

SHG INITIATIVES: A CORRIDOR TO SOCIO-ECONOMIC UPLIFTMENT OF WOMEN**Dr. Yelhi Vero^{1*}, Azali Shohe²**^{1*} Assistant Professor, Department of Economics, Dimapur Government College, Dimapur² MA Student, Department of Economics, IGNOU, Dimapur Study Centre, Dimapur.**Abstract**

The study explores the role of Self-Help Groups (SHGs) in uplifting socio-economic status amongst women in Zunheboto, Nagaland. SHGs are grassroots-level institutions that enhance financial independence and social solidarity, particularly in rural areas. The research critically examines the SHGs with a sample size of 30 SHG members. Educational levels, income, dividend and decision-making participation have been taken as the key focused areas in the study. The study observed that SHGs fosters financial independence through savings and income-generating activities. The study also delves into the SHGs' organizational structure, including leadership roles, decision-making, business activities and monthly contributions. It reveals that these groups have had a significant impact on Women's empowerment, particularly in decision-making and financial management strategies. However, challenges such as inadequate financial access, lack of training and poor infrastructure remain barriers to their full potential. Amongst the many factors behind good turnover of SHGs', active entrepreneurial initiative is found to be most productive factor. SHGs have massive potential to contribute to the socio-economic development of the rural area through women participation in socio-political and economic platforms.

Keywords: Self-help groups, dividend, monthly contribution, decision-making.

I. Introduction:

A self-help group refers to a voluntary association of individuals who share a common issue or concern, typically related to overcoming personal problems or coping with challenging life circumstances. The group's members support each other by sharing knowledge, experience and emotional assistance. Self-help groups also focused on specific subjects such as addiction recovery, mental health issues, chronic health conditions or personal development. These groups typically operate on principles of mutual support, confidentiality and sometimes anonymity. The members benefit from sharing experiences and empowered by contributing to the well-being of each other in the group. The concept of self-help groups has rooted in various cultural and social movements. The formalized modern notion of self-help groups is often traced back to the establishment of Alcoholics Anonymous (AA) in the 1930s. AA pioneered the 12- step process of personal recovery and self-improvement that many other groups have since adopted. The success of AA encouraged the foundation of other self-help groups for a wide range of issues.

Self-help groups play a crucial role in society by providing support, empowerment, education, reduced isolation and community contribution (Suguna, 2006; Choi & Papiya, 2014); Longkumer, and Jha, 2014)). Self-help groups have a significant socio-economic impact particularly in communities where access to formal financial and social services are limited (Santosh & Horen, 2016; Geeta & Arvind, 2018). It is evident from the study that after joining the SHG, their participation in the family's decision-making has significantly improved (Amutha, 2011). The non-profit SHGs too have generally broad anti-poverty agenda in their activities (Bose, 2013). Also, the SHG have raised financial stability of many women in the rural areas through various policies and schemes (Raheem, 2011; Saravanan, 2016). The impacts are evident in several key areas like economic empowerment, social empowerment, improved

education and health outcomes, community development, reduction in vulnerability, influence on local governance, gender equality, etc. (Yallappa, 2012; Gaurav, 2019). The SHG members are mostly uneducated women particularly in rural areas, however, through various government policies, they have been exposed to various financial schemes and also marketing support were received (Mishra, et.al, 2019; Murry et.al. 2020). Consequently, socio-economic development of women has accelerated the overall growth and prosperity of the nation (Murry, 2020; Sinha, 2021). The impact of SHG in building economic development widely ranges from agricultural activities to non-agricultural activities in the country (Padwal & Kumar, 2023).

