

The Role of Self Help Group for the Socio-Economic Empowerment of Rural Women

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Abstract

Self- Help Group programme is a pragmatic approach to eradicating poverty. This programme was initiated with a view to bring more poor women into the main stream and to make them empowered politically, socially and economically. The present research has a major thrust to find empowering rural women & their role in self-help groups in selected villages of Nadaun Block of Distt. Hamirpur (H.P.) by enhancing education and empowerment opportunities to women. The representation of women in the field of education is getting higher in most of the areas of Nadaun Block of Distt. Hamirpur (H.P.) but education with skills may have more significance as far as women's economic empowerment is concerned. Making women literate and educate them is prerequisites not only for their equality and empowerment but for the development of the nation. Therefore, mere thinking of development excluding women's role in the development is making handicaps to development thoughts. It also producing insufficient results, which are against gender justice.

Keywords: Self Help Group, Growth rates, Socio- Economic Empowerment, Bank Linkages

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I. INTRODUCTION

In order to empower women, women need to acquire a sense of self to establish their equal rights with men within the family as well as in community. Studies on women empowerment have established that women have been suffering from discrimination throughout history. They have been excluded from participation in political, economic and social aspects. Many feminist writers and social thinkers have attempted to abolish gender inequality through research and writings from different perspectives. From 1950s onwards, the approaches relating to development and empowerment of women in a male dominated society have been prevailing in feminist discourses. These approaches are categorically described as Welfare Approach, Women in Development (WID) Approach, Women and Development (WAD) Approach, Gender and Development (GAD) Approach and Empowerment Approach. One of the most successful approaches that have allowed women to overcome gender oppression and discrimination and elevated their position within society is Self Help Groups. Self-Help groups can be defined as **“self-governed, peer controlled information group of people with similar socio economic background and having a desire to collectively perform common purpose.”**

Gender equality is an important aspect for wellbeing of family and all round development of society. But in gender dyad, women are always considered as inferior to men. Equality is a key value for eliminating gendered oppressions that bar women from accessing opportunities which will improve their situation and control oppressive process. The concept of gender equality comes through empowering women in a patriarchal society. Empowerment of women in a male dominated society is regarded as the basis to obtain overall development and it is one of the essential instruments to promote gender equality and progress of society. Empowered women can contribute towards human development through household and community level activities. In order to empower women, first of all women have to acquire the sense of self existence to establish their equal rights with men within the family as well as in community. Studies on women empowerment have focused that since long periods of time women have been suffering from discrimination. They have been kept apart from participation in political, economic and social aspects. It is remarkable that to abolish gender inequality, many feminist writers and social thinkers are trying through their thoughts, researches and writings from different approaches and dimensions. **Goyal Shobhna (2017)** “Socio- Economic impact of self-help groups on rural women in Haryana” have assessed the social upliftment, development, performance and impact of SHGs on Economic Empowerment of rural women in Mewat District of Haryana. The study reveals that Involvement in this community organization has helped women to improve in a significant manner viz. their confidence and communication skills which are the two most important indicators of social upliftment of the rural women.

CONCEPT OF SELF-HELP GROUPS

Self-help Groups (SHGs) are the voluntarily organized homogenous groups consisting of 10- 20 members with common goals and desires. The basic aim of SHG's is to give financial support to its members. It is thought that entrepreneurial activity, borrowing and lending money, group meeting, training, mutual help of the members of SHG's can give economic security, strong psychological support and empowerment to its members within and outside of their home. These small affinity groups by the support of outsiders can effectively manage and support its members to involve themselves in multiple socio-economic activities and enterprises. It can be said that SHG's are ethically important; Self-help Groups not only provide employment to the poor and eradicate poverty, but also empower power and vulnerable women by helping each other. SHG's in connection with micro-finance have played an important role for the improvement of socio-economic conditions of the poor. Self-help Group is defined in the *National Bank for Agriculture and Rural Development (NABARD) literature as a small, economically homogenous and affinity group of rural poor voluntarily formed to save and mutually agree to contribute to common fund to be lent to its members as per group decisions*. The origin of SHGs is the brainchild of Gramin Bank of Bangladesh founded by Mohammed Yunus in 1976. India has also experienced the role of SHGs in society. The National Bank for Agriculture and Rural Development initiated a project to link SHGs with banks and the real effort was taken from 1991 for the linkage of 500 SHGs with the banks. Today SHGs are increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor.

