



# A Study on Women Self Help Group and Social Work Intervention

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## ABSTRACT

Women's development has become central to our country's development agenda. Many social security policies were implemented to address the issues and problems affecting women. Through Microfinance Institutions and formation of Self Help Groups has brought significant change in the social economical development among rural women in India. Implementation of NRLM flagship programme also focus on Microfinance through SHGs. This study intends to understand the implementation of NRLM in state of Goa and looks after the social work interventions needs towards effective implementation.

**Keywords:** National Rural Livelihood Mission, Microfinance, Social Work Intervention, Goa State, Self Help Group.

## Introduction:

Since India's independence, women's development has become central to our country's development agenda. The policy makers adopted several social security policies and set up the Central Social Security Board to implement them in addressing the problems affecting women. There was a clear change in approach to women's issues from "welfare" to "development" under the 5th Five-Year Plan (1974–1978). Microfinance is seen as a key tool for income generation and Microfinance Institutions (MFIs) have over the years put their best efforts to achieve this development goal. With the cooperation and support of banks and NGOs, the authorized regulatory body NABARD played a key role in introducing the microfinance movement and the SHG program for the population deprived of formal financial services. It is a dynamic process that transcends the limited boundaries of any particular growth area. A small, economically homogeneous group of rural poor people who come together voluntarily is known as NABARD-SHG.

SHGs consist of 10 to 20 residents of a certain neighborhood who share similar socioeconomic conditions. Mutual trust, cooperation, conditions and interdependence are the main principles of the functioning of groups. The Government of India has decided to empower rural poor women through Self Help Groups (SHGs) focusing Member's active participation in management, Successful interaction with neighborhood organizations, Promotion of equality between women and men in society and Planning programs for women in productive activities to support their livelihoods and strengthen rural communities. The SHG model that was created and is being spread across India is different from the Grameen Bank model of Bangladesh.

The NRLM was established in India with the intention of eradicating poverty by empowering rural women through Self Help Groups and it appears to be successful in bringing about social and economic reforms in rural India. This study focused on the implementation of NRLM, which is flagship programme of Govt. of India in the state of Goa. NRLM has reached more than 38,590 households in the remotest geographical areas of the Goa state, NRLM has given a much-needed boost to its efforts to promote sustainable livelihoods for the rural poor by highlighting several success stories of women who have overcome inertia and lived in poverty. Currently around 2,979 SHGs are formed under this programme in Goa. During the implementation, it assisted the SHG members in creating livelihood in the rural community in both agricultural and non-agricultural sectors by providing revolving fund of Rs.3.35 crores and a community fund of Rs.9.82 crores to various SHGs across Goa. The main objectives of the study are

- To study the socio demographic conditions of SHG members.
- To study the problems and difficulties faced in implementation of the programme
- To suggest possible social work intervention for better implementation of NRLM in state of Goa.

### Research Methodology:

Descriptive research is a research method that aims to describe the characteristics or behaviours of a population or phenomenon, without manipulating or controlling any variables. In the case of studying women's development and the National Rural Livelihoods Mission (NRLM), a descriptive research approach could involve collecting and analysing data on various aspects of women's lives such as their livelihood activities, SHG details and the functioning and performance of SHGs and VOs under NRLM scheme and their participation in NRLM.

A sample of 25 Per Cent SHGs were selected from each of the three selected block through Simple Random sampling method. This study covered a total of 133 SHGs. From the selected SHGs, one office bearer out of three officer bearers was selected, and two SHG members were identified for the study. Hence, a total of 399 individuals were involved in the study, which consisted of 133 office bearers and 266 members of Self-Help Groups (SHGs).

Both primary as well as secondary method were used to collect the data. Primary data has been collected through Questionnaire from Office bearer of SHG's and SHG members. The data collected through questionnaires was analysed using descriptive statistics, including frequencies, percentages, and means. Qualitative and quantitative techniques were used for the analysis of the data.

