

## RURAL – URBAN DISPARITIES IN THE IMPACT OF WOMEN SHGS ON EMPLOYMENT AND INCOME

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### ABSTRACT

This study aimed at finding out the rural-urban impact of women SHGs on employment, income, access to credit and social conditions of members. Multiple regression model was fitted to find out the relationship between dependent and independent variables. The study revealed that the impact of women SHGs on employment, income, access to credit and social conditions was positive. The impact in urban areas was higher than in the rural areas with respect to employment creation, income generation and access to credit. But the impact on social conditions, like impact on ability to pay fees of school children and social awareness was higher in rural areas than in the urban areas. The study suggested for providing training in income generating activities by the Government and NGOs, especially in the rural areas. Further, more women SHGs should be encouraged in rural areas to empower women economically and socially for gender equality.

**Keywords:** Self help groups, Employment creation, Income generation, Access to credit, Social conditions.

### INTRODUCTION

The past 20 years have seen enormous progress around the world in socio-economic indicators. The rapid diffusion of technology and greater access to capital and world markets have enabled economic growth rates and they have helped lift over one billion people out of poverty. And yet increased flows have also led to rising inequality, both within and across borders, and to greater vulnerability to global economic trends and cycles (World Bank, 2017). Nobel Laureate Angus Deaton labels this achievement “the great escape”. “The story of mankind’s escaping from deprivation and early death, of how people have managed to make their lives better, and led the way for others to follow” (Deaton, 2013).

The World Bank adopted two ambitious goals: end global extreme poverty and promote shared prosperity in every country in a sustainable way. This implies reducing the poverty head count ratio from 10.7 percent globally in 2013 to 3.0 percent by 2030 and fostering the growth in the income or the consumption expenditure of the poorest 40 percent of the population in each country (World Bank, 2016). Self Help groups and their potential as a tool to alleviate poverty and empower women have gained importance and interest worldwide (Shylendra, 2006).

India is the home of 22 percent of the world’s poor. Around 26 percent of the people lives below the poverty line (more than 300 million) with less than 1.25 USD per day. Their average daily income is less than Rs. 28.65 in cities and Rs. 22.42 in villages (Natalia, 2015). In India since independence there have been some changes in policy approaches from the

concept of 'welfare' till 1970's to 'development' in the 80's and now to 'empowerment', where the SHGs play an important role for improving poor people's life (Dennis and Gallupe, 1992). The Government of India launched employment creation and income generating schemes for women to provide a source of income, sustain livelihoods, and eradicate poverty. In 1982, the Government of India launched the Development of Women and Children in the Rural Areas (DWCRA) programme that started in 50 districts, all over the country, on a pilot basis. The main objective was to improve the socio-economic status of the poor women in the rural areas through creation of groups for income generating activities, encouraging the saving habit and collective action. In 1991, National Bank for Rural Development (NABARD) promoted this movement on a large scale by allowing the banks to lend to the SHGs without any collateral. The SHGs were included in the 9<sup>th</sup> Five Year Plan (1997-2002) to empower women as active agents for social change and development. The following table ( 1 ) shows the performance of SHGs in India in 2014.

Table ( 1 ): Performance of SHGs in India

Details	Information
Percentage of women groups	90
% of women SHGs linked with banks	79
Number of States	29
Average loan disbursed by banks	Rs. 1.76 lakhs
Average loan/SHG	Rs. 42,621 (690 USD)
Average loan/family	Rs. 3044 (50 USD)
Average savings per SHG	Rs. 13,322 (215 USD)
SHGs formed and financed by banks	28%
SHGs formed by other Agencies (NGOs)	72%
Number of women members trained	31,75,101

Source: NABARD, 2014.

### Objectives of Study

The aim of this study is to find out the rural-urban disparities in the impact of women SHGs on employment and income. The specific objectives of study are to:

1. Find out the rural-urban impact of women SHGs on employment creation.
2. Investigate the change in income of the members of SHGs in both urban and rural areas.
3. Know the impact of joining SHGs on loan, repayment and amount outstanding of members in urban and rural areas.
4. Differentiate the impact of SHGs on social factors between urban and rural areas.

