

# Role of Self-Help Group in the Development of Tribal Women in Andhra Pradesh and Sikkim

Ankita Pradhan<sup>1</sup>, Kumar Utkarsh Sonkar<sup>2</sup>, Suchet<sup>3</sup>, Tathagat Choudhari<sup>4</sup>,  
Pankaj Kumar<sup>5</sup>, Dr. Sonia Luthara<sup>6</sup>

<sup>1,2,3,4,5,6</sup>Lovely Professional University, Phagwara, Punjab

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## ABSTRACT

The growing number of self-help groups (SHGs) have contributed a lot in the betterment of the tribal people, women specifically, in recent times. A decline in poverty and unemployment can be seen in such tribes and areas. The rapid advancement of SHGs and linkage models in different areas like banks, NGO's, government agencies have proven to be a game changer in the empowerment of tribal women around the country. The previous research has primarily relied on cross-sectional data and thus has been unable to disentangle the changes that have occurred in the life of these people on a micro level. We have gathered and deeply researched both primary and secondary data from the specific areas of Sikkim and Andhra Pradesh, since the area and the environment play a major role in the lifestyle and needs of the women. We have also deeply analysed the economic & environmental impact, as well as socio cultural impact in both the areas. Contrary to what have often been assumed, SHG's have do shown a remarkable change in the livelihood of the tribal women and brought a overall positive change in their lives. The impact their works have is often undervalued and their impact is seen to be puny when put in comparison to the whole of the country. But what it does for these targeted groups is immeasurable in their eyes and the whole process and working of these groups can't be understood without a deeper study of such areas which we will be doing in our paper.

**Keywords:** Tribal Women, Self-Help Groups, Economic Status, Development, Saving, Reduce Poverty.

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## INTRODUCTION

Poverty and unemployment are the two main problems of developing countries, and India is no exception. As a developing country, India is on the road to modernization and development. Development not only improves infrastructure, but also raises the living standards of residents. During the course of development, socio-political and economic systems experience changes in institutional structure at various points. However, the pace and course of these changes will vary from system to system. There are striking differences in the economic organization, the interactions of individuals, and the institutions that mediate interactions between developed and developing countries. A gendered human society is developing in which women bear the brunt of submission. Such discrimination issues differ from society to society. In developing countries, especially in Asia, various sociocultural, religious, political, legal and economic factors determine the status of women. These are further linked to factors such as family structure, socialization practices, gender roles, inheritance patterns, and cultural gender. Women's empowerment is therefore declared to be a prerequisite for the country's economic development and social progress. Women's empowerment is the process by which women, both individually and collectively, become active, informed and goal-oriented agents who take or support initiatives to overcome gender inequalities. The United Nations (2001) defines empowerment as the process by which women expand their options to gain control and ownership of their lives. A self-help group (SHG) is an informal group of people who come together to find ways to improve their lives. They are generally self-administered and peer-controlled. People from similar economic and social backgrounds usually join forces to solve problems and improve living conditions with the help of NGOs and government agencies. The rapid advancement of SHG and bank linkage models is now turning into an empowerment movement among women in the country. This enabled the SHG member to improve her socioeconomic status. It also improves the confidence of women in our society. Self-help groups (SHGs) play a key role in alleviating poverty in rural India today. A growing number of poor people (mainly women) in different parts of India are members of SHGs, who are engaged in savings and credit (S/C) and other activities (income generation, natural resource management, literacy, child care, nutrition) etc. The SHG system has proven to be highly relevant and effective in providing women with the opportunity to gradually break free from exploitation and isolation.

## LITERATURE REVIEW

According to a report, one of the most crucial issues in emerging countries is the empowerment of tribal women. Since tribal women are an essential element of society, their status and involvement in economic activities as well as decision-making is quite low. By assisting in economic activities, microfinance has a significant impact on the decision-making of tribal women. Many governmental and non-governmental groups have undertaken numerous attempts throughout the years to promote women's empowerment, particularly in rural areas. The microfinance intervention is one of these initiatives. The goal of a microfinance institution is to give credit to the underprivileged who do not have access to commercial banks. Typically, this institution obtains financial support from microfinance organisations at interest rates that are below the market average. It has disproven widespread beliefs about how the poor use financial services, dispelled the myth that they are unbankable, created a number of lending techniques showing that the poor may receive financial services that are affordable, and mobilised millions of people (1996). It must be highlighted that eradicating poverty served as the driving force behind the microfinance movement.