### Finding and Result:

#### Some of the key findings are:

1. Widely held of the beneficiaries under NRLM are married rural women, who belongs to 30 to 60 age group. Age between 30 – 60 is a productive age in terms of creating financial independent, participation in village development activities and in social issues.
2. The greater number of people are with secondary level of education followed by Higher Secondary. This implies that the SHG members in State of Goa are literate and can handle SHGs successfully. Illiterate percentage is very low i.e., 0.08.
3. Most of them belongs to general category and OBC category unified the overall 91.5 Per Cent of the responses and 96.7 Per Cent of the responders are from Hindu religion.
4. 46.1 Per Cent of respondents belongs to BPL families.
5. There is a shift in occupation from housewife ladies to join in livelihood activities through self-employment after joining SHG, which is one of the positive factors in eradication of poverty.
6. Most of the head of the family are females, which includes self and elderly female, which is 54.4 Per Cent which gives clear sign of women development at family level. Most of the people lived in nuclear family with 58.15 Per Cent and rest 41.85 Per Cent are in joint family.
7. Details of family occupation points out that most of the household are involved in service sector i.e., Private, Government, Business and Professional job, which are around 70 Per Cent.
8. Most of the SHGs having members ranging between 10-15, which is 85.96 Per Cent followed by 11.78 Per Cent ranging between 15-20 members.
9. Around 97.99 Per Cent SHGs has their own bank account. 90.22 Per Cent of the SHG received Revolving fund from NRLM
10. Primary reason to join the SHG is for livelihood activities and secondary reason is to improve standard of living followed by social status and to avail loans.
11. After joining NRLM, rate of interest came down from 3 Per Cent to 1 Per Cent, which gives an opportunity to SHG members to avail loan for their livelihood activities. Also, it is seen that there is shift for taking loan for livelihood activities then other reasons. SHG members are not keen to take loan through bank compare to loan taken from SHG itself
12. SHG members prefer to take loan to start individual business compare to group business activity.
13. Majority of them does prompt loan payment within a month in SHG and defaulter percentage has also decline after joining NRLM
14. 67.9 Per Cent involve in livelihood activities. Out of which 59.15 Per Cent are involve in one activity and 21.05 Per Cent are involve in multiple activities. Most of the SHG members are engaged in non-farming and around 60 Per Cent of SHG members are earning more than Rs. 5,000/- per month.
15. women's development is closely related to economic, social, and political development. In an average around 70 Per Cent agrees that there is development at Individual, Group and Community level and at Social, Financial and Political aspect.
16. Low interest loan has given an opportunity to the rural women through SHG to avail loan. The percentage of availing loan has increase after joining NRLM.
17. Financial Literacy among SHG members has created more usage of Google pay and bank app for transaction purpose.

Findings suggest that the NRLM had a positive impact among women rural. The NRLM has also contributed in poverty reduction among rural households, with a particular impact on rural women households.

### **Social work intervention with Self Help Groups.**

Social work intervention with self-help groups involves working with homogeneous groups of people who have similar socio economical background, problems or concerns and who come together to support each other and share their experiences. The social worker's role in this intervention is to facilitate the group's process, help members to develop their skills, knowledge and resources by providing information and support to help them achieve their goals.

The following are some ways in which social workers can intervene with self-help groups:

1. **Facilitating group processes:** Social workers can help self-help groups to form groups, establish their goals, to formulate their group rules, regulation & norms and maintain a supportive and safe environment. Social Workers can also help to manage conflicts and promote effective communication among group members.
2. **Providing information and available resources:** Social workers can help group members to access information and to understand the available resources at community level that can help them to start their livelihood activity. Information also involves providing education on social issues, such as addiction, mental health, or parenting, or connecting members to community resources, such as housing, employment, or legal rights & entitlements.
3. **Advocacy:** Social workers can help group members to advocate for themselves and their community by supporting their efforts in social and policy changes. This may involve advocating changes in laws, Acts or policies.
4. **Skill-building:** Social workers can help group members to develop their skills and resources, such as communication, problem-solving, and decision-making. This can help members to become more self-sufficient and better able to manage their problems and concerns at SHG level.
5. **Empowerment:** Social workers can help group members to become empowered by motivating them to take ownership of their activities and by supporting their efforts to find their own solutions. This can help members to feel more confident and capable of managing their own lives towards holistic development.

There are many examples of successful interventions of social work and self-help groups that have helped individuals and communities achieving positive outcomes. Here are a few examples:

1. **Alcoholics Anonymous:** Alcoholics Anonymous (AA) is a self-help group that provides support to individuals struggling with alcohol addiction. The group operates on a peer support model and is run by members themselves. Social workers often refer individuals struggling with addiction to AA, and may also provide additional support and resources to help individuals achieve and maintain sobriety in the society.
2. **Self-help groups for mental health:** Self-help groups have been found to be effective in supporting individuals with mental health issues. These groups provide a safe and supportive environment for individuals to share their experiences and mutual support. Social workers may help facilitate the formation of these groups and provide resources and training to help group members build coping skills and resilience. E.g., BUDS run by Kudumbashree in Kerala, which provide community counselling and support services to the parents of BUDS children.
3. **Self-help groups for chronic illness:** Self-help groups can also be effective in supporting individuals with chronic illnesses such as diabetes, cancer, and heart disease. SHG can organise awareness programmes and sensitize community on preventive and curative aspects of chronic illness. These groups provide a space for individuals to share their experiences and learn from one another about managing their illness. Social workers can provide resources and support to help group members develop skills such as medication management, diet and nutrition, and stress management.
4. **Community-based organizations:** Community-based organizations (CBOs) are mostly formed as self-help groups to address social and economic issues in a community. These organizations are led by community SHG members themselves and social workers may provide training and support to help them develop the skills and resources needed to achieve their goals. CBOs can be effective in promoting social and economic development in communities by providing access to credit, marketing support, and other services at Village and Cluster level federation.
5. **Women's self-help groups:** Women's self-help groups have been found to be effective tool in empowering women and promoting gender equality and empowerment. These groups provide a rural woman to come together and support each another through providing opportunities for income generation and skill development among the women. Social workers can help facilitate the formation of these groups and provide resources and training to SHG members to build leadership and entrepreneurship skills.

