

## **Role of Self Help Groups in Income Generation, Consumption and Poverty Reduction - A Case Study of Paschim Medinipur.**

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### **Role of Self Help Groups in Income Generation, Consumption and Poverty Reduction - A Case Study of Paschim Medinipur.**

**Abstract :** India has been categorised by rapid economic growth but rather inequitable and uneven development where the benefits of development does not percolate to the lowest strata of society. So, in states like West Bengal, with abundant human resource, the absolute number of poor is high. This call for economic development for states like West Bengal using tools and techniques that will make development more inclusive and equitable. An important tool for a more inclusive development is Self Help Group (SHG). In this paper, the income and consumption distribution along with a measure of poverty among SHG and Non-SHG households in a study area in Paschim Medinipur district in West Bengal has been presented. It has been found out that the households which are belonging to the SHGs are relatively in better off position, both from the point of view of income or expenditure. But, the good working of the SHG needs a comprehensive financial and administrative net work both at the top and at the grass-root levels.

**Key words :** SHG, Income, Expenditure.

### **Role of Self Help Groups in Income Generation, Consumption and Poverty Reduction - A Case Study of Paschim Medinipur.**

#### **1. Introduction**

'The demographic differentials reveal that over the next 20-30 years, India has distinct advantages in a population profile concentrated in the younger age group, where many new opportunities can be fully optimised.'

Indeed as envisioned in India's New Opportunity - 2020 Report of the High Level Strategic, India is set to reap a huge dividend of generating 40 million new jobs and \$ 200 billion annual revenue within the first two decades of this century. This can only be possible with rapid economic growth and skill development.<sup>2</sup> Not only in India, but in the rest of the world the share of poor people in the global population has declined during recent decades. According to Chen and Ravallion (2004), one-third of the population of the world lived in poverty in 1981, whereas the ratio has dwindled to 18 per cent in 2001.<sup>3</sup> The decline is largely due to rapid economic growth in population-rich countries like China and India.

However, in countries like India and China, rapid economic growth is also accompanied by economic inequality and income differentiation, which unfortunately leads to poverty and inequality in the society. It will appear that poverty in all the states have been declining due to various government interventions including programmes targeted towards the poor. But, as per National Sample Survey Organisation (NSSO) data, the absolute number of poor in different states including West Bengal has been very high.<sup>4</sup> For income generation, consumption and poverty alleviation, the role of Self Help Groups (SHG) is of utmost importance in states like West Bengal with a teeming rural population. This call for economic development for states like West Bengal using tools and techniques that will make development more inclusive and equitable. An important case study can be made about the Paschim Medinipur district in West Bengal where even though there is abundant human resource, however there is unfortunately no big industries to absorb huge work-force and as such, the agriculturally-rich Paschim Medinipur has witnessed large scale seasonal migration of work-force. In this regard, SHG plays a pivotal role in harnessing the abundant human resources in economic activity that leads to income generation, consumption and as a result, poverty alleviation and herald in a more inclusive development.<sup>5</sup>

Paschim Medinipur has seen large scale demographic changes since independence. The population of Paschim Medinipur has increased manifold times after independence, there has been no growth in industry in Paschim Medinipur during the same period.<sup>7</sup> Employable youths started to migrate outside Paschim Medinipur in search of employment, as the traditional agricultural sector could no longer provide them with the sustainable means of living. These redundant agricultural labourers, comprising a vital chunk of valuable human resource, could otherwise have been more economically used in Paschim Medinipur itself.<sup>8</sup> It is in this aspect that Self Help Group (SHG) assumed vast importance. The origin of Self Help Groups (SHGs) is the brainchild of Grameen Bank of Bangladesh, founded by Professor Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh.<sup>9</sup> A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming forward to save a small amount of money regularly, which is deposited in a common fund to meet the members' emergency needs and to provide collateral free loans decided by the group. It now addresses the issues of poverty alleviation and empowerment of poor, health, nutrition and other support services especially women, in the rural areas of the country.<sup>10</sup>

The basic objective of the present study is to examine the workability of the SHGs in the process of income generation and consumption in food and other expenditure among the households which belong to the SHGs. A comparative study on the income and consumption picture of the SHG and Non-SHG households is also included in the objective of the study to find out the workability of the SHGs as a new agenda in the anti-poverty programmes in Paschim Medinipur in West Bengal.