### LITERATURE REVIEW

The study by Natalia (2015) aimed to find out whether the women that join a SHG are more empowered than the ones that are not members of any Group. The study was carried out in the districts of Mandya and Hassan in Karnataka, India. The study found that women from the SHG have an easier access to credits. The empirical findings revealed that there were not much differences in the levels of empowerment between members and non-members. Even though women from SHG showed some improvements in the areas like decision making, mobility and self-esteem, disparities continued in income/asset control and awareness levels. Rahul Sarania (2015) revealed that there was positive change in indicators of economic empowerment, i.e., income, employment and savings after joining the SHG. According to a

study by Sarania (2014) micro finance provided self employment opportunities not only to SHG members but also created employment opportunities for their family members to be engaged in various income generating activities undertaken by SHG members. Baro and Sarania (2014) revealed that self employment empowers women by providing financial independence, alternative source of social identity and exposure to power structures.

In his study Singh (2013) have shown that SHG members were able to contribute towards their family income and also gained other benefits like skill up gradation, better understanding, banking operations, better leadership and communication skills. Raji (2013) also revealed that there were significant differences of empowerment in terms of income as well as number of employment days after joining SHG, when compared with the before joining the Group and that income and employment were higher in post SHG situation. The study by Mula and Sarkar (2013) found a significant positive change in the economic variables of self income, employment generation, asset building, productive investment, savings which lead to socio-economic upliftment of rural women folk and empowered them particularly in the sphere of child education, leadership and entrepreneurship ability, technology adoption, decision making, etc.,

The study by Sundaram (2012) concluded that Self Help Groups were playing considerable role in training of swarozgaris, infrastructure development, marketing and technology support, communication level of members, self-confidence among members, change in family violence, frequency of interaction with outsiders, change in the saving pattern of SHG members, involvement in politics, achieving social harmony, achieving social justice, involvement in community action, sustainable quality and accountability, equity within SHGs. According to OECD (2012) economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Savita and Jyoti (2012) found a significant difference in economic position before and after joining as a member of SHG and the program benefited greatly to the highly educated women. Malati and Vijayarani (2012) also found improvement in economic empowerment of the SHG members and there was a positive association between the level of education and empowerment of the members.

FAO (2011) revealed that closing the gender gap in agricultural inputs alone could lift 100-150 million people out of hunger. The impact evaluation studies by Imai, et.al (2010), Banarjee (2009), Tedeschi (2008), Swain & Floro (2007), Kandekar (2005) have shown positive impact of SHGs on the families of the Group members. Parida and Sinha (2010) showed that all female groups have performed most efficiently compared to male SHGs. The study by Garikipati (2008) showed that credit availability through SHGs benefitted the households by reducing risk vulnerability and asset creation. Swain and Adel Varghese (2009) revealed that with longer participation in SHGs, members were away from agriculture as an income source towards other sources, such as livestock income and training by SHGs positively affected asset creation.

The present study is different from the existing literature, as it deals with the rural-urban differences in the impact of women SHGs on employment creation and income generation. This study fills the gap in the existing literature on the impact of SHGs between urban and rural areas.

## **METHODOLOGY**

This study used three-stage random sampling technique. In the first stage, Nalgonda district in Telangana state was selected, as it was a fast developing district. In the second stage, four

SHGs, two each from urban and rural areas were selected. From the urban area, Durga Swashakti Sangham and Veena Swashakti Sangham from Padmanagar Street and Priyanka Swashakti Sangham, Money Swashakti Sangham from Anandnagar Street in Nalgonda town were selected. From the rural areas, Sri Vidya Sangham and Kanaka Durga Sangham from Domalpally village and Durga Bhavani sangham and Swarnandhra Samabhavaa Sangham from Kanchanpally village of Nalgonda district were selected. In the third stage, a total of 82 beneficiaries were selected from these SHGs. The study used primary data which was collected through questionnaire and interview method. The data were collected during May 2016. The employment was measured in terms of number of days worked in a month before and after joining SHG. The income was measured in terms of income per month before and after joining the SHG.

A multiple regression model was fitted to find out the relationship between dependent variable and independent variables. The dependent variables were employment and income and the independent variables were the year of establishment of SHG, location of the SHG, Sex of the beneficiary, level of education of the beneficiary, etc.,

### Model Specification

#### Impact of SHGs on Employment

The model used under this study was specified and derived from the following economic function to find out the impact of SHG on employment.