OBJECTIVES OF THE STUDY

The following objectives are formulated for the proposed study:

- To know the role of Self-help Groups in providing rural credit, managements of group funds, in building up leadership and establishing linkages with banks in Nadaun Block of Distt. Hamirpur (H.P.)
- To study income, expenditure and savings of the women members after joining Self-help Groups in Nadaun Block of Distt. Hamirpur (H.P.)
- To study socio-economic changes of female members after joining Self-help Groups.
- To study the problems faced by the members of Self-help Groups and suggest appropriate measures for effective performance.

II. RESEARCH METHODOLOGY

The present study is based on Descriptive research and it has been conducted through descriptions of the role of selected self-help groups in selected villages in Nadaun Block of Distt. Hamirpur (H.P.).

Sample and Sampling Technique of the Present Research

The total sample size of the study is 100. Ten women members from each selected Self-help Groups have been selected for study. The respondents have been interviewed by using a pre structured interview through structured 'questionnaire'.

DATA COLLECTION

❖ Primary data

Primary data will be collected through

- Structured questionnaire
- Personal observations and attending meetings
- Collection of data from the officials

❖ Secondary Data

Secondary data was collected from internet, registers, records, journals, articles, magazines and annual reports of the organization.

In this proposed study, the secondary data will be collected through organization's records, documents and literature.

METHOD OF DATA ANALYSIS

The data will be analyzed by using simple statistical tools such as 'Averages' and 'Percentages'. The analyzed data will be used to prepare the report from which inferences will be drawn and conclusions will be arrived.

SOCIO ECONOMIC PROFILE

It is important to understand the social and economic profile of the respondents. Through the analysis of their socio-economic background, we can comprehend their way of life and standard of living. The respondents of the study are women members of some selected Self-help Groups. Generally they have been suffering from many

problems in society. So keeping this view in mind, it is judged to analyze socio economic profile of the respondents of the selected Self-help Groups.

The study deals with socio-economic profile of the respondents including their age, education and marital status, type and size of family, headship pattern of the family, caste category, community and religion, income source of family and family income etc.

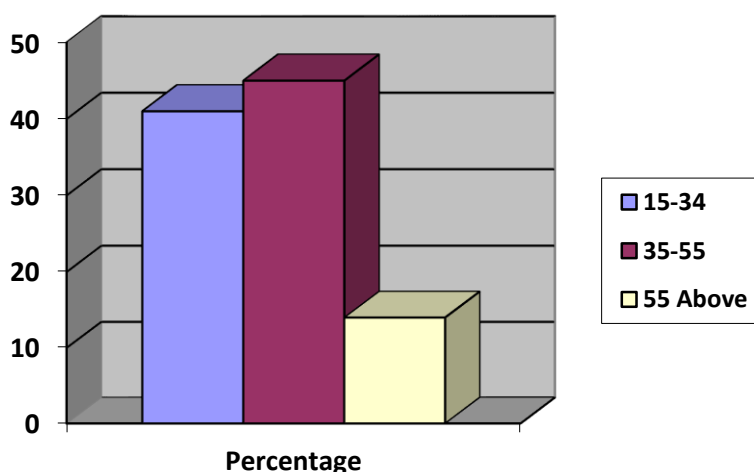
AGE OF THE RESPONDENTS

It is important to know that which ages of women are basically involved in group activities. Therefore, an analysis has been made by categorizing women into age group of 15-34, 35-54 and above 55.

The table shows the age of the women of the selected Self-help Groups:

Table: 1 Age group

Age group	Frequency	Percentage
15-34	41	41
35-54	45	45
55 above	14	14
Total	100	100



Data shows that 41% women are in the age group of 15-34 followed by 45% who are in the age group of 35-54. Other 14% women are in the age of above 55.

