



# Women Empowerment in West Bengal: Issues and Challenges - An Ethnographic Study

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## Abstract

**Preamble:** This research paper exhibits an exclusive picture of ethnography and the detailed elaborative description of different aspects of empowerment of women through self-help groups in West Bengal. Objectives: This research work was confined to twelve selected SHGs from two villages of North 24-parganas, West Bengal. From January 2013 to January 2015, she collected enormous level of information of eighty (80) selected women from twelve self-help groups. Main aims and objectives of the present research is to measure the empowerment of women through the parameters of SHGs as prevalent among the rural women of West Bengal.

**Methods:** Case-studies is one of the most important methods of ethnography. Here, the ethnographer depicts some significant cases of empowerment of women of respective self-help groups through the help of some ethnographic methods like participant observation, in-depth interview and obviously case study.

**Findings:** Pictures of different levels of empowerment i.e., Economic, Social and Political is seen in this ethnographic account. In North 24-pargana district, Shibdaspur Gram Panchayet consists basically maximum number of Muslim SHG members. For this reason, rate of Political Empowerment among SHG women is very low in those areas. But, the result of Economic Empowerment as well as Social Empowerment is satisfactory.

**Keywords:** Ethnography; Research; Empowerment; Self-Help Group; Women

## Abbreviations

SEWA: Self Employed Women's Association; SHGs: Self Help Groups.

## Introduction

Self-help Group is a small voluntary association usually not exceeding 15-20 local people who are financially weak and from the same socio-economic background. They came together for the purpose solving their common problems

through self-help and mutual help who do not have access to formal financial institution [1].

Self-help Groups (SHGs) are the small groups of people, economically homogenous and affinity group of 15-20 rural poor which comes together to save small amount regularly, mutually agree to contribute to a common fund, meet their emergency needs, have collective decision-making, resolve conflicts through collective leadership and mutual discussion, provide collateral free loans on terms decided by the group at market driven rates [2].

SHGs are considered as the main channel for generating income to the women in all areas particularly in rural areas. The growth of Self-help groups (SHGs) is evidence of the fact that the women are coming out of their shells, shunning their secondary citizen status and are using their potentialities and talents for individual and societal benefits. Earlier SHGs are formed by the less educated womenfolk but, today even educated women are coming forward to form SHGs because of its various obvious benefits [3].

Thus, it can be concluded that SHG is group-based association at the local levels which operates on the basis of co-operative system with a common goal to increase personal earning level, to provide food for the family members and increase the educational expenses for their children. They work for a common goal to empower the womenfolk to build a better society with value-based education and to fight against gender discrimination. As a union, they resist against social crimes and try to establish a healthy and sound women health in the society.

### SHG: A Historical Genesis in India

In India, the concept of SHGs can be traced back to the Gandhi a gram Swaraj Movement. It is mainly concerned with the poor and it is of the people and for the people. The father of the Nation, Mahatma Ghandhiji, highlighted the same concept in his Sevagram project during 1921 [4].

Among many methods, at present, self-help Groups (SHGs) are widely used as an instrument to empower women individually as well as a group. In our country the pioneer in this field is Self Employed Women's Association (SEWA). In 1970, Ilaben Bhat, founder member of 'SEWA' (Self Employed Women's Association) in Ahmadabad, had developed a concept of "Women and Microfinance". Gramin Model SEWA was started in 1972. Though started as a Trade union for poor, self-employed women workers, but today SEWA boasts of running the Women's bank in the country (NCW, New-Delhi).

But the origin of present day SHG is the brain child of Gramin Bank of Bangladesh, which was founded by the Economist Prof. Md. Yunus of Chitagang University in 1975. This was exclusively established for the poor. The SHG microcredit approach in India was first developed through the Self-help Affinity groups facilitated by the Myshore Resettlement development agency (MYRADA) in 1985, since which more than two million self-help groups have been created across the country (NABARD, 2005-2006). In 1986-87, there were about 300 SHGs in Myrada's project, many of which had emerged from the breakdown of large co-operatives because of lack of confidence in the leadership poor management [5].

In 1991-92, NABARD started promoting help groups on a large scale and it was the real take-off point for the 'SHG movement'. In 1993, The Reserve Bank of India also allowed SHGs to open savings accounts in banks.

