making within households and communities. This has been explained in table 5.

Table 5: The control economic decisions in the family before and after joining SHGs.

Factors	Significantly improved	Improved	No change	(Percentage)
				No response
Purchasing household goods	19	56	20	5
Acquiring fixed assets	3	28	65	4
Expenditure on family /social functions	37	45	12	6
Expenditure on children's education	25	42	25	8
Daily income and Expenditure	43	51	4	2

Source: Field study

Upon joining SHGs, there has been a remarkable 56% improvement in women's participation in household purchase decisions. This means that women are now actively involved in determining what items are bought for the household, which indicates a shift towards more inclusive decision-making processes within families.

Furthermore, the influence of SHGs extends beyond household purchases to larger financial decisions such as investing in fixed assets like land. Here, there has been a noticeable increase in decision-making involvement, indicating a growing confidence and agency among women in managing substantial assets.

Participation in social functions and community events has also seen a positive impact, with 45% of respondents actively engaging in such activities after joining SHGs. This reflects a broader integration of women into the social fabric

of their communities, potentially leading to increased networking opportunities and social support systems.

Moreover, there has been a significant uptick of 51% in the involvement of women in decisions related to daily income and expenditure. This indicates a greater sense of financial literacy and responsibility among participants, as they take charge of managing their household finances more effectively. Overall, the socio-economic impact of SHGs on women participants is multi-faceted, ranging from enhanced decision-making power within households to increased involvement in community activities and improved management of financial resources. These changes signify a transformative shift towards greater empowerment and agency for women, ultimately contributing to more inclusive and resilient communities.

Decision Making

Table 6: The control economic decisions in the family before and after joining SHGs.

Factors	Significantly improved	Improved	No change	(Percentage)
				No response
Purchasing household goods	19	56	20	5
Acquiring fixed assets	3	28	65	4
Expenditure on family /social functions	37	45	12	6
Expenditure on children's education	25	42	25	8
Daily income and Expenditure	43	51	4	2

Source: Field study

It's indeed encouraging to hear about the positive impact of women joining Self-Help Groups (SHGs) on their confidence levels. When women actively participate in such groups, they not only gain financial empowerment but also develop a sense of self-worth and confidence. This newfound confidence often translates into increased participation in community activities, such as attending village committee meetings and advocating for local needs and demands.

Moreover, as women become more confident, they are better equipped to approach government agencies and banks to access various schemes, resources, and financial services. This not only benefits the individual women but also contributes to the overall development of the community by ensuring better access to government programs and financial resources.

Overall, the empowerment of women through SHGs is a commendable initiative that not only uplifts individual women but also strengthens community participation and development. It's crucial to continue supporting and promoting such initiatives to foster inclusive growth and empowerment at the grassroots level.

Conclusion

The emergence of Self-Help Groups (SHGs) represents a transformative revolution in the lives of women across rural Odisha, particularly evident in the Block Begunia Pada Gram Panchayat – Khandianai Village Khandia Nai, District Ganjam. Spearheaded by government initiatives and subsidies from Mission Shakti, SHGs have emerged as catalysts for change, with tangible impacts discernible through field investigations and primary data analysis. These groups have instilled a newfound confidence among women, empowering them to navigate their lives more effectively. Primarily engaged in farming and fishing, members have embraced innovative practices such as the Bio-flock method for aquaculture, facilitated by training programs that enable sustainable livelihoods.

One significant outcome is the enhanced agency of women in joint decision-making regarding family expenditures, marking a departure from traditional norms. However, challenges persist, notably in the realm of security, with incidents of agricultural sabotage underscoring the need for community education and empowerment. While government funds have been allocated for various endeavors, issues such as marketing and storage infrastructure pose hurdles,

resulting in the wastage of perishable goods and compromised profitability for farmers.

This study provides valuable insights into the transformative potential of SHGs, highlighting their role in fostering development and economic upliftment among members. Yet, there remains untapped potential, as evidenced by the Government of Odisha's new initiative, "SHG to MSME." This transition holds promise for further amplifying the socio-economic impact of SHGs, signaling a continued commitment to inclusive growth and empowerment at the grassroots level.

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