So it shows that maximum numbers of respondents of the selected Self-help Groups belongs to the age group of 35-54

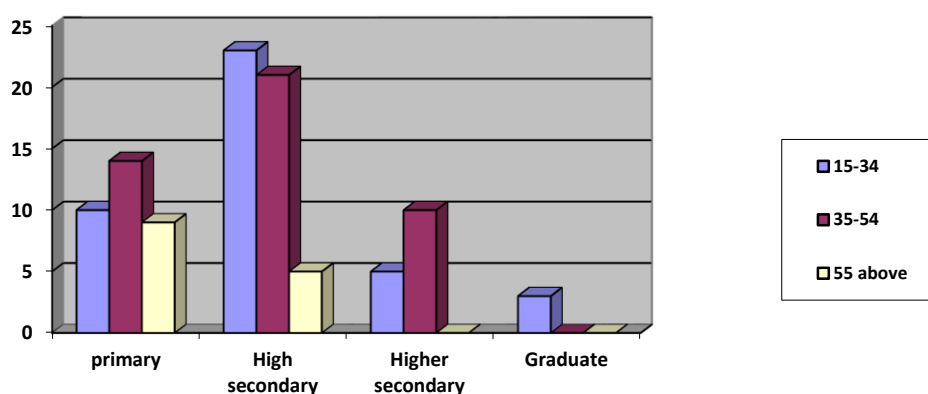
EDUCATIONAL STATUS

Education is considered as an effective tool to empower women. Because, it has the capability to increase mental strength, knowledge and it develops personality of human being.

Table shows age wise educational status of the respondents. Out of 100 respondents, 25.17% women's education is up to primary level, 62.41% women's education level is up to high school level, 11.37% women's education level is up to higher secondary and only 1.03% women's level of education is up to graduate.

Table: 2 Age wise educational status of the respondents (Percentage in parentheses)

Age group	Educational status				Total
	Primary	High Schoolll	Higher Secondaryyy	Graduate	
15-34	10	23	5	3	41 (41%)
35-54	14	21	10	0	45 (45%)
55 above	9	5	0	0	14 (14%)
Total	33	49	15	3	100 (100.0%)



Within the category of primary education, out of 73 numbers of respondents, 20.54% women belong to the age group of 15-34, 50.68% women belong to age group of 35-54 and other 26.76% are age of above 55. Likewise, within the category of high school level, out of 181 numbers of respondents, 47.52% women belong to the age of 15-34, 48.06% women are age of 35-54 and other 4.41% women are age of above 55.

Within the category of HS level, out of 33 numbers of women 75.75% women belong to the age group of 15-34 and 24.24% women are in the age group of 35-54. Remaining 3 women’s education level is up to graduate. Within HS level no one is found in the age group of above 55. In the category of graduate level, no one has been found within the age group of 34-55 and above the age of 55. Thus, it is revealed that most of the respondents, which constitute 62.41%, educational status is up to high school standard.

MARITAL STATUS Marriage is generally viewed as a major social obligation in Indian society. Accordingly married couples are always given graceful status. Traditionally, the male members had the power to perform economic activities. Female members were not allowed to go outside and involve in income generating activities. It is generally accepted that women’s major activities should be within the family. But now, especially in a poor family, for smooth functioning of family and fulfilling economic demands, women have come out to participate in entrepreneurial activities. After involvement in income generating activities their status in family and society is gradually being changed. In the same way unmarried women and widows have also started take part in income generating activities to fulfill their own necessities as well as necessities of their families. Table shows age wise marital status of the respondents

Table: 3 Age wise marital status of the respondents (Percentage in parentheses)

Marital status Of the respondents	Age groups			Total
	15-34	35-54	55 above	
Married	34	40	10	84 (84%)
Unmarried	5	4	2	11 (11.0%)

Widow	1	3	1	5 (5%)
Divorced or Separated	Nil	Nil	Nil	Nil
Total	40 (40%)	47 (47%)	13 (13.0%)	100 (100%)