Self-help Groups (SHGs) have emerged as significant conduits for socio-economic development in rural and semi-urban regions across India. These grass-root level institutions primarily focus on empowering women and fostering community solidarity, thereby initiating substantial local economic and social transformations. The socio-economic impact of self-help groups extends beyond the immediate benefits of the individual registered members. It also influences broader community development and societal norms. They foster an environment of mutual aid and collective empowerment. This has led to substantial social and economic transformations.

a. Objectives and Area of the study: In the light of the above pertinent issues and concern, this study is undertaken to explore the socio-economic upliftment of women through SHGs in Zunheboto town. It particularly aims to address on how SHGs contribute to improving women participation in the decision-making, enhancing economic opportunities, banking habits and altering social dynamics among the indigenous communities.

The study is undertaken with the hypothesis that there is positive impact of SHG on socio-economic upliftment of women. The study is based on a mixture of quantitative data and qualitative testimonials to address the aforementioned objectives. The field survey was done in the year 2024.

Zunheboto, with its unique socio-cultural landscape, provides a distinctive environment for studying the nuances of how SHGs operate and the specific outcomes they generate in a context that blends traditional values with modern challenges.

Altogether, 6 SHGs have taken in to consideration for the study in Zunheboto town. These 6 SHGs comprises of 51 members in all. The size of the sample selected for the study is thus covered 30 members of SHGs population taken into consideration.

b. Zunheboto at a glance: Zunheboto district is located in the central part of Nagaland, India. It is one of the sixteen districts of Nagaland and is known for its scenic landscapes, vibrant cultural heritage, festivals, traditional music and dances. The district headquarters is located in the town of Zunheboto which is 150 kms away from the state capital Kohima. The district covers approximately 1255 square kilometers. The district is divided into seven sub-divisional administrative circles, namely Pughoboto, Zunheboto, Akuluto, Atoizu, Suruhuto, Aghunato and Satakha. As per the 2011 census data, 191 villages are in Zunheboto district of Nagaland, India.

The Zunheboto district is predominantly occupied by ethnic group of Sümi Nagas. Zunheboto derives its name from two sets of words: 'Zunhebo', the name of a flowering shrub, and 'to', which means a hilltop or a high place in the Sumi Naga language. Thus, the name Zunheboto' essentially describes as a place on a hilltop where the *Zunhebo* shrub grows abundantly.

II. Socio-Economic Profile of the SHGs

a. Years of formation: It is found that most of the SHGs are formed in the recent years. The 'Grow' SHG which was formed 7 years ago was the oldest, while 'Family Tree' and 'Kimye' formed 6 years ago, 'Likivi' and 'Kito Sughu' formed 5 years ago and 'Tache' formed only 3 years ago. The SHGs are

actively working with full of enthusiasm and cooperation amongst the members. It comprises of only female members within the age group of 30 to 60 years.

b. Size of the SHGs: The total number of Self Help Groups (SHGs) taken into consideration is 6 SHGs with its total population of 51 members. The sizes of the SHG are not very large; in fact they are small groups where members can reach out to one another easily and comfortably. Out of 6 SHGs, 2 SHGs namely 'Family Tree' and 'Grow' have 10 members each, while 'Kimye', 'Tache' and 'Kito Sughu' have 8 members each and 'Likivi' have 7 members.

c. Primary bread winner of the SHG family: For most of the members' household, husbands are the main bread winner of the family. It is found from the field study that 83% (n=25) of the household main breadwinner is the husband, while only 17% (n=5) of the household main breadwinners are wives. Hence, financial support from the women folks is comparatively low.

d. Education, occupation and family sizes of the SHG members: It is found that none of the members are illiterate. Amongst the SHG members, 57% (n=17) studied up to high school grade, 20% (n=6) graduate 13% (n=4) middle school, 7% (n=2) post graduate and 3% (n=1) 10+2 grades as indicated in table-1. Out of which, the occupation of 80% (n=24) are housewives, 13% (n=4) are business women and 7% (n=2) are employees in the organised sector. Amongst the respondents, the biggest family size is found to be 8 members which consist of 7% (n=2 families), followed by 7 members with 13% (n=4), 6 members with 40% (n=12), 5 members and 4 members with 10% (n=3) and 17% (n=5) respectively, while 3 and 2 members families with 7% (n=2) each.