In her study on tribal women, Mopidevi S.R. (2012) looked at the effects of development programs, particularly SHGs, Village Tribal Development Associations (VTDAs), and Joint Forest Management (JFM), on the socioeconomic and living circumstances of tribal women in Andhra Pradesh's North Coastal District. He proposed raising awareness of the development programs and inspiring indigenous women to participate in them in order to enhance their general wellbeing.

In their article, Talavar Y.Y. & Nagindrappa M. (2014) came to the conclusion that there are sizable gaps between the advancement of policy and the actual empowerment of tribal women. To achieve equality at the state and federal levels, it is crucial to raise knowledge of the rights and obligations of tribal women. Despite the fact that there are already reservations for women, scheduled tribal women need to have their educational needs given more consideration because it will affect their future.

According to Sarkar (2004), investing in women provides a relatively high social return that is evident in improved child welfare, a decline in fertility, poverty, and gender bias as well as benefits for the women themselves. In nations like India, Bangladesh, and Pakistan, the necessity to establish a grassroots organizational structure to enable poor women to unite, analyse their own challenges and problems, and meet their demands was vehemently supported. These group-based participatory programs have significantly improved the lives of impoverished women in these nations (Jaya, 2002).

In his study on the review of the origins and growth of SHGs in India, Sharma (2001) found that the establishment of SHGs had made it possible for many low-income people to engage in a variety of income-generating activities thanks to the small loans they were given by the groups in the context where the formal financial institutions that were in place were unable to provide funding to those who belonged to marginalized and disadvantaged groups that were landless. To do this, it is vital to transform realistic objectives into programs and policies that concentrate on areas of wide economic growth and guarantee consistent increases in the earnings of the poor (World Bank, 2001).

## RESEARCH METHODOLOGY

The Anti-poverty programmes gave rise to the Self-Help Group (SHG). SHGs unite individuals with similar experiences to promote socioeconomic growth. Women have not been successful, although rural and tribal women in many parts of the country who run SHGs have had some success in integrating women into decision-making processes and family and money-related activities. In India, a large number of SHGs are "connected" to banks in order to receive microcredit. The government is putting a lot of emphasis on tribal women's involvement in rural development and economic development efforts. SHGs have significantly aided in the financial system's growth as well as the economic development of tribal women's families. SHGs significantly contribute to the socioeconomic advancement, decision-making authority, and weakly/monthly money regular changing capability structure of tribal women. Self-help groups are typically informal, non-profit organisations that consist of members with comparable needs. This research focuses on examining the socioeconomic background and familial traits of the indigenous women beneficiaries. to analyze the income and saving habits of the tribal women who participate in self-help groups.

Both primary and secondary data were gathered in the Andhra Pradesh district of Visakhapatnam for the current study. The major sources for the field survey were obtained from the tribal women who are SHG members through an interview schedule and questionnaire. Based on the tribal population and mandal development, two mandals—Paderu (developed, roadside) and Pedabayalu (not as developed, interior)—were selected and researched. For the purposes of the developmental initiatives, 10 villages per mandal were chosen. There were 200 respondents overall because 10 people from each community were surveyed. The utilization of published and unpublished reports, books, census data, and other sources for secondary data. The gathered data was coded, tabulated, statistically evaluated, and the results

werethen interpreted.

In order to get insight regarding the empowerment of women in the research area through Self Help Groups, both qualitative and quantitative data have been gathered from primary and secondary sources. The Directorate of Economics, Statistics, Monitoring and Evaluation (DESME), the Census Office, the North East Rural Livelihood Project (NERLP) Gyalshing, the DRDA/SRDA, the West District Zilla Panchayat Bhawan, and several banks have all provided secondary data. Literature from a variety of published and unpublished publications, reports, etc. has been reviewed. Primary data sources have been produced as a result of the field investigation.