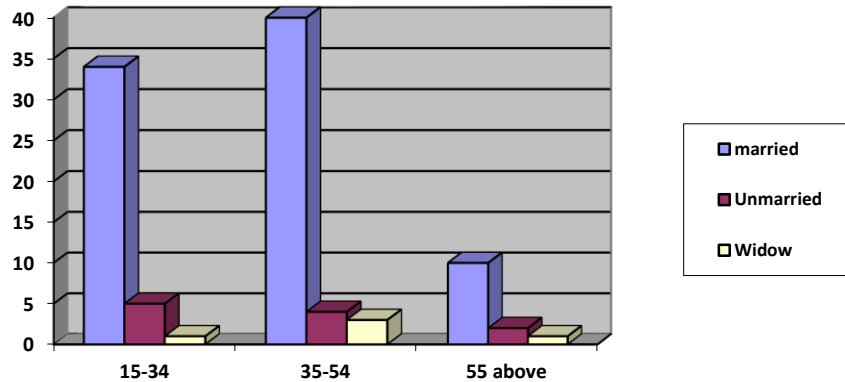


Table shows out of total respondents 84 (84.%) numbers of women are married, Out of 84 numbers of women respondents, 34% married women belong to the age group of 15-34, 40% belong to the age group of 35-54 and 10% married women are in the age of above 55. Out of total respondents 11 numbers of women are unmarried. Out of 11 numbers of respondents 46.87% unmarried women belong to the age group of 15-34, 28.12% belong to the age group of 35-54 and 25% are age of above 55. Among 5 widow respondents 35.71% belong to the age group of 15-34, 50% are within the age group of 35-54 and 14.28% widows are age of above 55.

COMPOSITION OF FAMILY

Joint family system was predominant in Indian society. Joint family is two or three or more generation living together under one roof having one kitchen. But now this traditional joint family system although has been changed into nuclear family system due to the ongoing processes of change viz. modernization, urbanization and industrialization, joint family system still persists. Nuclear family is composed of husband and wife with their children or without children. This changing pattern of family system is also found in study area. This study is comprised of both types of family system. Moreover other two types of family system are prevalent in society viz. extended and broken family system. But in this study, no respondents have been found who belong to the broken and extended family.

Table: 4 Types of family

Type of family	N=100	Percentage
Joint	46	46
Nuclear	54	54
Total	100	100

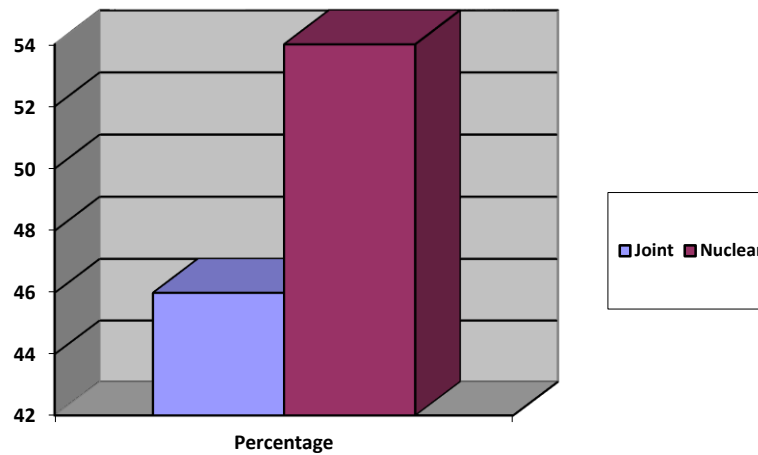


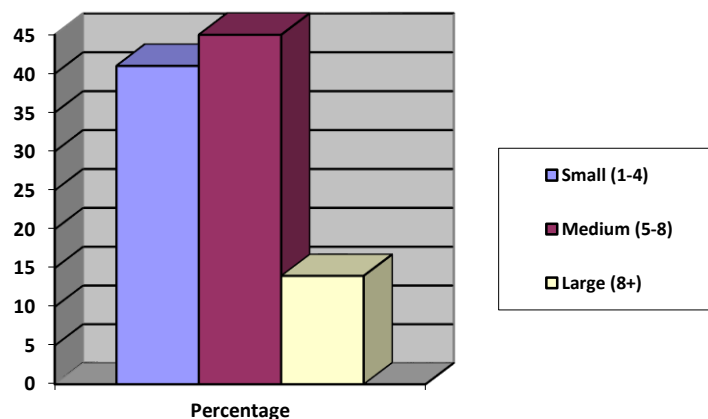
Table shows majority of respondents belong to nuclear family. 46% of total respondents belong to joint family and 54% belong to nuclear type of family.

Size of the family

Women have to perform multiple roles within their family. In our society, it is considered that women’s major role should be within her household. Besides biological role of reproduction, women have to perform household management, food preparation, health care of other family members and children, supervision of children, cleaning etc. In rural set up, most of the families are large in size. Therefore women have less free time to perform entrepreneurial activities outside her family. On the basis of size, conveniently the families are categorized into three types; small (1- 4), medium (5-8) and large (8+). Distribution of the families by their size is shown in the following table.