Table-1: Educational level of the SHG members

EDUCATIONAL QUALIFICATION	TOTAL NO. OF PERSON	PERCENTAGE	
MIDDLE SCHOOL	4	13	13
HIGH SCHOOL	17	57	87
HIGHER SECONDARY	1	3	
GRADUATE	6	20	
POST GRADUATE	2	7	
TOTAL	30	100	100

Source: Field survey 2024

e. Organisation of the SHGs: The SHG members elect their office bearers on regular tenure basis such as 3 years, 4 years and 5 years to lead the group. Generally, they have administrative head as 'Chairperson', 'Secretary' for record keeping matters and 'Treasurer' for safeguarding the treasury of the SHGs. Appointment of the office bearers does not depend on the educational qualification of the members nor is it based on age hierarchy. This implies that seniority does not determine higher position but they make sure that all the members take active participation by appointing the members as office bearers on tenure basis.

f. Frequency of the meeting: It is observed that the SHGs have meetings on regular intervals. It is found that five SHGs have at least one meeting in a month while one SHG name 'Family Tree' used to have meeting twice in a month. In the meetings, besides reviewing and planning of the group activities, they also discuss on other social issues pertaining to their household and community. Hence, SHGs through their frequent meetings improve their social skills and strengthens the community lifestyles of the society.

g. Participation in other social organisations: The participation of SHG members is largely confined to their own SHG. This is because the activities and the routine of the SHGs are itself quite occupied as they involve in business activities on regular basis. It is observed that only 17% (n=5) of the members participate actively in other social organisation such as *Sumi Totimi Hoho* (Sumi Women Organisation) and Village level organizations. However, as they have frequent meeting on regular intervals, it is of great opportunity for the members to socialise within their group members.

h. Monthly household income: Most of the SHG families are on a low budget as depicted in the table-2. It is observed that 37% (n=11) of the household survives with merely between Rs. 10,000 – Rs. 30,000 per month as depicted in table-2. It was followed by 30% (n=9) with between Rs. 31,000 – Rs. 50,000 per month, while 13% (n=4) with the family monthly income between Rs. 51,000 – Rs. 70,000 and 10% (n=3) each only with the family income between Rs. 71,000 – Rs. 90,000 and above Rs. 90,000.

Table 2: Monthly household income of the SHG members

Monthly Household income (in rupees)	Total no. of SHG households	Percentage
10,000-30,000	11	37
31,000-50,000	9	30
51,000-70,000	4	13
71,000-90,000	3	10
ABOVE 90,000	3	10
TOTAL	30	100

Source: Field survey, 2024

i. Basic amenities: It is observed that though most of the families' income is low, most of them have access to basic amenities such as television, mobile phones, cars, refrigerator, washing machine and computer. This can be attributed to the formal education of the members that 87% of the SHG members have studied up to high school grade and above as depicted in table-1. Correspondingly, amongst the respondents, 100 % of the families have television and mobile phones, while 83% (n=25) have refrigerator, 57% (n=17) have either laptop or computer at home, 43% (n=13) have family car, and 37% (n= 25) have washing machine at home as shown in table-3.

Table 3: Basic amenities

Basic amenities	No. of household having the amenities	Total no. Of persons	Percentage
Television	30	30	100
Mobile phone	30	30	100
Car	25	30	83
Computer	17	30	57
Refrigerator	13	30	43
Washing machine	11	30	37

Source: Field survey, 2024

III. Socio-economic functions of the SHGs:

One of their common economic functions is collective savings and advance activities, where members pool funds to provide loans to each other. Decision-making within SHGs is democratic, encouraging participation and a sense of ownership among members is prominent. They often tried to establish

linkages with banks, government agencies, and NGOs to access resources and services. Through mutual support, knowledge-sharing, and collective action, SHGs play a vital role in fostering self-reliance and community development. Some of the socio-economic activities of the SHGs are highlighted below.