### STUDY AREA

Sikkim makes up 7,096 square kilometers, or 0.22 percent, of the country of India's total land area. Its elevation ranges from 300 to 7000 meters above mean sea level and it has impressive physical features. It is a member of the Eastern Himalayan Mountain ranges. Along with Soreng Subdivision, the Geyzing Subdivision is one of West Sikkim's two subdivisions under research. The administrative center for Sikkim's West District is located in Geyzing. According to the Census Report, there are 136299 people living in the West district, with 66074 women, for a sex ratio of 941. Sikkim's West District has a population density of 117 people per square kilometer and a female literacy rate of 72.12 in 2011.



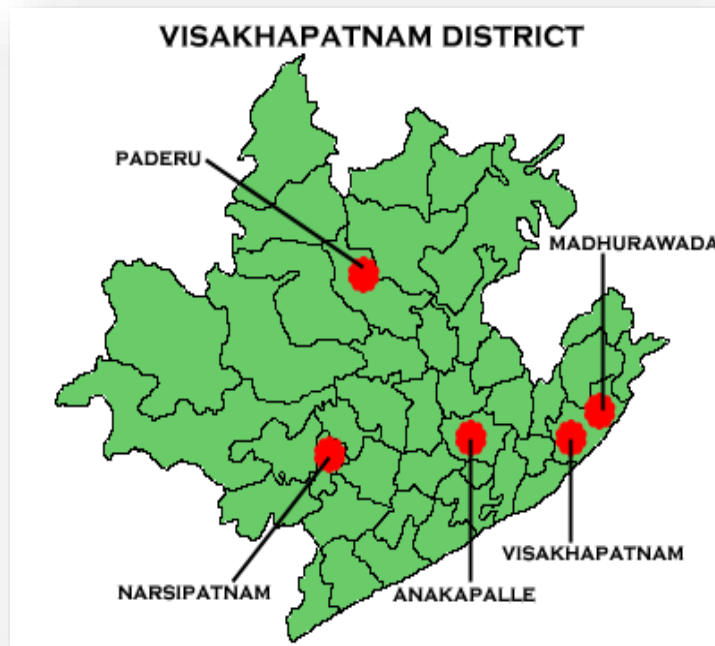
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### SIGNIFICANCE OF THE STUDY

The following are the significance of the study:

- The result of the study will reveal that SHGs impact on economic aspects of the tribal women.
- This research will also find the tribal woman's participation in SHGs has increase their economic resources or not and their participation in financial and household decision making.
- The SHGs functioning in tribal area will provide economic power to tribal women or not.



## OBJECTIVES OF THE STUDY

- To analyse impact of SHGs on tribal women.
- To find out the skills earned by tribal women after joining SHGs.
- To analyse the reasons for joining SHGs by tribal women.
- To research the individual family traits and socioeconomic background of the indigenous women recipients.
- To examine the spending, saving, and income patterns of the indigenous women in Sikkim and Andhra Pradesh who participate in Self Help Groups.
- Awareness level of tribal women regarding their influence over economic resources.
- Socio-culture empowerment of tribal women.
- Role of SHGs in empowering the tribal women who are engaged in agriculture.
- SHGs impact on economic aspects of tribal women.
- Promoting awareness among the member about finding solution for their economic problems.
- Promising and ensuring human rights to women (tribal) at all stage of their lifecycle.

## ANDHRA PRADESH

In the Indian state of Andhra Pradesh (AP) that combines a number of characteristics of interest. The program focuses exclusively on women and draws on self-help groups (SHGs) as the primary channel for delivering interventions. To do so, it builds on a large infrastructure of pre-existing SHGs that largely focused on micro-credit established in the state during the 1990s. To expand coverage of the poor and to generate synergies between social and economic development, SHGs' traditional focus on micro-credit is complemented by an emphasis on empowering women socially and economically. Key instruments used to accomplish this are (i) targeted efforts to foster formation of SHGs by the "leftover poor"; (ii) capacity building for existing SHGs and establishment of second tier institutions at the village and mandal (county) levels to capitalize on economies of scale in capacity building, credit and insurance, and interaction with the public and the private sectors in larger-scale programs; and (iii) a one-time injection of equity to the second tier institutions to provide the seed capital for them to take measures to remedy the multiple market and government failures encountered in rural India.