Table: 5 Size of the family

Size of Family	N=100	Percentage
Small (1-4)	41	41
Medium (5-8)	45	45
Large (8+)	14	14
Total	100	100



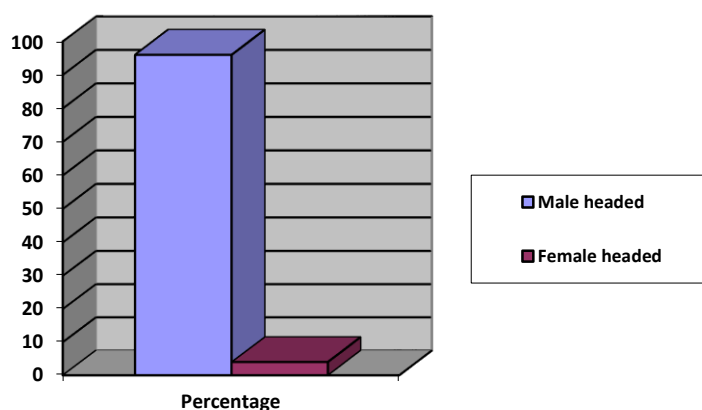
Data shows 41% families are of small in size, 45% family’s size is medium and 14% families are large in size. Hence, majority of the family’s size is medium.

HEADSHIP PATTERN OF FAMILY

Headship pattern of a family shows status and position of a woman within her family. Basically the headship pattern of the families of rural areas of Himachal Pradesh is male headed. But in some cases both male and female equally take decisions on different grounds. In this study two types of headship pattern of families have been found among the respondents. The following table shows the headship pattern of the families of respondents.

Table: 6 Headship Pattern of family

Headship pattern	Frequency	Percentage
Male headed	96	96
Female headed	04	04
Total	100	100



Above data shows out of total respondents 96% respondents belong to male headed family; only 4% belong to female headed family.

CASTE CATEGORY

Most of the respondents belong to the General Category (GEN), OBC Category and SC Category. ST Category respondents are nil.

Table: 7 Caste categories of the respondents

Category	Frequency	Percentage
OBC	30	30
GEN	45	45
ST	Nil	Nil
SC	25	25
Total	100	100

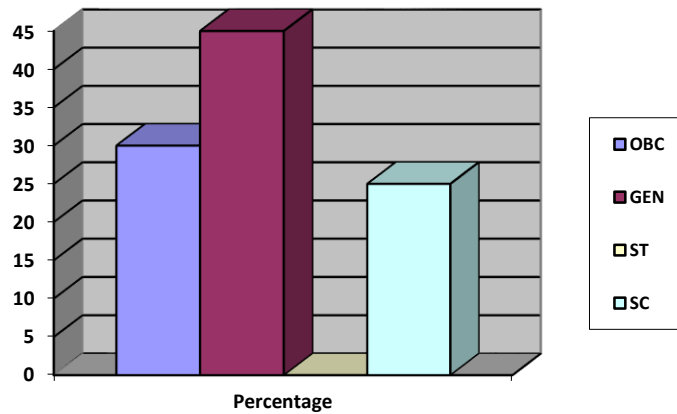


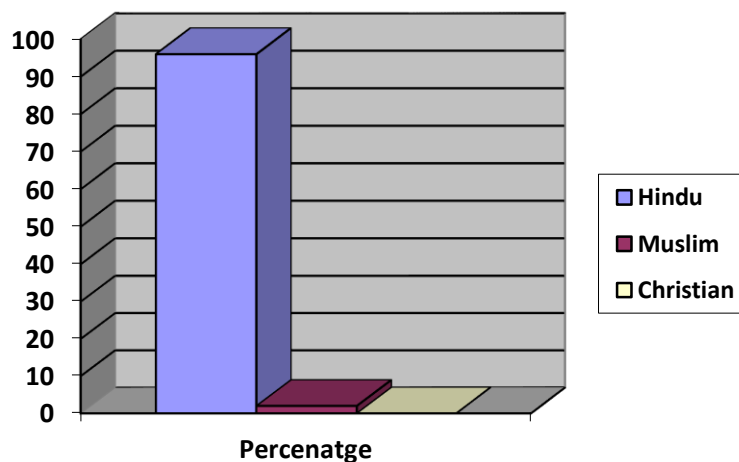
Table shows 45% women belong to the GEN category, 30% OBC, 25% SC and nil women belong to ST category.

RELIGION

From the field study, three types of religious followers have been found among the respondents viz. Hinduism, Muslim, Christian and Sikhism. Most of the respondents are the followers of Hinduism.