The present paper is primarily based on secondary sources of data. The universe of the proposed study is the 205 households that have been taken from a grass-root rural area economy of Keshiary Block of the district Paschim Medinipur of West Bengal. This rural economy is primarily an agricultural economy. Thus for the selection of the SHGs from the study area we use the differentiators like caste, religion, education and sex as strata. On the basis of this stratification of all SHGs we have selected fifteen SHGs randomly from the study area. Out of these fifteen SHGs three SHGs are formed by the poor of the Rajbanshi Community, three SHGs are being formed by the poor of the General Caste community, three SHGs are being formed by the poor of the Muslim community, three SHGs are being formed by the educationally advanced poor and three SHGs are taken which are mixed in character. In order to test the workability of the SHGs we have also taken 51 households randomly from the same area who do not belong to any SHGs. We have used a single SHG and a single household as units of observations. The survey was carried out in the first few months of 2016.

There is no doubt that the working of microfinance can significantly increase the income of the poor family (Murdoch and Haley, 2002) and improve the living conditions of the rural poor (Chavan and Ram Kumar, 2002).<sup>17,18</sup> In this paper we have dealt with these in the light of the data collected from the study area. To assess the impact of the working of the SHGs on income and expenditure we consider both the 154 SHG and 51 Non-SHG households of our sample. We have examined here the income and expenditure distribution by using both the indicators, that is the annual income per family and annual income per capita. We have also tried to measure the number of households of both SHG and Non-SHG who lie below the poverty line. Though there is a huge debate regarding the selection of the poverty measure index, we have used here in this study both the conventional method and the method developed by us on the basis of the practical experience at the time of the survey. Conventionally we have used \$1 per capita per day as an index to measure poverty. But in our method we use Rs. 33.33 per capita per day as an index to measure poverty. To construct our index we have considered the existing market price of the commodities consumed by the families under our consideration throughout the year and we have seen that a family with average size of 3.79 requires Rs. 131.65 per family per day to maintain the minimum standard of living in the rural areas.



It is a very tough task to calculate the income of the households by taking information from a single sitting. A rigorous interaction and at the same time a cross checking are needed to find out the accurate amount of income. We have noticed a common tendency among the respondents to hide their income in a fear that excess income will create a chance to earmark them as Above Poverty Line (APL) family. On the other hand, they have tried to record more expenditure items and related amounts at the same time when they are asked for that. Thus the problem of less entry and excess entry often disturb our research findings. So we have tried to overcome these problems by doing continuous cross checking in every aspect of income and expenditure items.

We have distributed all the 154 households of the SHGs by income per family in Table 1. The same for the Non-SHG households is given in Table 2. One can see from Table 1 that 46.10 percent SHG households have failed to cross the annual income per family limit of Rs. 30000/- or Rs. 2500/- per month. If we increase the annual family income level to Rs. 35000/- then the above figure increases to 68.18 percent. That means these 68.18 per cent households who are belonging to the SHGs are failed even to earn Rs. 3000.00 per family per month. Only 13 households of this group are succeeded to cross the income limit of Rs. 50000.00 per family per annum.

**Table 1: Size Distribution of Income of SHG households by Income per Family**

Annual Income Per Family (Rs.)	No. of Households	Percentage of Households	Cumulative No. of Households	Percentage of cumulative Household
10000-15000	3	1.95	3	1.95
15000-20000	13	8.44	16	10.39
20000-25000	17	11.04	33	21.43
25000-30000	38	24.67	71	46.10
30000-35000	34	22.08	105	68.18
35000-40000	22	14.28	127	82.47
40000-45000	9	5.84	136	88.31
45000-50000	5	3.25	141	91.56
50000 & above	13	8.44	154	100.00
Total	154	100.00	--	--

**Source:** Field study;

Mean = 31980.50 ; S.D.=3714.80 and C.V. 11.62

The average family size of the SHG household is 3.79. If we adopt the conventional method of measuring the households who lie below the poverty line (BPL) by considering \$1 per capita per day then a family needs Rs. 189.50 per day or Rs. 5695.00 per month and we see that only 5 households have succeeded to cross the poverty line during the reference period. If, on the other hand, we use an index prepared by us on the basis of the practical experience maintaining the existing standard of living of the households then, we see that a family with average size of 3.79 will require Rs. 131.65 per family per day or Rs. 3949.50 per family per month to live above poverty. On the basis of this index 15 households have succeeded to cross the poverty line. That means 90.26 percent households are lying below the poverty line according to our measure and 96.75 percent according to the traditional measure.