## ANALYSIS AND OBSERVATION

Based on the responses provided by the tribal women SHG members, the collected data was examined, and conclusions were reached as a result.

### Tribal Women and Reason for Joining Self-Help Groups

An important component of a tribal society's growth is economic empowerment. Economically independent women make a contribution to the family's income, which benefits not only the family's financial growth but also their children's health and education, among other things. The sixth five-year plan included a number of initiatives to support tribal economic development and combat poverty.

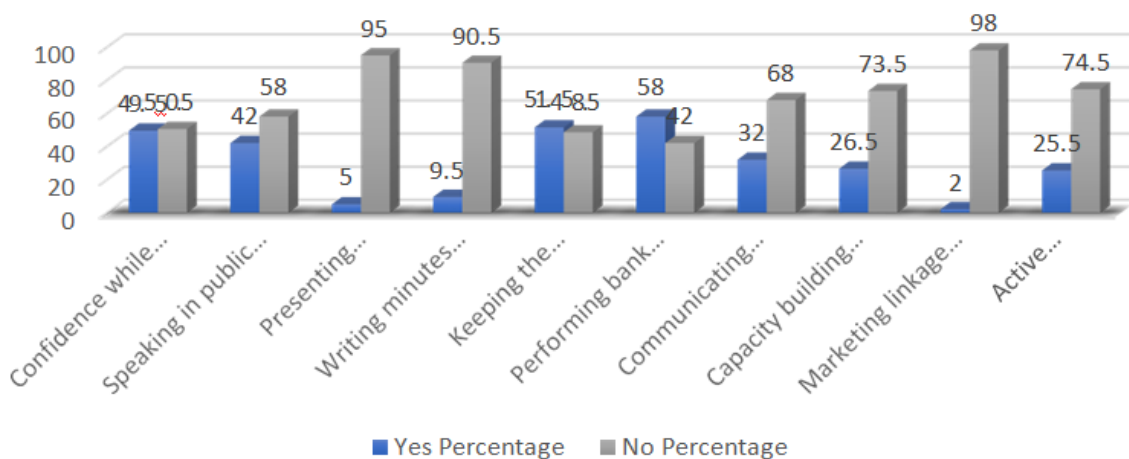
### Reason for Joining SHG

Reasons for joining SHGs	Paderu (%)	Pedabayalu (%)
Source of income	44	29
To empower women	38	52
To supplement income	15	7
Community Development	3	2
Family income	0	10
<b>Total</b>	<b>100</b>	<b>100</b>

#### Skills earned by Tribal Women after Joining SHG

There are specific steps that must be followed to improve these abilities. Women's conditions cannot be changed unless all of the necessary skills—including those for social, economic, political, and decision-making—are combined for total development.