Table: 8 Community of the respondents

Community	Frequency	Percentage
Hindu	96	96
Muslim	02	02
Christian	Nil	Nil
Sikhism	02	02
Total	100	100



Data in table shows that 96% women belong to Hindu community. 2% women belong to Muslim community followed by 2% women belong to Sikhism and nil Christian community.

INCOME OF THE FAMILY

Family income shows economic status or economic condition of a family. It is a major determinant of standard of living. The family income of the respondents is based on different occupation viz. agriculture, small types of business and farming. Agriculture is the major income source of most of the families of the respondents. The following table shows the different sources of occupation of the families of the respondents

Table: 9 Income source of family

Income source	N=100	Percentage
Cultivation	57	57
Business	14	14
Farming	21	21
Service	04	04
Other	04	04
Total	100	100

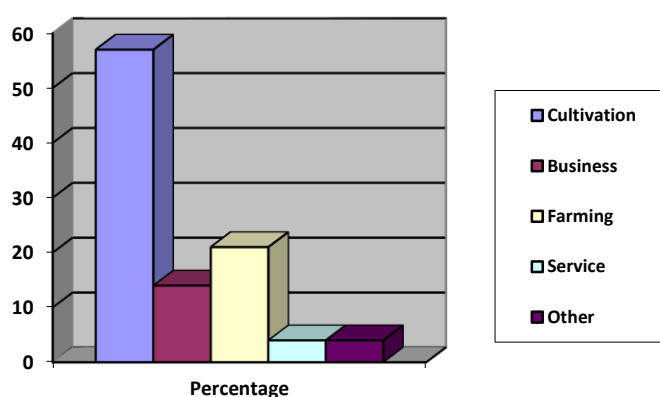


Table shows sources of family income of the respondents. Out of total respondents 57% respondents' source of family income is cultivation. 14% respondents source of family income is business, 21% respondents' family income depend on farming, 4% have been found whose source of family income is service and 4% have other income source like daily labour etc.

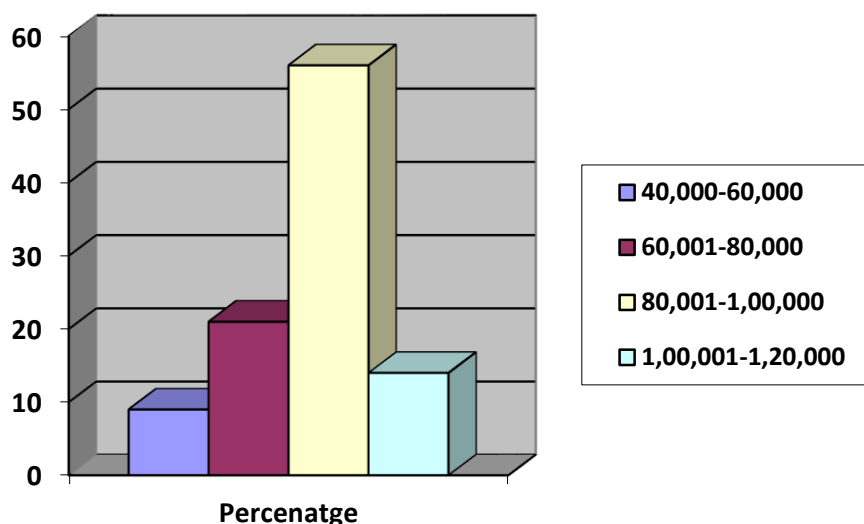
Family Income

Except the Government services it is very crucial to determine the level of income of the villagers whose income is based on agriculture, farming or business. Moreover very few of them maintain the record of their monthly income. The following table shows the level of family income of the respondents after involvement in income generating activities.

Table: 10 Family incomes of the respondents after joining Self-help Groups

Income group (in rupees)	N=100	percentage
40,000-60,000	09	09
60,001-80,000	21	21

80,001-1,00,000	56	56
1,00,001-1,20,000	14	14
Total	100	100



Data shows that 9% of respondent's family income is rupees 40,000-60,000 and only 21% of respondents family income is Rs 60,001-80,000 per annum. 56% respondents family income is Rs 80,001-1,00,000 per annum and other (14%) respondents family income is Rs 1,00,001 -1,20,000 per annum. It is seen that majority of the respondents' family income is Rs 80,001-1,00,000 per annum.