### Characteristics of Self-Help Groups

- Small Size
- Regular saving of self –help groups
- Flexible and responsive
- Identical interest/Social heritage/common occupation, homogeneity (refers to sharing similarities, similarities of gender and caste), affinity.
- Intimate knowledge of members of intrinsic strength, needs and problems.
- Democratic in operations.
- Simple documentation
- Regular Meeting
- Collective leadership, mutual discussions.
- Bank Linkage
- Group solidarity, self-help, awareness, social and economic development [6].

### Functions of SHG

- The SHG has to pass a resolution in the group meeting, signed by all members, indicating their decision to open SB A/C with a bank.
- The SHG should authorize at least three members, any two of whom, to jointly operate upon their account.
- A savings bank account passbook may be issued to the SHG. This should be in the name of the SHG and not in the name of any individual/s.
- Savings is the foundation for proper functioning of the group and for any collective function.
- Group members are encouraged to collect money on a regular basis. The group meets every week primarily to collect savings and to give out loans.
- The collected fund is used to make short-term loans with interest to the members and the profit of the fund is distributed to the members of the group at the end of the year.

### Role of Self-Help Groups

- Create confidence and capabilities and help the members by collective decision-making.
- Motivate the members by taking up of the social responsibilities.
- Promotes poor household's access to formal banking system.
- Encourages smooth credit flow in remote and rural areas.

- Expand the horizons of livelihood opportunities.
- Through SHGs, low financial investment can ensure large economic benefits in return.
- Dependence on money-lenders has reduced significantly.
- Ensure optimum utilization of rural resources while undertaking income-generating ventures for rural poor.

### Rules and Regulations of Any SHG (In Different Villages under Panchayats)

#### ➤ Membership

- Only one responsible person from a family aged around 21-60 years can become member in the groups.

- The size of the group shall be around 10 to 20 members.

#### ➤ Group Meeting

- The group meetings should be held once in a week or fortnight/month regularly on a convenient day, place and time as directed by the group.
- The members should attend all the meeting in time without fails.
- The member who unable to attend the meeting for genuine reasons, the same has to be intimated to the group in person or through a messenger in advance or at least informed at the same meeting. If fails the member is liable to pay fine for the absence as decided by the group.
- If a member was absent for three consecutive meetings without genuine reasons such person's membership shall be suspended or cancelled with or without notice.
- All the members should participate in the discussions and decision-making process orally and mentally in the group meetings.
- Equal opportunities and encouragement should be given to all the members for their full participation in the meeting and in all the activities of the group.
- All the members should attend the related training/workshop/seminars/exposures etc. within and outside the village without fail.
- The members should co-operate and participate in all the developmental activities related to the members' families, village, the group environment etc.
- The Books and Registers such as Attendance Register, Minutes Book, Savings Ledger, Loan Ledger, General ledger, and Cash book, Individual Pass Book, Receipt Book and Payment Voucher etc. are to be maintained by treasurer/literate members of group to ensure proper accounts in the bank.
- All the members should have to sign in the Minute's book at the end of the meeting after recorded proceedings of each meeting are readout and confirmed.
- Proper resolution may be made regarding the opening of new account in the meeting of the group where all the members signed positively.
- A certificate of Panchayat Pradhan must be essential at the time of opening the new account.

- Sufficient money is required during the time of opening of bank account of any SHG.
- All members of the SHG should be present in the bank during the opening of their account on behalf of their group.
- In every month, all members must be deposited their monthly subscription to their group's association. In any case, due to absence of any member, other member must deposit her subscription in due date.
- If, any member of SHG is not capable to deposit the monthly savings in due date or deposit only partly savings; she will be penalized with double savings with extra fees /late fees in next month.
- Each member has their own personal pass book and every month this pass book is up-dated after the deposition of money and it also noted in the Savings Register Book.
- If any member gone away from their group for her personal reason, then only her savings money must be back to her, otherwise not.
- The amount of monthly subscription mainly fixed on the basis of the decision of the group members.
- The amount of monthly subscription must be expanded after the gapping of minimum one or two years.
- The presence of all members of the group in the bank is not necessary during the deposition of their monthly subscription; only one member can do this responsibility.
- Though all the members of SHG have their own personal pass book and account number but their savings must be deposited in the bank on behalf of their self-help group.
- Moreover, all members of any SHG have the privilege for getting a high amount of loan in spite of their poor savings.
- The credit can be given to the needy members of the group for the purposes such as consumption, income generation, asset creation, clearing the burden loans, socio-religious and any other appropriate purposes. The members those who are irregular for the SHG meetings or irregular in savings are not eligible for credit/loan from the group.
- All the members shall have equal opportunity for loan from the group on eligibility/priority basis.