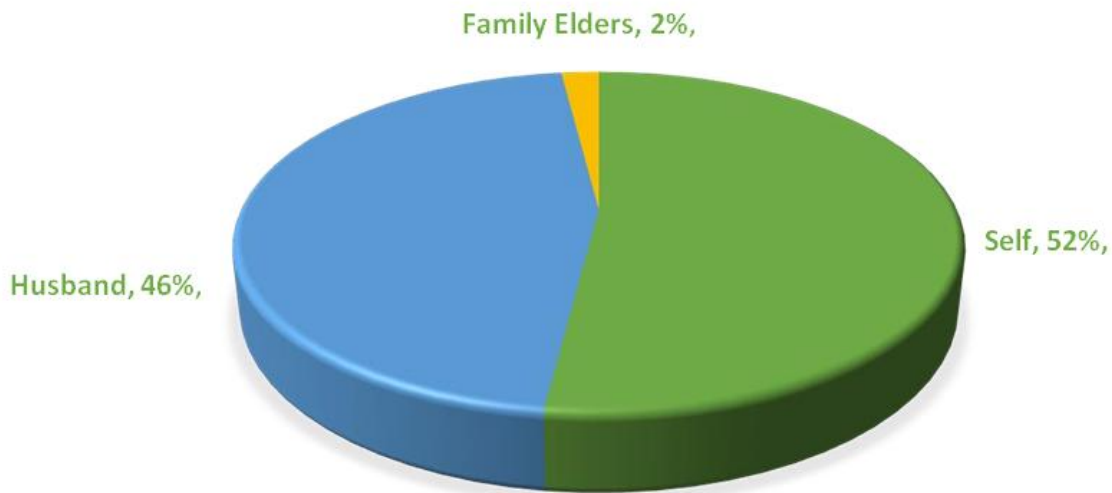
### Skills Earned by Tribal Women after Joining SHG



#### Decision Making Regarding Responsibilities

Self-help organizations give indigenous women the self-assurance and independence they need to make vital decisions without relying on others. It is clear that 52.5% of respondents choose their own obligations, 45.5 % depend on their husband, and 2% turn to family members when making decisions.

## DECISION REGARDING RESPONSIBILITIES

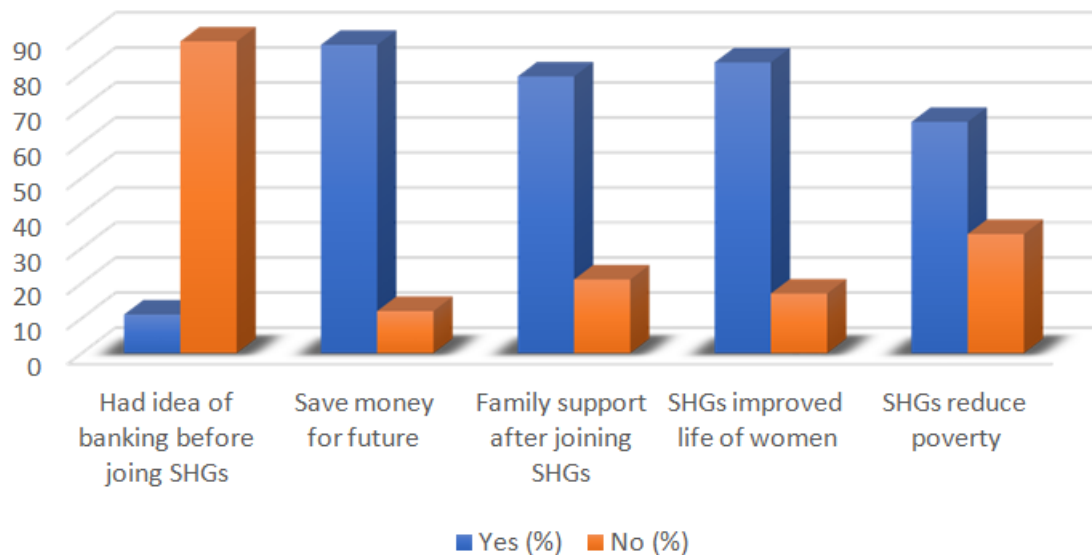


### Impact of SHG on Tribal Women

Through numerous markers, including social, economic, and personal ones, indigenous women's empowerment can be assessed. The lives of indigenous women dramatically improve after joining SHGs.

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### Economic and Social Impacts of Self-Help Groups

Our data provide a rich set of information on female empowerment, nutritional status, consumption, income, and asset endowments that can be used as measures of the economic and social impacts of the program.

Methodologically, we combine three elements, namely

- (i) a pipeline setting to create groups that are arguably comparable in unobservable;
- (ii) propensity score matching on observables over an appropriate area of common support at village and household levels; and
- (iii) difference-in-difference estimates for information on assets and empowerment that can credibly be obtained via recall.