$e = f(\text{Year of establishment, Location of SHG, Sex, Education})$

The above economic function takes the shape of following econometric model:

$$e = \beta^0 + \beta^1_{ye} + \beta^2_{ru} + \beta^3_{sb} + \beta^4_{ed} + \mu$$

Where:

$e$  = Employment in number of days

$\beta^0$  = Constant

$\beta^1_{ye}$  = Year of Establishment of SHG

$\beta^2_{ru}$  = Location of SHG in rural or urban area

$\beta^3_{sb}$  = Sex of beneficiary

$\beta^4_{ed}$  = Education of beneficiary

$\mu$  = Error term

Numerically, the econometric model was specified as follows:

$$e = 4.525588 - 3.307216 - 5.21569 + 0 + 0.445463 + \mu$$

$$R^2 = 0.3819 \quad \text{Adjusted } R^2 = 0.3454$$

#### SUMMARY OUTPUT

Regression Statistics	
Multiple R	0.618061
R Square	0.381999
Adjusted R Square	0.345409
Standard Error	2.698356
Observations	82

ANOVA								
	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>			
Regression	4	351.0478	87.76196	16.07114	1.31E-09			
Residual	78	567.9278	7.281125					
Total	82	918.9756						

  

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	4.525588	1.292095	3.502521	0.000766	1.953226	7.097951	1.953226	7.097950883
Year	3.307216	0.660918	5.003973	3.39E-06	1.99143	4.623003	1.99143	4.623003318
Urban/rural	-5.21569	0.775052	-6.72947	2.57E-09	-6.7587	-3.67268	-6.7587	-3.67267881
Sex	0	0	65535	#NUM!	0	0	0	0
Ed	0.445463	0.406563	1.095681	0.27659	-0.36394	1.254868	-0.36394	1.254868305

The model was significant since the P value is less than 0.05 and R squared was greater than 0.2. When the year of establishment of SHG increased by one, employment increased by 3.30 days. If the SHG was in urban area, the employment was reduced by 5.21 days compared to the one established in rural area. The sex of the beneficiary had no influence on employment. When the level of education increased from primary to secondary, the employment increased by 0.44 days.

### Impact of SHGs on Income

The following economic function was used to find out the impact of SHG on income.  
 $i = f(\text{Year of establishment of SHG, Location of SHG, Sex of beneficiary, Education, Age of beneficiary, Employment created})$

The above economic function takes the following econometric model.

$$i = \beta^0 + \beta^1_{ye} + \beta^2_{ru} + \beta^3_{sb} + \beta^4_{ed} + \beta^5_{ab} + \beta^6_e + \mu$$

Where,

$i$  = Income of beneficiary

$\beta^0$  = Constant

$\beta^1_{ye}$  = Year of Establishment of SHG

$\beta^2_{ru}$  = Location of SHG in rural or urban area

$\beta^3_{sb}$  = Sex of the beneficiary

$\beta^4_{ed}$  = Education of the beneficiary

$\beta^5_{ab}$  = Age of the beneficiary

$\beta^6_e$  = Employment created in days

$\mu$  = Error term

Numerically the econometric model was specified as follows:

$$i = 6152.605 + 3055.363 - 4990.07 + 0 + 563.1948 - 130.885 + 1345.326 + \mu$$

$$R^2 = 0.4556$$

$$\text{Adjusted } R^2 = 0.4067$$

## SUMMARY OUTPUT

*Regression Statistics*

Multiple R	0.675054
R Square	0.455698
Adjusted R Square	0.406731
Standard Error	6818.496
Observations	82

## ANOVA

	<i>df</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>Significance F</i>
Regression	6	2.96E+09	4.93E+08	12.72569	7.48E-10
Residual	76	3.53E+09	46491883		
Total	82	6.49E+09			