### Aims and Objectives of the Present Study

The main aims and objectives of the present research is to measure the empowerment of women through the parameters of SHG as prevalent among the rural women of West-Bengal. The study is basically qualitative in nature. It aims to analyze the ethnographic domains from socio-cultural anthropological point of view, which specifically depicts:

- How far SHG made their members self-sufficient especially financially.

- How SHG help the women to cross the gender biasness in respect of earning capabilities.
- To assess the role of Micro-finance towards the empowerment of SHGs.
- To analyze the reasons for joining SHG.
- To examine how far SHGs helped to improve the life style of Women in question.
- To identify the indicator for empowerment of women in SHGs.
- To analyze how far the women are motivated to undertake social responsibilities especially in the field of women development.
- To study how SHG change their status and roles in the family and other spheres of the mainstream of society.
- To examine how far SHG helped Women to participate in decision making in the family as well as in their working places in order to improve their Socio-economic status.
- To find the impact of group mechanism as well as group solidarity to enable a single woman to realize her full authority and power in all spheres of life.

### Methodology

The present researcher here explains an ethnographic account of some SHGs operating in two villages of North 24-parganas, West Bengal. This ethnographic study was done consistently from January 2013 to January 2015 under the guidance of Dr. Abhijit Das, Associate Professor of WBSU. The present research work is based primarily on Contextual data. Primary data has been collected by using Intensive Interview, Observation, Case study and Photography study. Structured interview and non-structured interview are used respectively with the help of both Questionnaires (i.e., both open-ended and close ended) and scheduled methods. Secondary data are obtained from various published and unpublished records, books, and journals. As this study is based on socio-cultural perspective of the women members of SHG, Qualitative research method is preferable. The rural women (the member of SHG mainly) bearing lower economic status are the subjects of this research. Case studies are one of the most important methods of Ethnography. The present researcher tried to show the pictures of different types of empowerments among the women of different SHGs through the help of some ethnographic methods like Participant Observation, Case study and in-depth interview.

### Area of the Study

The area of present research is confined to twelve selected SHGs from two villages i.e. Salidaha and Kandapukur of North 24Parganas, West Bengal. The present researcher collected many interviews from approximately 80 women of twelve SHGs.

### Ethnographical Observation from “Native’s Point of View”

The district of North 24-Parganas, Shibdaspur Gram Panchayet, consists of eight villages named Salidaha, Kandapukur, Mahabatipara, Shibdaspur, Antishara, Buduria, Ramchandrapur and Khanar Hat. Among them, Salidaha, Kandapukur, Buduria, Mahabatipara and Ramchandrapur are very much significant.

The village Salidaha is situated just beside of the Shibdaspur Gram Panchayet and is much bigger than the other four villages of this panchayet. Based on the villager’s opinion, this village is named as ‘Salidaha’ because “Salikh Paddy” is produced here in large quantity.

At present, seven SHGs are existing there. Such as Kishalaya, Subarnarekha, Ganga, Kohinor, Ashalata, Sagar, Agrani. All the SHGs were formed from the year 2001 alternatively one by one. Among them, ‘Agrani’ is the oldest, formed during the year 2001 after the declaration of the year 2001 as “Women’s Empowerment Year” by the Government of India.

In the village, most of the SHGs (i.e., five SHGs) consists mainly Muslim women. Muslims are generally divided into two Categories – Siya and Sunni. Among them, Sunni Muslims mainly resided in this village. Sunni managed the entire group of the village. Those five SHGs are named as Kishalaya, Kohinor, Ganga, Subarnarekha, and Agrani. Besides these, one speciality in this village is that Santals recently formed one group, i.e., “Sagar SHG,” inspired by the other groups in the village. Ashalata SHG is also one of the oldest groups, consisting mainly middle-class Hindu.