At the village level, we use propensity score matching to control for selection on observables. Results point towards significant positive average impacts from the program on female empowerment, nutritional outcomes, and consumption, but fail to reject the hypothesis that the program had no impact on income and asset accumulation. To allow for (indirect) effects on households in program areas who did not join the program and to prevent crediting the program with effects that are attributable to the formation of SHGs prior to its coming into force, we allow for heterogeneity of program impact across three sub-groups of households in program areas, namely

- (i) Those who joined new groups under the program (new participants);
- (ii) Those who already participated in an SHG before the program started but converted into a program group subsequently (converted participants); and
- (iii) Those who did not join the program (non-participants).

This is possible as we have information on households' participation status three years after the program became available not only for the treatment but also for the control districts. Propensity score matching is then used to balance treatment and control on observables and derive estimates of impact that can be compared to those obtained at the village-level matching as a rough robustness check.

## **SIKKIM**

### **ANALYSIS AND OBSERVATION**

Women's empowerment has the potential to be a potent tool for achieving socioeconomic upward mobility as well as achieving power and prestige in society. Both on an individual and a societal level, it is a catalyst for freedom, equality, and mobility. As a crucial aspect of growth, gender development still exists in this situation. In many of the world's civilized societies, gender bias in the social, educational, economic, and political spheres still exists. A crucial component of progress might be the empowerment of women. In order for women's empowerment to benefit society, it is crucial to include women in all aspects of development.

Self-help groups are a strategy for bringing together the poor and the marginalized to address their own problems. Worldwide, NGOs, governments, and other organizations employ the SHG approach. Savings are gathered by the poor, who deposit them in banks. They get simple access to low-interest financing in exchange, which they can use to launch their micro unit business. In India, self-help groups are helping many of the country's underprivileged and marginalized people construct their own lives, families, and societies. The government of India's ninth five-year plan gave the self-help group technique the credit it deserved for being essential to putting grassroots development programs into action.

#### **Sources of Income Before and After SHG**

The sources of family income and expenditure were looked at since the impact of SHG members' income was one of the key factors to be evaluated in this study. So, different questions were put to the respondents in order to examine different family income sources both before and after they joined a SHG. Prior to and after joining the SHG, the respondents' families' primary sources of income underwent a significant transformation. Prior to participating in the SHG program, it was discovered that the majority of the respondents' families primarily relied on revenue from daily labour jobs and agriculture. However, as a result of their participation in SHGs, the respondents' families' primary source of income shifted, and now they mostly rely on petty trades and revenue from other income-generating activities (IGAs).

#### **Economic and Environmental Impact**

Self Help Group members' families are greatly impacted by SHG. The majority of the women who are SHG members work in agriculture, according to their occupation. It is mostly due to the fact that there are more farmers in this area than mariculturists, who are employed in labour-intensive jobs and a smaller number work for governmental institutions, etc. The women's land holdings show that a majority of them were small farmers, followed by marginal farmers, while a very tiny percentage were landless. As a result of the family members' subdivision and fragmentation of agricultural lands as well as the fact that agricultural fields in these locations are nearly dry, it is abundantly obvious from the study that they were in poor economic standing prior to joining the SHGs. After the Self-Help Group was formed, the members began engaging in a variety of hitherto unimagined economic activities. They started a number of initiatives with the aid of the loan cum subsidy and the revolving fund that benefit both their family and the group as a whole.

Some of the economic activities practiced by the groups are:

- a) Poultry farming,
- b) Piggery,
- c) Dairy farm and goat farm,
- d) Cash crop cultivation including ginger, Cardamom, Orange etc.,
- e) Vegetables and fruits,
- f) Small business/Small Scale industry,

- g) Handloom and handicrafts,
- h) Floriculture,
- i) Mushroom cultivation,
- j) Manure preparation.

### **Socio-Cultural Impact**

The findings from the field study and observation point to numerous changes in the sociocultural lives of the population of women. The conclusion about the demographic and social-cultural influence has been summarized and is presented below.