III. FINDINGS OF THE STUDY

The findings of the study are as follows:

- 42.0% of total 100 Self-help Groups under study follow the process of election and 58% Self-help Groups follow selection procedure for their group leaders.
- The selected Self-help Groups arrange group meeting to discuss and take decisions on different aspects such as income of the group, savings, deposit, credit and management of groups. Group members have to pay fine from Rs 2.00 to Rs. 5.00 if they continuously remain absent in group meetings.
- The entire 100 sample Self-help Groups (100%) arrange their group meetings.
- Out of 100 Self-help Groups 32 (32.41%) numbers of Self-help Groups arrange their meetings weekly, 58 (58.62%) numbers of Self-help Group arrange fortnightly and 10 (8.9%) numbers of Self-help Group arrange their meetings monthly.
- 52% of total Self-help Groups are providing credit only to their members and remaining 48% are providing credit to both members and outsiders.
- 73% of 100 respondents have taken credit from their group and 27% women did not take.
- Out of 100 respondents 73 have taken credit from their group. Data further show that out of 73.0% regularly repay interest of credit and remaining 27% did not maintain regularity in payment of interest.
- Out of 100 Self-help Groups 24.00% Self-help Groups have their saving account in SBI, 6.00% have in PNB and 18.00% have their saving account in HPG Bank. Most of the selected Self-help Groups (50.34%) have saving accounts in KCCB.
- 6.00% of total selected Self-help Groups' saving per month in bank is very good, 74.00% is good and 20% groups' saving is unsatisfactory.
- Under SGSY programme bank has released subsidy for the Self-help Groups. Out of 100 numbers of Self-help Groups 78 has got subsidy and loan from banks.
- 78 numbers of Self-help Groups 24.35% have got subsidy of rupees from 25,000 to 50,000 from banks, 61.53% Self-help Groups have got subsidy of rupees 50,001 to rupees 75,000 and 14.10% groups have got subsidy of rupees from 75,001 to rupees 1,00,000.

- Total 78 numbers of Self-help Groups 23.07% have got bank loan of rupees 75,000, 43.58% have got rupees 1, 50,000, 10.25% have got loan of rupees 1, 80,000. 11.53% have got loan of rupees 2, 25,000 and remaining 11.53% have got loan of rupees 2, 70,000 from bank.
- 88.46% of total 78 numbers of Self-help Groups regularly repay their loan and 11.53% Self-help Groups unable to repay their loan regularly to bank.
- Out of 78 numbers of Self-help Group 55.12% have replied that they have been benefitted by availing loan, 30.76% have been highly benefited and 14.10% have not got much benefit by availing loan.
- Out of 100 respondents only 42% women have attended training programmes and other 58% women have not attended any training programmes.

IV. MAJOR FINDINGS

1. Members of Self-help groups select and elect their group leaders like president and secretary.
2. Quality of leaders in terms of their educational qualifications, leadership capacity and communication skill are considered for selection and election.
3. The Self-help Groups arrange group meeting to discuss and to take decision on different aspects such as investment, deposit, credit, saving and management of groups.
4. Most of the groups arrange meeting fortnightly and group members have to pay fine if they remain absent in group meeting.
5. Every member has right to give their opinions independently in their group meeting.
6. All Self-help Groups maintain attendance register, cash book, saving book, credit book, payment voucher etc.
7. Internal records of every Self-help Groups are kept with their respective president and secretary.
8. Every member has the right to see records of entire group during group meeting.
9. The members of Self-help Group take loan from their group and invest money to family business, cultivation, animal rearing etc.
10. Sometimes they take loans for their children's education, health care, marriage ceremony and other purposes when they fall short of family budget.
11. Member of Self-help Group gets loan with minimum interest ranging from five to seven percent.
12. Group members under study earn money and regularly repay interest of credit to their groups. It is found that women try to earn money to repay their credit on due time without looking at the hands of male members of the family.
13. Some members show irregularity to repay their credit due to their growing family needs, strict time schedule of payment and less income.
14. It is found that monthly saving of 5.51% of selected Self-help Group is very good whereas monthly saving of 74.48% Self-help Groups is moderate and saving of 20% group is unsatisfactory.