Generally, all the rules and regulations are followed by all the members of the SHGs of Salidaha village. Like other villages, each SHG has three significant posts i.e., leader, secretary, and cashier. The Leader bears the huge responsibility towards the betterment of her group. The cashier always maintains books of account. The main task of the secretary is to announce date and time of meeting on behalf of leader. At least two or three members must have passed eighth or tenth standard or Madhyamik and within the age group of 25-50 yrs. In every month, all members must deposit their monthly subscription to their group. In any case, due to absence of any member, another member must deposit her subscription in due date; otherwise, she will be penalized with double savings with extra fees / late fees in next month. Each member has their own personal pass-book and every month this pass book is updated after the deposition of monthly subscription and it also noted in the Savings Register Book.

The village Kandapukur is approximately 3 k.m. away from Shibdaspur Gram Panchayet. Both Hindu and Muslim members are inhabitants of this village. But, the number of Muslim members is higher than that of the Hindus. Most of the people of this village are literate. At present, five SHGs are existing which are known by different names i.e., Bhandan, Nabodaya, Uday, Subarnalata and Rokeya. But, most of them are lower-Caste Muslims. From 2003, all of the SHGs are formed under the guidance of their leaders. Rokeya SHG is the oldest, started during the year 2003. Like Salidaha village, all rules and regulations are properly maintained by all the members of these SHG. Now-a-days, all SHGs are running successfully under the guidance of their three responsible persons, i.e. leader, Secretary and Cashier. They always maintain a friendly and smooth relationship among all the members as well as with the banking personnel.

### Discussion and Interpretation

In Shibdaspur gram Panchayet, Economic Empowerment of the women of some SHGs can be found specifically in the following dimensions:

- Poverty eradication
- Micro-credit
- Women and agriculture

These three dimensions can be beautifully seen in the following suitable examples of case studies-

- **Case I:** Reveals the informant from the Subarnarekha SHG is aged but she works for the SHG. Besides her household job, she actively participates in 100 day's job programme and involves herself in every aspect of the works for Community Development as initiated by her SHG. She took loans for several times from the bank against her contribution. With such loan, she solved her familial problems. Remaining part of the loan she utilized in several business purposes. Now, she gets handful return out of which she contributes a great part of her day-to-day social life. Her financial empowerment led her to participate in familial, social decision. Moreover, she improved her social and mental status both in inside and outside.
- **Case-II:** Reveals the 42 years old, dedicated member of Ganga SHG who is one of the great examples of successful, empowered woman. Despite of her great difficulties in family, she came out to the barrier joined in the SHG. Slowly, she involved herself in all the working aspects of the SHG. Maintaining her tailoring business, she worked for the group. She took loan offered to her husband to improve the capital base of his fishery business and also invested a part of the loan in her tailoring business. Slowly but steadily her family income started rising. Now she is able to contribute handsome money regularly for her

children's education and food. Her financial contribution to the family made her socially empowered.

- **Class III:** Reveals the young informant who joined the Kishalaya SHG at her late teen age. This is a prominent case study of great struggle of woman to become self-dependent and empowered herself in such a way that she was able to take the entire financial responsibility of her family. Besides her own professional activities in educational field, she took loan from the panchayet to build up her nursery business. With great care, she developed the business and getting loans from the bank for the purpose. She is now getting good monetary return. With her great contribution, now their family is happy and living a prosperous life.
- **Case IV:** Reveals the informant of Sagar SHG belonged to a very poor tribal family. The only income earner was her husband. Due to poor income, the younger son and daughter were educated upto class - V but not continue further. After joining this SHG, her income started rising. She took a loan i.e., Rs. 5000/- from the bank for the operation of appendix of her elder brother's son. Later on, she worked hard for the SHG to improve her income level. She started the poultry business with the help of the panchayet. Later, she expanded her business in order to get financial help from the bank. Now-a-days, her income being raised to good level. Financial or economic freedom laid her to eradicate poverty.