We can also distribute all the 51 Non-SHG households of the sample by annual income per family. This is given in Table 2. One can see from this table that 92.16 percent households of the Non-SHG have not succeeded to cross the annual income limit of Rs. 30000/- per family or Rs. 2500/- per family per month. Again if we increase the income level to Rs. 35000/- per family per annum then only one household has succeeded to cross this income limit.

**Table 2: Size Distribution of Income of Non-SHG Households by Income per Family**

Annual Income Per Family (Rs.)	No. of Households	Percentage	Cumulative No. of Households	Cumulative Percentage.
Upto 10000	8	15.70	8	15.70
10000-15000	6	11.76	14	27.45
15000-20000	16	31.37	30	58.82
20000-25000	12	23.53	42	82.35
25000-30000	5	9.80	47	92.16
30000-35000	3	5.88	50	98.04
35000 & above	1	1.96	51	100.00
Total	51	100.00	--	--

Source: Field study;

Mean= 18725.49 S.D. =7539.89 and C.V. = 40.26

If we measure the percentage of households which lie below the poverty line by using either the conventional method or by our own method then we see all the households of Non-SHG are lying below the poverty line. The two calculated means of the two income distributions are 31948.05 and 18725.49. If we test the difference between the two means then we see that the difference is significant statistically at a very high level of significance. If we compare these two income distributions on the basis of calculated values of Standard Deviation (SD) and Coefficient of Variation (CV) then we can say that the Non-SHG households are less homogeneous than the households of the SHGs. In other words, the working of the SHGs brings some sort homogeneity among the households of the SHGs. In order to examine the distribution of income we have also distributed all the SHG households and Non-SHG households by income per capita with the traditional assumption that per capita income provides a better explanation than the annual income per family to explain the income distribution of two different groups. Table 3 and Table 4 are revealed these distributions.

One can see from Table 3 that 45.45 percent households of our sample have remained in absolute poverty and these households have failed to cross the income limit of Rs 8000/- per capita per annum. On the other hand, if we increase the per capita income limit up to Rs. 10000/- per capita per annum then we see that 74.67 percent households are failed to cross this income limit. Thus we say that 29.22 percent households are earmarked as more poor. Only 16.23 percent households are termed as poor households.

Again from Table 4 it follows that 78.43 percent Non-SHG households have remained in absolute poverty. On the other hand the percentage of households which remain in moderate group is 11.76 percent. In other words we can say that more than 90 percent households which remain outside the safety net of SHG are very poor households. None of the household of this group is able to cross the poverty line during the reference period. Here also the calculated value of coefficient of variation is greater for the income distribution of the Non-SHG households than the SHGs. Thus as a whole we can have a higher degree of uniformity or homogeneity among the households of the SHGs.

**Table 3: Size Distribution of Income of SHG households by Income per Capita**

Annual Income Per Capita (Rs.)	No. of Households	Percentage of households.	Cumulative No. of Households	Cumulative Percentage.
Upto 5000	9	5.84	9	5.84
5000-6000	12	7.80	21	13.64
6000-7000	25	16.23	46	29.87
7000-8000	24	15.58	70	45.45
8000-9000	19	12.34	89	57.79
9000-10000	26	16.88	115	74.67
10000-11000	11	7.14	126	81.82
11000-12000	10	6.50	136	88.31
12000 & above	18	11.69	154	100.00
Total	154	100.00	---	---

*Source:* Field study; Mean = 8357.14 ; S.D.= 2449.35 and C.V. = 29.31

**Table 4: Size Distribution of Income of Non-SHG households by Income per Capita**

Annual Income Per Capita (Rs.)	No. of Households	Percentage of households	Cumulative No. of Households	Cumulative Percentage.
Up to 5000	14	27.45	14	27.45
5000-6000	12	23.53	26	50.98
6000-7000	8	15.69	34	66.67
7000-8000	6	11.76	40	78.43
8000-9000	4	7.84	44	86.27
9000-10000	2	3.92	46	90.20
10000 & above	5	9.80	51	100.00
Total	51	100.00	--	--

*Source:* Field study; Mean= 6029.41 ; S.D. = 2123.65 and C.V. = 35.22



If we examine the workability of the SHG in raising the level of income either from the point of view of annual income per family or annual income per capita then we see that 5 SHG households have succeeded to come out from the poverty trap following the traditional index of poverty. If we follow our method of considering a family with average size of 3.79 requiring Rs. 131.65 per family per day or Rs. 3949.50 per family per month to live above poverty, then the number of households increases to 15. On the other hand, if we take income per capita in our measure then the above two figures increase to a little extent to 7 and 18 respectively. Thus whatever be the measure of index we have, at least 15 households have succeeded to come from the poverty trap while, none of the households of Non-SHG sphere have established itself as a poverty free household. Again if we compare in the light of absolute poverty then we see that the rate for the SHG households is 45.45 and the rate for the Non-SHG households is 78.43. We have more or less same picture in the case of more poor. The two rates are 29.22 percent and 11.76 percent respectively.