### **The social program:**

The study shows that after joining the SHG, the member began to extend their participation in societal issues. The club participates in a number of social events and occasionally hosts theatre competitions and pujas. Additionally, they provide financial assistance in the event that a village poor family becomes ill and provide labour and resources in the event that a villager passes away.

### **Changes to Women's Status:**

The status of women and their capacity for thought are just two areas where SHG has had a significant effect on women. They pick up group unity skills. The group's participants were exposed to many fields. After joining SHG, the respondents' extended participation in various training programs is evident. Additionally, the women are conscious of the importance of a better education for a better future. This necessitates encouraging women to pursue higher education. Women developed intellectually after joining the SHG. They encountered a bank, an office, and began utilizing numerous systems. They gain knowledge on how to interact politely with higher officials as well as how to participate in public meetings. The key lesson that SHG has taught the women is the saving process. Another key idea taught to the women members of SHG is the generation of income.

### **Education:**

The social and economic development of women's lives is greatly influenced by their level of education. The majority of the women who are members of the investigated SHGs are either illiterate or have little education. All graduates from the sample study area, with the exception of two, are found to have less education. In other words, SHGs are not having much of an impact on the member group's education.

## **SUGGESTIONS**

The indigenous women who joined SHGs have made substantial improvements in their level of development. Following recommendations have been developed based on an analysis of the study that would positively impact and influence the lives of the poor and underprivileged portion.

As a means of achieving sustainable development, efforts must be made in the areas of skill development and capacity building. The poor SHG members are given the ability to take on duties through capacity building, which is crucial for accomplishing the goal of socioeconomic empowerment.

To involve tribal women in certain income-generating activities like handicrafts, dairy, sericulture, etc. under the job guarantee system, self-help groups must launch some micro and small-scale enterprises. Regularly scheduled events like meetings, seminars, and conversations with people from other professions and fields would enable the indigenous women to interact with others and learn new things.

Following review of the prepared questionnaire, the SHG member has provided a number of proposals, including:

- a. Increased training in a variety of fields
- b. To receive training in tailoring.
- c. Additional loans will be provided for small businesses and other endeavours.
- d. Marketing facilities should be made available in order to solve the marketing issues. Therefore, SHG members sell these goods in weekly bazaars as well as by traveling to other market locations.

The manufacturing and service sectors may be the focus of DRDA/SRDA in order to achieve desired employment change and to fully capitalize on the rising secondary and tertiary sectors. Small and medium-sized businesses may be elevated to SHG federations at the district, sub-district, block, village, and cluster levels. The prospective units might be market yards to organize weekly markets, agro-processing units, milk processing units, common service providing units, cold storages, rural warehouses, etc.

The ministry may publish materials addressing many facets of SHG development and empowerment. It is believed that



the effectiveness and efficiency of SHG should be regularly assessed by a trained and certified organization in order to offer corrections where necessary and to encourage the deserving individuals. The timely issuance of sufficient financing and the appropriate subsidies is crucial. Education of SHG members and raising their knowledge of high poverty areas should be seen as a long-term investment in the growth of human capital. All parties involved should provide time to development support, mentoring, and capacity building.

### **CONCLUSION**

The success of the SHG model hinges on the participation of women in decision-making, the management of financial resources, and the implementation of decisions. The distinctiveness of this system lies in the fact that it is based on the principle of self-help and that it is administered by women themselves. The SHG model has proven to be effective in providing access to social economic opportunities to women, particularly poor rural women in developing countries. The process of joining a SHG varies from one group to another, with some groups even having an application form that one needs to fill in before applying for membership. The group members' responsibilities include savings, income generation, and other tasks that benefit the group as a whole.