Considering the different cases of Economic Empowerment of Shibdaspur Gram panchayet, it can be observed that,

- To empower oneself, the main thing is to realize own status and to have a concrete plan to solve the miseries of life. After joining SHG and working hard and honestly for the organization, they get society's recognition as a social worker. By active co-operation from the State, they get financial help. Utilizing such in a much-planned manner, they get rid of the poverty circle.
- Being empowered is a self-identity and a great will of mind. Age cannot be a tough factor against such. Some case study shows that, woman of mid-forties may participate in such great job to get empowered.
- On the other hand, young and teen-aged ladies have understood the real meaning of empowerment. They have realized that, Economic empowerment is the basis of all empowerment. Accordingly, they are investing and re-investing the loan funds to the productive aspects to generate a chain of future handful income.
- Another specific case suggests that, the power of Economic Empowerment breaks the low-level income savings constellation.

Looking forward with other cases, it is revealed that, self-confidence, proper economic and work planning, honesty, group-work and above all socialization of all good activities empower self and others.

Domestic and Social Empowerment of the Women in Shibdaspur Gp also seen specifically in the Following Dimensions:

- **Women in Difficult Circumstances:** Most of the women in SHG face in difficult circumstances both in the family and outside. They always fight against extreme poverty and traditional social superstitions. To provide better education, nutrition, and good healthcare for their families, they always struggled for their families.
- **Education:** The SHG members utilized a great portion of the loan for the improvement of their children's education.
- **These can be Observed Significantly in the Following Examples of Case Studies:**
- **Case V:** Reveals the informant of Subarnarekha SHG belonged to a low-income group. Due to her fate of luck, her husband expired suddenly. Her family income sank into the below subsistence level. Fortunately, she joined the SHG, worked rigorously for the group, got loan from the bank. She used the loan in fruitful way and reaped financial benefits. Later she availed two loans invested such in the proper pockets. Now, her earnings per month is quite handsome. She can now manage her familial expenses, personal expenses at her own will. Moreover, her social status is somehow improved to some extent in her society.
- **Case VI:** Depicts the picture of an informant joined the Agrani SHG at her very young age. She took loan from bank out of her subscription. The loan fund was partly used for familial purpose and the rest amount she invested in productive activities. Such investment gave her good returns. Such good returns were reinvested. Now –a – days, she is getting sufficient funds in her group to run her familial personal expenses in good manner. Due to her social empowerment, her children got gender equality in all respects from the family as well as society.
- **Case VII:** Reveals the picture of the group leader, informant of Ashalata SHG, belonged to a middle-income earning group, which is a very good example of social and economic empowerment. After the sudden death of her husband, she became very puzzled regarding financial aspect of her family. Other social aspects made her crazy and frustrated. With the best wishes she started this SHG besides her other earning generating works. At first,

she got Rs. 20,000 loans from bank which was mostly utilized in her familial purposes especially for education purposes of her children. A part of such loan was invested in Nursery Sapling business. Such investment gave her vent for super normal earning in future. Later, her SHG got good amount of loan which was invested in several trading and productive activities along with good investment in Nursery business especially coconut sapling development. Presently, her income per month suffices her family to lead a healthy and wealthy lifestyle.

From the detailed case studies and discussion with the SHG members, women in difficult circumstances and their Domestic, social empowerment became prominent, encouraging, and distinguishing.

- In one case, it is found that a woman working for a SHG for eight years after her husband's sad demise. Getting loans from bank, she improved her financial condition by investing handsome amount in her business and her children's education. Further, she managed her business in such a way that she could arrange her daughter's marriage gorgeously.
- Secondly, in another case, a member of SHG from backward class took loan from her organization. She utilized the loan amount in such a way that her earning prospects increased. She invested good amount of money for her son's education. As a result, her sons got higher education and afterwards, got married.
- Another significant case reveals the social empowerment of woman. As a group leader, she played an important role in decision-making and on the other hand, by investing the loan fund from bank in several productive aspects, she improved her familial income by several folds.

All the cases suggest that the SHG members getting the loans have improved their productive aspects of earning, by which they made their families' self-dependent in financial aspect. Financial freedom gave them Social Empowerment.