We have stated earlier that we are dealing here with the households which lie below the poverty line. Side by side we have divided all the households under our consideration into two groups - those which belong to the SHGs category and those which belong to the Non-SHGs category. We have noticed a significant difference between the consumption of food and non-food items among the SHG and Non-SHG households. Table 5 gives a glimpse of that. One can see from this table that the households of the SHGs spend 65.87 percent of their expenditure on food items, while the Non-SHG households are spend 80.21 percent of their expenditure on food items. Virtually, if we keep aside the expenditure on clothing, then the households of the later group spends a negligible amount on the non-food items.

**Table 5: Food and Non food Expenditure ( in Percentage)**

Households	Food Items	Non-food Items	Total	Food and Non-food ratio
SHG	65.87	34.13	100.00	1.90
Non-SHG	80.21	19.79	100.00	4.05
Total	69.44	30.56	100.00	2.27

*Source:* Field study

On the other hand, we have distributed all the households of SHG and Non-SHG by annual expenditure per family and annual expenditure per capita. These are given in Tables 6 to 9. One can see from Table 6 that more that half of the SHG households have failed to cross the annual family expenditure amount of Rs. 30000/-. If we increase the annual expenditure amount to Rs. 35000/- then the number of household increases to as much as 77.27 percent. Only 6 households of this group have succeeded to cross the annual expenditure level of Rs.50000/-. We have derived the same for the Non-SHG households from Table 7 and on comparing, we can see the two percentage figures are

98.04 and 100.00 respectively. That means none of the household of the Non-SHG have reached to the expenditure amount of Rs.35000/-.

**Table 6: Size Distribution of Expenditure of SHG households by Expenditure Per Family**

Annual Expenditure Per Family (Rs.)	No. of Households	Percentage of households	Cumulative No. of Households	Cumulative Percentage
10000-15000	3	1.95	3	1.95
15000-20000	18	11.69	21	13.64
20000-25000	22	14.29	43	27.92
25000-30000	41	26.62	84	54.54
30000-35000	35	22.72	119	77.27
35000-40000	17	11.04	136	88.31
40000-45000	7	4.54	143	92.86
45000-50000	5	3.25	148	96.10
50000 & above	6	3.90	154	100.00
Total	154	100.00	-----	-----

**Source:** Field study;

Mean= 29740.26 ; S.D. =1322.53 and C.V. = 4.76

**Table 7: Size Distribution of Expenditure of Non-SHG households by Expenditure Per Family**

Annual Expenditure Per Family (Rs.)	Number of Households	Percentage of households	Cumulative No. of Households	Cumulative Percentage
Up to 10000	7	13.73	7	13.73
10000-15000	9	17.64	16	31.37
15000-20000	21	41.18	37	72.55
20000-25000	8	15.69	45	88.23
25000-30000	5	9.80	50	98.04
30000 - 35000	1	1.96	51	100.00
Total	51	100.00	----	----

**Source:** Field study;

Mean=17696.00 ; S.D. = 1160.60 and C.V. = 6.80

In order to examine the nature of expenditure among the SHG and Non-SHG households we have also distributed all the households of both groups by annual expenditure per capita. These are given in Tables 8 and 9 respectively. We can see from Table 8 that 55.19 percent SHG households have failed to cross the expenditure level of Rs. 8000/- per capita per annum. If we increase the expenditure level up to Rs.10000/-, then the above percentage figure increases to 83.12 percent. One can also see from Tables 8 and 9 that the two calculated values of C.V. are 26.51 for the expenditure distribution of the SHG households and 30.79 for the expenditure distribution of Non-SHG households. Following these two values we can say here also that expenditure among the SHG households is distributed more homogeneously than the Non-SHG households.