	<i>Coefficients</i>	<i>Standard Error</i>	<i>t Stat</i>	<i>P-value</i>	<i>Lower 95%</i>	<i>Upper 95%</i>	<i>Lower 95.0%</i>	<i>Upper 95.0%</i>
Intercept	6152.605	6164.213	0.998117	0.32139	-6124.49	18429.7	-6124.49	18429.69899
Year	3055.363	1921.244	1.590304	0.115918	-771.127	6881.853	-771.127	6881.853057
Urban/	-4990.07	2500.165	-1.9959	0.049528	-9969.58	-10.5629	-9969.58	-10.56289673
Sex	0	0	65535	#NUM!	0	0	0	0
Ed	563.1948	1139.553	0.494224	0.622573	-1706.42	2832.811	-1706.42	2832.811209
Age	-130.885	106.6501	-1.22723	0.223522	-343.297	81.52732	-343.297	81.52732324
e	1345.326	286.4226	4.696997	1.15E-05	774.8658	1915.786	774.8658	1915.785767

The overall model was significant as the P value of F statistics was less than 0.05 and the adjusted R squared was greater than 0.2. The model was good fit. When the year of establishment increased by one year the income of the SHG increased by Rs.3055. If the SHG was located in urban area, the income reduced by Rs. 4990, comparing to the establishment of SHG in rural area. The sex had no impact on the income of SHG beneficiary. When the level of education moves from primary to secondary and secondary to tertiary, the income of the SHG beneficiary increased by Rs 563. When the age of the respondent increased by one year, the income of SHG beneficiary was reduced by Rs. 130. Whereas, when the employment increased by one day, the income of the SHG beneficiary increased by Rs. 1345.

**RESULTS****Impact on Employment in Urban and Rural areas**

Table (2) shows the impact of SHGs on employment in urban and rural areas.

Table 2: Impact of SHGs on Employment in Urban and Rural Areas.

Sl.No	Urban/Rural	No. of Respondents	Before (Days)	After (Days)	Change (Days)	Percentage
1.	Urban	42	19.14	23.88	4.74	24.76
2.	Rural	40	20.15	21.67	1.52	7.54
3.	Total	82	39.29	45.55	6.26	15.93

Source: Primary data

The impact of SHGs on employment creation was positive. The average employment increased from 19.64 days per month to 22.77 days per month due to joining of SHG, i.e., an



increase of 6.26 days per month or 15.93 percent. But the creation of employment in the urban area was higher than the rural areas. In urban area the number of days of employment in a month increased from 19.14 days to 23.88 days, an increase of 4.74 days in a month, i.e., 24.76 percent. Whereas, in rural areas, it was increased from 20.15 days in a month to 21.67 days in a month, an increase of only 1.52 days per month, i.e., 7.54 percent, due to higher level of education and resources in urban area than in the rural areas.

### Impact on Income in Urban and Rural Areas

Table (3) shows the impact of SHGs on income in urban and rural areas.

Table 3: Impact of SHGs on Income in Urban and Rural Areas (In Rupees Per Month)

Sl.No	Urban/Rural	No. of Respondents	Before	After	Change	Percentage
1.	Urban	42	18,178.57	25,690.50	7,511.92	41.32
2.	Rural	40	7,376.25	9,738.75	2,362.50	32.02
3.	Total	82	6,454.57	8,954.57	2,500.00	38.73

Source: Primary data

The impact of SHGs on income of the members was positive. The average income increased from Rs. 6454.57 per month to Rs. 8954.57 per month due to joining of SHG, i.e., an increase of Rs. 2,500 per month or 38.73 percent. But the increase in income in the urban area was more than in the rural areas. In urban area, the income of the members of SHGs increased from Rs. 18,178.57 per month to Rs. 25,690.50 per month, i.e., an increase of Rs. 7,511.92 per month or 41.32 percent. Whereas, in rural areas, it was increased from Rs. 7,376.25 per month to Rs. 9,738.75 per month, i.e., an increase of only Rs. 2,362.50 per month or 32.02 percent. The reason for this trend was availability of markets and higher level of literacy in urban area than in the rural areas.

### Impact on Loan, Repayment and Amount due

Table (4) shows the impact of SHGs on loan, repayment and amount due.