In Shibdaspur Panchayet, Political Empowerment can be found among few women of SHGs. They involved in political campaigning during the election phases. Moreover; they actively participate in crucial meetings as an active member of panchayet. Some of them also contested as a political candidate on behalf of some parties.

These differential dimensions can be seen significantly in the following examples of some case studies like-

- **Case VIII:** reveals particularly both economic and political empowerment of the group leader of Kishalaya SHG. The informant in question invested the loan fund in the plantation purpose. From such investment, she got good return. In consecutive years, she reinvested her profit. By these actions, now her regular income increased

by several folds. Her economic empowerment leads to improve their standard of living. Such empowerment gave her more liberty in her familial decision-making. Economic upliftment leads her mental strength to rise. She can now independently choose her most preferred person to vote.

- **Case IX:** Depicts the picture of the informant of Kishalaya SHG who joined in this group as a secretary at her very early age of life. Her self-dependency inspired other women to join SHG. She involved herself as a supervisor of '100 days' programme. She also worked in the local panchayet for one year at a handsome wage-rate. She got small amount of loan from the bank which was mostly utilized for her familial education and healthcare purposes. A part of such loan was invested in the nursery business for fruit and other trees.

In the present study, the virtual picture seems to be identical to the Indian Scenario.

- Only one or two women from the SHGs are politically empowered. Most of them are eventually depends on their male counterparts even to choose the right person to vote.
- Only one group leader of a SHG seems to be empowered politically at a great level even to compete for election.

### Limitations of the Study

The present study is mainly conducted among two selected villages of one selected Panchayet of North 24-Parganas and not anywhere else. SHGs with female members were taken for the entire study. Exceptionally, a few numbers of male members of SHGs were considered. In most cases, husbands of many informants create a great problematic situation during the time of interview. Selection of time for data collection is very difficult in case of many informants, especially, leaders of many SHGs and some influential persons get hardly few times in order to answer the relevant queries of the present study. Data collection schedule was hampered, disrupted and to be rescheduled frequently. It is very difficult to contact with Muslim interviewees.

The researcher has taken utmost care to overcome the limitations.

### Conclusion

The present researcher could find a different sort of empowerment among the members of SHG. Practically, she could find that, rural women take membership of SHG not from their knowledge and belief to be empowered but to break the poverty cycle in their life. To earn some amount

of money for their subsistence level livelihood, considered to be their prime motive than to be empowered by her. Most of the women whom the present researcher interviewed have their own expression that, by earning money they can help their respective husbands to run their family smoothly. A few from the present sample surveyed, are in opinion that, they want to be free from all social forces to be empowered by employing themselves in such social activities.

The basic element of women empowerment is financial freedom and empowerment. The most radical change can be found among the SHG members is that, financial freedom made them to gain several social freedoms i.e. decision making regarding several familial matters related to financial planning, social relation planning etc. Above all, they got a life out of their traditional one. Now-a-day, they are encouraging their followers to join in such SHGs/SGSYS.

The study reveals that, by forming SHGs and actively participating in several social and productivity enhancement programmes, the members specifically the women empowered themselves a lot. For working with a SHG, participating in social programmes, they got their separate identity as a self-dependent. Now-a-days, their identification is done by their involvement in social activities.

After joining SHGs, the women are now much aware about the activities of banking system. Earlier, they hesitated even to enter into the bank premises, now, they are the privileged customers of the respective banks, The satisfaction they owned and confidence they developed in their mind set-up really empowered them to establish their own identity in the society as a self-dependent person.

The financial problems that the members enjoy out of their group work are the most precious and worth mentioning. Accordingly, they can contribute to their family for more prosperity and happiness. Thus, financial freedom has brought them a good position in the society. Now-a-days, they do not have to lend money from the moneylenders. Moreover, now they can stand beside their close relatives or friends at the time of extreme need. Their substantial income and contribution to their family made their children to be educated in a better way, to provide money for better health care system. Above all, they can include themselves and their family members for a better and brighter tomorrow.

Working with the SHG as a Leader or Secretary or Cashier or even a general member they are now being projected and introduced in their village or outer circle as Working Lady or Lady working for the society or in a word 'Social Worker'. Such social recognition gives them fresh new life in the society. They feel themselves that, now-a -days, they are not the burden of the society but the social worker.

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