a. Opening balance: Opening balance in this context refers to the amount carried forward at the beginning of the year from last calendar year. It is found that almost all the SHGs started their group with a very minimal amount of capital at the beginning of the year. It is depicted in the table-4, col.7 that except 'Grow' SHG which began with a sum of Rs. 30,000 as an opening balance, all the rest of the SHGs began with the opening balance amount below Rs. 8000.

b. Monthly Contribution towards SHG Fund: It is observed that the SHGs have monthly contribution towards their SHG funds. The monthly contribution is though meager; their regular contribution keeps their SHGs motivated and progressive. It is found that one SHG has monthly contribution of Rs. 300 from each member, two SHGs have monthly membership contribution of Rs. 200 and two SHGs contributing Rs. 100 each and one SHG contribute Rs. 50 per member every month.

c. Sources of income: The main source of income for the SHGs is their regular business activities. It is found that the SHGs used to involve in micro entrepreneurial activities for their earning like home made pickle, handicrafts, local sticky rice bread making, thrift business, weaving, poultry, floriculture, and horticulture (banana farming). Earnings from these activities are nominal but sale rolling is on regular basis. It is also noted that during the festive seasons, they earned significant income from these activities. The SHGs also involve in lending money to the members at nominal rate of interest. It is though small, it is regular. Amongst the six SHGs, except 'Tache' SHG, all others do lend money to the members and earned the interest money which is also one of the main regular sources of their income. Also, grants from the Government to help their start ups have been motivated the members greatly to work harder for the economic activities amongst the members as they have poor source of financial independence on their own.

d. Grants from the Government: It is found that all the SHGs have received grants from the Government in the year 2023. Yet, the amount received varies from one to the other. For instance, The 'Family Tree' and 'Kito Sughu' SHGs received Rs. 17,000 each, while 'Likivi', 'Kimye' and 'Tache' received Rs. 15,000 each and 'Grow' SHG received Rs. 10,000. The Government Grants to the SHGs have been big encouragement and motivation for the members.

e. Banking behavior of the SHGs: All the SHGs have bank account in their SHG's name. However, they operate in different banks such as SBI, Central Bank of India and Co-operative bank. The Treasurer is the operator of their SHG's bank account in all the SHGs. The opening up of bank accounts encourages savings thereby augmenting the sustainability of the group. Amongst them, 2 SHGs have their account operated in the central bank of India, 1 SHG in the SBI and 3 SHGs have their account operated with state cooperative bank. Besides their SHG's bank account, all the individual members have their own personal bank account.

f. Decision-making of the SHGs activities: In all the SHGs, it is found that the members collectively take the full authority in planning and decisions of their group. There is no pressure from anywhere about their plannings. It is very democratic in nature. All the members have equal voice and vote in their SHGs. They have regular meetings in which they used to review their activities and plans for future. In this way they learn from one another and get encouragement from one another. It helped the members to think independently, speak out freely and plan about economic activities for their group. Hence, decision-making capability has been tremendously improved and it has also been impacted positively in planning and decision-making within the households as well.

Table-4: Functions, investments and dividend of the SHGs

Sl. No.	Name of the SHGs	SHG Members	Year of formation	Average years of schooling	Monthly contribution (in Rs.)	Frequency of Meeting in a month	Opening Balance (Jan 2023)	Closing balance (2023)	Dividend for 2023 per member	Main source of income	Grants received from the Govt. (2023)
1	2	3	4	5	6	7	8	9	10	11	12
1	Family Tree	10	2018	17	100	Twice	2,500	12,500	5000	Homemade Pickle and sticky rice bread	17,000
2	Liki vi	7	2019	11	50	Once	7,000	5000	8000	Thrift business, Homemade sticky rice bread	15,000
3	Growth	10	2017	12	300	Once	30,000	50,000	20,000	Homemade Sticky rice bread & pickle floriculture, , thrift business	10,000
4	Kim ye	8	2018	13	200	Once	4,000	15,000	10,000	Money lending amongst the members and outside as well	15,000
5	Tache	8	2021	13	200	Once	8,000	10,000	15,000	Poultry, weaving, Horticulture	15,000
6	Kito Sughu	8	2019	13	100	Once	4,000	10,000	7,000	Money lending amongst the members	17,000