Table 4: The impact of SHGs on Loan, Repayment and Amount Due (In Rupees)

S.No.	Urban/Rural	No. of Respondents	Loan Amount	Repayment	Amount Due	% of Loan Due
1.	Urban	42	7000	5500	1500	21.42
2.	Rural	40	6000	1500	4500	75.00
3.	Total	82	13000	7000	6000	46.15

Source: Primary data

The impact of SHGs on ability to get loan and ability to repay was positive. The average loan amount received was Rs. 13000, out of which Rs. 7000 was repaid and the amount due was Rs. 6000 or 46.15 percent of the loan taken. The loan taken from the SHGs in the urban area and the repayment was higher than in the rural areas. The loan taken was Rs. 7000 and repayment was Rs. 5500 in the urban area. Whereas, it was Rs. 6000 and Rs. 1500 respectively in the rural areas. The percentage of loan due in urban area was 21.42, but in rural areas it was 75 percent. The members of SHGs in the urban area could repay more loan amount than in the rural areas because of their higher incomes

### Impact on Social Conditions

Table (5) shows the impact of SHGs on social conditions of the members.

Table 5: Impact of SHGs on Social Conditions of the Members

S.No	Details	Urban			Rural		
		Before	After	%Change	Before	After	%Change
1.	Able to pay School Fees: Yes	31	40	29.03	26	34	30.76
	No	11	2		14	6	
	Total	42	42		40	40	
2.	Source of Treatment: Govt. Hospital	40	40	Nil	39	39	Nil
	Private Hospital	2	2		1	1	
	Total	42	42		40	40	
3.	Able to bear Medical expenses: Yes	16	42	162.5	13	31	138.46
	No	26	0		27	9	
	Total	42	42		40	40	
4.	Able to Represent problems: Yes	23	36	56.52	22	26	18.18
	No	19	6		18	14	
5.	Member of any Association: Yes	22	42	90.90	21	33	57.14
	No	20	0		19	7	
	Total	42	42		40	40	
6.	Social Awareness: Yes		36	85.71		37	92.5
	No		6			3	
	Total		42			40	

Source: Primary data

The impact of SHGs on social conditions of their members was positive with respect to ability to pay school fees, ability to bear medical expenses, ability to represent local problems, membership of any association and social awareness. But the SHGs had no impact on the source of treatment of family members.

In urban area, the impact of SHGs on ability to bear medical expenses, ability to represent local problems and the membership to any association was more than in the rural areas due to higher incomes and higher level of education. Whereas, in rural areas it was higher than in urban area with respect to ability to pay school fees and social awareness because the percentage increase in income and participation in association was increased.



## DISCUSSION

This study revealed that the overall impact of SHGs on employment creation and income generation was positive. These results supported the results of the studies by Mula and Sarkar (2013), Savita and Jyoti (2012), Mulati and Vijayarani (2012), Reji (2012), Sarania (2014), OECD (2012). Whereas, Baro and Sarania (2014) and Lalitha (2002) showed only increase in income and Rahul Sarania (2015) and Singh (2013) showed only increase in employment. This study also revealed that the impact on access to credit was positive, which supports the result of the study by Natalia (2015) and the result of this study on social conditions of members was also positive, which confirms the results of the study by Sundaram (2012) and Shylendra (2006). None of these studies investigated on the impact of SHGs on rural-urban disparities. Unlike the other studies, this study revealed that there was rural-urban disparity in the impact of SHGs on employment, income, access to credit and social conditions of the members. Though the impact was positive in both rural and urban areas, the impact in urban areas was higher than in the rural area with regard to employment creation, income generation and access to credit. The impact on ability to pay school fees of children and social awareness was higher in rural areas than in the urban areas.

## CONCLUSIONS

Since the women SHGs had positive impact on employment creation, income generation, access to loan and social development, they should be strengthened through providing training by the Government and NGOs in different trades and income generating activities to the members.

The performance of the women SHGs located in urban area, in providing employment, income and access to finance was higher than the SHGs located in rural areas. So, the members of SHGs located in rural areas should be preferred in providing training on income generating activities and their access to finance should be increased.

The loan repayment capacity of the members of SHGs in urban area was better than in the rural areas. The members of SHGs located in rural areas should be more encouraged to participate in training on different trades which generate income and on marketing of their product to earn more income to pay back the loan amount.

Since the impact of women SHGs located in rural areas on social conditions like ability to represent local problems, membership to associations and social awareness was positive, more women SHGs should be encouraged in rural areas to empower women for gender equality.

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