**Table 8: Size Distribution of Expenditure of SHG households by Expenditure Per Capita**

Annual Expenditure Per Capita (Rs.)	No. of Households	Percentage	Cumulative No. of Households	Cumulative Percentage
Up to 5000	14	9.09	14	9.09
5000-6000	19	12.34	33	21.43
6000-7000	26	16.88	59	38.31
7000-8000	26	16.88	85	55.19
8000-9000	27	17.53	112	72.73
9000-10000	16	10.39	128	83.12
10000-11000	12	7.80	140	90.91
11000-12000	6	3.90	146	94.81
12000 & above	8	5.19	154	100.00
Total	154	100.00	----	-----

*Source:* Field study;

Mean=7792.20 ; S.D. = 2065.42 and C.V. = 26.51

On the other hand if we assume that an expenditure amount of Rs. 7500/- per capita per annum is the upper limit of absolute poverty then 46.10 percent SHG households are living in absolute poverty. Similarly, we can find out the number of more poor households for this group considering the expenditure level per capita per annum at Rs.9500/-. The percentage of such households is 31.17 percent. In the same way if we consider the number of poor households upon the bench-mark expenditure amount of Rs. 11500/- per capita per annum, then the number becomes 26 or 16.88 percent households.

**Table 9: Size Distribution of Expenditure of Non-SHG households by Expenditure Per Capita**

Annual Expenditure Per Capita (Rs.)	Number of Households	Percentage.	Cumulative No. of Households	Cumulative Percentage
Upto 5000	20	39.21	20	39.21
5000-6000	7	13.73	27	52.94
6000-7000	10	19.61	37	72.55
7000-8000	8	15.69	45	88.23
8000-9000	3	5.88	48	94.11
9000-10000	2	3.92	50	98.04
10000 & above	1	1.96	51	100.00
Total	51	100.00	-----	-----

*Source:* Field study;

Mean= 5205.88 ; S.D. = 1603.10 and C.V. = 30.79

Again from Table 9, we can see that 88.23 percent Non-SHG households remain in the expenditure limit of Rs.8000/- per capita per annum and the percentage figure increases to 98.04 percent if we increase the expenditure limit to Rs.10000/- per capita per annum. If we apply the same measuring index to find out the percentage of households who are in absolute poverty as before then we see that 80.39 Non-SHG households are living in absolute poverty and 19.61 percent are living as more poor.

'SHGs are an outcome of the neo-liberal paradigm of development, where the poor take charge of their lives and fashion new improved future through self-reliant and socially sustainable efforts' 19

The time has come for making development more inclusive and equitable. From the above analysis, some important observations regarding the functioning of SHGs in Paschim Medinipur district of West Bengal can be made. The main findings from the paper are given below:-

1. It can be seen from the income distribution that 68.18 percent households of the SHGs have failed to earn even Rs 3000.00 per family per month. This percentage figure increases to 92.16 percent for the households of the Non-SHG.

1. If we classify the households on the basis of three categories viz. absolutely poor, more poor and poor then we see that 45.45 percent of households of the SHG remain in absolute poverty. The percentages of more poor and poor are 29.22 percent and 16.23 percent respectively. The same for the Non-SHG households are 78.43 percent, 11.76 percent and 9.81 percent, respectively.

3. We also try to reflect the working of the SHGs by the number of the households who are able to come out from poverty trap. If we consider the traditional method (\$1 per capita per day) then we see from the income distribution on per family per annum basis that 5 households have succeeded to free themselves from the poverty trap during the reference period. But if we adopt our method (Rs 33.33 per capita per day) then the number of households increases to 15.

4. Again, if we calculate the number of households who have succeeded to free themselves from poverty pool on the basis of income distribution per capita per annum then the two figures following traditional method and our method become 7 and 18, respectively.

5. Expenditure distribution provides us more or less same result as of income distribution.

Thus it follows from the above observations that the households which are belonging to the SHGs are relatively in better off position either from the point of view of income or expenditure. What remains to say is that we are still not come to the position to hold the conclusion that SHG is an Alladin's Lamp and we can solve the problem of the poor just by using this Lamp. However, what is important is that the good working of the SHG needs a comprehensive financial and administrative net work both at the top and at the grass-root levels. In that way, SHG can provide a platform for development leading to more participation, more income generation, more decision making power and more transformative action.

'SHG is not be merely to get just credit, it in an empowerment process...is a process of awareness and capacity building leading to greater participation, to greater decision making power and control, and to transformative action' 20

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