Source: Field survey 2024

IV. Dividend and its correlates

a. Dividend shared annually: It is seen from the study that in the year 2023 ending, the dividend shared by the members were very impressive. They usually distribute the dividend at the end of every calendar year in order to facilitate the financial requirements of the family particularly during the festive seasons. Hence, it mitigates the financial needs of the families of the SHGs to a great extent. It is observed from table-4 that the 'Grow' SHG had received the dividend amount as much as Rs. 20,000 per member at the end of the year; followed by 'Tache', 'Kimye', 'Likivi', 'Kito Sughu' and 'Family Tree' with Rs. 15000, Rs. 10000, Rs. 8000, Rs. 7000 and Rs. 5000 per member respectively.

b. Dividend and its correlates: Socio-economic empowerment is one of the primary objectives of the SHGs. Likewise; the SHGs under consideration were having impressive outcome as far as their dividend shared by the end of the year is concerned. It is observed that the amount distributed as a dividend to the members is not an automatic outcome but while observing, it has various positive correlations with the factors like, years of formation, monthly contributions, opening balance, business activities, etc. For instance, the 'Grow' SHG which has shared the highest dividend in the year 2023 with an amount of Rs. 20,000 per member was the *oldest SHG* and the highest monthly contribution of Rs. 300 amongst the SHGs taken into consideration. It is also observed that the 'Grow' SHG which has got the highest dividend has the highest amount as closing balance as compared to other SHGs taken into consideration. Similarly, 'Tache' and 'Kimye' SHGs which were received second highest yearly dividend of Rs. 15,000 and Rs. 10,000 per member respectively had *monthly contribution* of Rs. 200 each.

Hence, monthly contribution and opening balance besides their business activities were the major factors for having higher returns in the end of the year as depicted in table-4. On the other hand, the study has observed that the *level of education* does not have positive correlation with the dividend. It is shown in the table-4 (Col. 5 & Col. 10) that the highest average years of schooling of the members is from 'Family Tree' yet the yearly dividend is found to be the lowest as far as the dividend for the year 2023 is concerned, whereas, the 'Grow SHG' with lower average years of schooling (12 years) have got the highest dividend. Hence, the factors behind the favourable dividend of SHGs depend mostly on monthly contribution, opening balance and dynamic entrepreneurial activities undertaken by them.

In the light of the above correlative factors to the dividend, statistical analysis was undertaken. The indicators such as amount of opening balance, monthly contribution and dividend as depicted in table-4 were converted in to natural logarithm for regression analysis. It is observed from the statistical analysis that the level of education and monthly contribution doesn't portray statistically significant role to dividend as *t-value* is not found to be statistically significant at 5% level. However, it is observed that the impact of opening balance is found to be statistically significant at 5% level with the *r-square* value of 0.785 and *adjusted r-square* value is 0.732 as indicated in the table-5 below. Hence, it can be inferred that the factors such as educational level, opening balance and monthly contribution are though important parameters, their main source of income factor is attributed to the active micro entrepreneurial role undertaken by the SHGs as discussed in section III (c).

Table-5: Factors impacting dividend

Sl. No.	Independent Variables	Intercept (y)	Regression coefficient (b)	r	r ²	Adjusted r ²	Df ₂	S.E
1	Opening Balance	4.63	0.522 (3.83)**	0.886	0.785	.732	4	.136
2	Monthly	6.28	.591	0.755	.569	.462	4	.257

	contribution		(2.30)					
3	Years of schooling	11.07	-.144 (-1.41)	- 0.575	.331	.164	4	.102

Dependent variable: Dividend

Note: figure in parentheses indicate *t-values*. **indicates statistically significant at 5%level, r is correlation coefficient; r^2 is coefficient of determination; Adjusted r^2 is goodness of fit.