SHGs are not only beneficial for the members individually, but also for the community in which they exist. For example, a SHG may purchase agricultural inputs to improve the productivity of its members and thereby lower the cost of living for the members and their families. They may provide education and training to improve the individual's employability. They may also help with natural resource management, seedlings, and other initiatives that will benefit the environment. Additionally, the activities undertaken can benefit other members as well. SHG funding ensures that the collective actions of the members are sustainable. Here, the members of a SHG can use the finance they have to help other members who may not be able to afford to pay for their own services. Women's empowerment is an essential part of the process of social change. The process of empowering women has four important stages. The first stage is preparing women for the transition. Second, it is empowering them to take on leadership roles. Third, it is building their financial and technical skills, and finally, it is giving them access to resources such as education, healthcare, microcredit, and other tools that will help them to achieve their goals and improve their lives. This study focused primarily on looking at the socio-economic impact that Self Help Group membership has on women in a rural and tribal area. The study is one of the first to explore the impact SHG membership has on women's lives and to compare the income that women earn before and after they join the SHG. The study suggests that although SHG has a significant impact on the women's labour force participation, increased SHG membership does not necessarily lead to higher national income levels. This is because SHG members' sources of income are not as diversified as non-members'. Additionally, women's access to credit is impacted by their gender and the extent of their SHG membership. The results of the study point to several conclusions about the impact of the Self-Help Groups on women. They show that more women have joined the Self-Help Groups than men. Additionally, there is a great increase in the number of women in SHGs. This shows that there is a strong preference for women to join the groups. Women now make up the majority of all members in the Self-Help Groups, and they are usually found at the top of the group's hierarchy. Thus, the SHG has reinforced women's participation in males-dominated institutions. The SHG members also have an improved economic situation, which makes their economic independence more secure. They, therefore, have the ability to contribute to their families' income. A major social problem in India is the lack of access to resources. This situation is largely due to gender inequality and people living in poverty. In order to address this issue, Self-Help Groups (SHGs) have been established across the country. These groups were founded by the people themselves, usually women and men from particularly disadvantaged areas. SHGs provide a self-help mechanism that helps improve their livelihoods by pooling their resources together in a group, which is managed by a group leader or group coordinator, who are also the members with the most knowledge of the local area. This self-governance can help address the social problems, create community assets and provide an opportunity for individuals to improve their quality of life via a form of micro-enterprise.

Among the reasons why women are vulnerable to exploitation and violence are that they are generally less educated than men. They are often barred from decision-making positions and denied equal access to decision-making resources and opportunities. According to the United Nations Women (2013), without the ability to influence decisions, women can be marginalized and have an increased chance of experiencing poverty and even exploitation in their daily lives. The problem is that many of these challenges can be avoided through the implementation of effective policies and programs.

In the 21st century, there are many positive signs regarding women's empowerment. Women are increasingly prioritizing their own empowerment. It is important that national governments and development institutes take advantage of this momentum and increase their efforts for women's empowerment by targeting vulnerable groups.

In the current study that we conducted, the research design was multistage and stratified. In the first stage, data was gathered through a structured questionnaire that was administered to women in different communities developed and not developed in Sikkim and Andhra Pradesh. The instrument included demographic details, reasons for joining SHGs,

financial resources, skills obtained while participating in SHGs, and the process of obtaining SHGs. Data was also collected from the study participants at the time of intervention and psychometric tests were conducted. In the second stage, data was analysed using descriptive statistics, chi-square tests, and regression analysis. In the third and final stage, individual interviews were conducted to explore the impact of SHGs on these women.

The research revealed that the members of the Self-Help Group are engaged in a wide variety of activities other than generating income for themselves. They also provide some basic services to their community members. The most economically important activities of the SHGs are selling of crafts and handicrafts, running a clothing shop, and preparing meals for people in their communities. But the SHGs are not simply providing charity to the members. They also make a significant contribution to the economic development of their villages by improving the quality of life of their members and the members of their communities by helping them to save money and to make informed financial decisions regarding their consumption. Even though, most of the research respondents mentioned that they were very satisfied with their SHG, it is possible that they would not be.

The study offers a critical analysis of the role of gender in SHGs and their development. The paper looks at the possible reasons for the low rate of representation of women in SHGs and possible measures and strategies to improve it. It also highlights the challenges women face in developing and operating SHGs. The study makes recommendations for the future development and growth of SHG members, as well as for the empowerment and inclusion of rural women in India's social and political processes.

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