V. CONCLUSION

'Self -Help through mutual Help' the logical concept was initially developed by women. In male dominated society, Women have no money or source of income for their personal expenditures or to spend on their own choices. Sincere efforts have been being made by the Govt. to bring more women under SHG movement to empower them socially, politically, psychologically and economically in the state in general and in District, Block in particular. The Self-help Groups provide a platform for the poor, especially women to gain knowledge, develop communication skill, leadership attitude and confidence. The women have got opportunity of meeting and talking with outsiders through training programmes, marketing and transaction with banks. Now, they can freely and confidently talk with outsiders and also share their opinions in meetings or training programmes. By interacting with others, women have become familiar with different information and new government programmes relating to their health and family welfare like maternity, childcare, nourishment, educating girl, registration of birth, death and marriage, family planning, birth control practices etc. They are now confident in decisions making on different grounds even outside their family. Some of women feel that after involvement in Self-help Groups they have got freedom of movement outside family without interference from family members. Therefore, it has found that participation of women in activities within and outside their family is being increased.

It is remarkable that women of Self-help Groups have faced lots of problems and barriers in the path of achieving empowerment. Within family, still family members, basically the head of their family and husband, do not want mobility of female members outside of family boundaries. 15.86% women have told that they have no right to go outside without permission of other family members or husband. This study has revealed that still some of the women have no freedom to save and spend their earnings. It is because, their husband snatch their income. Regarding decision making authority in family property 53.44% women completely depend upon male. It indicates that in some aspects, some of the women are still facing problems in the path of getting empowerment.

In Nadaun Block of Distt. Hamirpur, (H.P.) Self-help Groups are playing an important role in enhancing the economic empowerment of women by providing self-earning path. Self- help groups help them to get home based employment like agriculture, poultry and farming, dairy, sericulture unit, horticulture, weaving, traditional food making, khadi units and so on. Besides, Self-help Groups also help women to invest their savings in different types of income generating activities. Through these income generating activities, women of Self-help Groups have found a way to earn independently and have become able to contribute a considerable amount of rupees of their income to family expenditures like purchase of family consumer goods, children's education, health care etc. Moreover, they can fulfill their personal needs without having to depend on others.

VI. RECOMMENDATIONS OF THE STUDY

The researcher identifies the following recommendations for effective role of Self-help Groups in Nadaun Block of Distt. Hamirpur (H.P.)

1. Encouragement and Guidance: Generally it is seen that most of the Self-help groups have stopped functioning at later stage. Therefore, encouragements and more guidance through government and non-government organizations are necessary to make members more active in group activities.

2. Supervision: Supervision at all levels is required to remove corruption, biasness created by some of the officials.

3. Training: Time to time training programmes is essential. The training should be organized on the basis of their productive goods. The members of Self-help group should be well trained in maintaining their group activities.

4. Need for More Entrepreneurial Training: More entrepreneurial training is necessary to enhance women's entrepreneurial traits. It is more important to organize skill oriented training to introduce various economic activities.

5. Arrangement of Periodical Meetings: Arrangement of periodical meetings is necessary for the Self-help Groups so that members can independently share their opinions and difficulties.

6. Role of Panchyati Raj Institutions (PRI): PRI should play more proactive role for identification of families to be assisted and recovery of loan. Gram Panchyats should help SHGs to identify more productive and remunerative activities in consultation with the poor families as they are more familiar with the local needs and resources.

7. Role of Banks: Though banks are granting loans to SHG as a part of SGSY but they are not motivated to take active interest in this project. They should not only grant loans but need to discuss and advice to start a group activity but interview with the bankers show that they lack time to monitor thousands of micro loans and they admit that they are concerned about repayment which is quite high in the district without making any extra efforts.

8. Proper Monitoring: The performance of SHGs should be closely monitored at the Block/ DRDA level through field visits, progress of SHG towards income generation and understanding the hurdles in income generation process.

9. Role of NGO's: Constant counseling by NGO members to bring attitudinal and perceptual changes for making others understand women not as a child bearing and rearing member but as productive member of the family, society and economy. NGOs should help SHGs in backward and forward linkages and help them to explore markets for their products as some big brands nowadays looking for ecofriendly and organic products such as Fab India, Organic India etc. Homemade spices, pickles, jams, papads, honey, candles can be sold by linking these groups with online portals. Computer illiteracy will restrict their linkage with online portals but here NGOs are expected to help them.

10. Professional Agencies: Professional agencies can be hired to explore the potential economic activities best suitable to available raw material, climatic conditions, cultural beliefs, aptitude and Skills of the people to be engaged with SHGs.

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