V. Key findings and challenges:

The impact of SHG on uplifting women folks in Zunheboto is tremendous as discussed above particularly in social involvement, decision-making and participating in economic management strategies. Indicators such as opening balance, monthly contribution and entrepreneurial activities have boosted the socio-economic empowerment of women folk considerably. Indicator such as level of education hasn't found to be statistically significant with respect to annual dividend yielding, yet it plays pivotal role in accessing to basic amenities in their households which is the basic requirement for overall health of the members. The ability to manage financial emergencies have also improved after joining SHG besides exposing to various formal schemes and approaches with the organised sector like banks, government and non-governmental agencies. Hence, SHGs are crucial not only for enhancing financial independence by providing access to credit facilities, savings mechanisms and income-generating opportunities but also contributing substantially to an overall improvement of women and their households.

Further, it has been observed that the SHGs encountered challenges in accessing loans or credit facilities from banks or financial institutions due to various formalities or lack of collateral. Lack of market linkages for their products has limited the income generating opportunities. Limited capacity building opportunities such as training programs or workshops to enhance skills in product development, marketing, financial management and entrepreneurship restrained them to be adopting modern technologies. Complex procedures and paperwork involved in registering and operating SHGs led to delay and frustrations. Inadequate support from local or government agencies in navigating regulatory requirements have hampered their growth. Societal norms or cultural beliefs that discourage women's participation in economic activities, affecting the formation and functioning of women-led SHGs. Inadequate infrastructure such as roads, electricity, and internet connectivity hinders their ability to conduct business activities effectively.

VI. Recommendations

a. Organising training programs: Implementing comprehensive training programs focusing on financial literacy, business management, leadership skills and technical skills relevant to the members' businesses will enable to facilitate the members to expand their skill and knowledge. Partnering with local educational institutions and NGOs can facilitate such trainings. Also, organizing regular awareness camps about financial products suitable for them will help them significantly. Training on digital marketing skills will enable to help them reach broader markets via online platforms.

b. Improved financial access: Strengthening linkages between SHGs and banks to facilitate easier access to avail credit is crucial. This could involve in simplifying the loan application process for SHGs. Also, encourage microfinance institutions to operate in the area, providing small loans at favourable terms.

c. Market access and marketing support: Organize regular local markets or trade fairs where SHGs can sell their products directly to consumers would create better marketing facility. Also, facilitating partnerships with local and national retail chains can improve product marketing of SHG's product.

d. Community engagement: Promoting community awareness about the benefits of SHGs will ensure greater support and integration within the local economy. Encourage participation of local leaders and influencers in SHG activities will enhance their legitimacy and reach.

e. Sustainability practices: Encourage SHGs to adopt sustainable practices in their business operations would open up new markets, particularly in sectors like organic farming, handicrafts, and eco-tourism.

f. Technology utilization: Facilitating SHGs to train them the use of simple technology for accounting, inventory management, and online marketing can greatly enhance operational efficiency.

VII. Conclusion

The formation and operation of SHGs have led to notable socio-economic changes, especially in terms of financial upliftment of the household, leadership in decision-making and gender dynamics. There is a vast scope for the SHGs to uplift the overall development of the society. However, the full potential of SHGs is still untapped due to several persistent challenges. Hence, beefing up strategies for upliftment of the members of SHGs in terms of knowledge and skill, financial literacy and providing greater space and time at home and in social platform will greatly strengthens the SHGs which in turn will uplift the economic and social status of the household as well as the community. There is also a need for institutional support to strengthen SHG structures, along with the community engagement to foster collaboration. Sustainable practices should be promoted for long-term viability, and technology utilization be emphasized for increased efficiency and connectivity.

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