### **Action Plan for Self Help Group through Social Work Intervention**

Communities face a wide range of difficulties in today's dynamic and linked world, from social isolation and mental health problems to economic inequality. Social work interventions aim to empower communities to address their own needs and promote sustainable change as a response to these difficulties. In the field of social work, forming self-help groups is an effective strategy that leverages the community's strength and resiliency to assist one another in conquering challenges and realizing shared objectives.

This proposed strategy describes a methodical approach to putting a social work intervention into practice using a self-help group paradigm. Through the application of empowerment, cooperation, and capacity-building, this approach seeks to establish a nurturing atmosphere in which people can come together, exchange experiences, and strive toward better well-being and quality of life.

By employing a methodical strategy that includes capacity building, recruiting, community assessment, and sustainability planning, this plan aims to establish the groundwork for a self-help organization that can adapt to the specific needs and goals of its members. The self-help group will act as a catalyst for good change in the community, generating social cohesion, resilience, and empowerment by creating a sense of ownership, belonging, and collective agency.

Based on evidence-based tactics, best practices, and lessons from past interventions, this strategy highlights the significance of inclusiveness, collaboration, and participatory decision-making. Through proactive stakeholder engagement, strategic relationship development, and resource mobilization, the self-help group will be strategically positioned to optimize its effect and sustainability in the long run.

This prospective plan embodies the ethos of social work practice, which is rooted in principles of social justice, human rights, and community empowerment. By connecting the essential strengths and resources of communities, self-help groups have the potential to not only address immediate needs but also long-term resilience and sustainable development.

Developing a prospective strategy for the future for a self-help group through social work intervention entails figuring out the objectives of the SHG, the steps that must be taken to accomplish those objectives, and the schedule for providing services to carry out those steps. The main processes in writing an action plan for a self-help group are outlined below:

1. **Need Assessment** : . To determine the needs and concerns of the group, a SHG needs assessment may be necessary. After the objectives have been determined using the SMART (specific, measurable, attainable, relevant, and time-bound) framework.

- a. Determine the needs and priorities of the target community through community interactions, which include holding local meetings, setting up focus groups, and getting feedback from a range of community groups. Database surveys can be used to gather data at the local level. To determine the needs of the community, existing data can be reviewed through reports, census data, and trend analysis.

- b. Evaluate the current social structure by looking at community dynamics, social structures, local infrastructure, and educational attainment. An examination of the state of the economy will look at employment prospects, revenue sources, and economic disparities. Recognize cultural context by evaluating customs and norms. Determine which cultural resources will be used to advance community development.

- c. Assess the existing social through examining social structures, community dynamics, assessing education level and infrastructure at local level. Analysis economic condition will analyse the source of income, employment opportunities and economic disparities. Understand cultural conditions by assessing cultural norms, traditions. Identify cultural assets that will be leveraged for community development

- d. Identify the strengths by recognize existing community assets such as qualified people, available resources and other human resource requirement. Also identify successful community initiatives and practices. To identify weaknesses related to infrastructure, services and challenges related to education, health and socio-economic issues.

2. **Community mobilization**: Community mobilization strategies should aim to empower individuals, build social capital, and create a conducive environment for sustainable livelihood development, which requires:

- a. Building relationships with leaders, influencers, and members to promote community engagement. Orientation meetings should be held to address participants' questions and concerns and to clarify the goals and significance of NRLM through clear information about the objectives and advantages of NRLM by disseminating it via various local media channels.

- b. Locate and enlist individuals into Self-Help Groups (SHGs) by aiding in their formation and helping to establish their standards, regulations, and regular meeting schedules.

- c. To encourage group activities and involvement in local organizations by raising knowledge of community involvement and showcasing effective case studies from other communities. Urge SHG members to take an active role in Gram Sabha and local decision-making.

3. **Building capacity**: Through capacity building, NRLM seeks to provide SHG members with the know-how and abilities needed to lead their groups successfully, pursue sustainable livelihoods, and encourage an entrepreneurial spirit throughout the community.

- a. To offer group dynamics, leadership, and money management training and capacity building in order to improve communication and fortify interpersonal ties. SHG members will be able to manage SHG finances, maintain their books and records, and gain basic financial literacy by participating in a training program that focuses on financial management and leadership.

- b. To teach SHG members in certain livelihoods and income-generating activities by evaluating their interests and skills. Choosing the actions required to reach the group's objectives comes next once the goals have been set. This could entail determining the resources that are available, such as money, materials, and labor (3Ms), as well as the tactics and interventions that will be needed to accomplish the goal as a group.

Arrange for hands-on instruction through field trips, workshops, and demonstrations to provide vocational training.

c. Encourage the implementation of business growth plans that incorporate risk management, financial forecasting, and market analysis in order to advance entrepreneurial skill programs. Help SHG members create thorough business ideas by offering assistance. Additionally, to offer details about government programs, subsidies, and loan availability.

4. Advocacy and network: advocating for the rights of the community and facilitating access to welfare schemes, and building collaborative networks to create an enabling environment for rural livelihoods which ensuring access to the resources and support they need for sustainable development.

a. To advocate rights and entitlements community awareness campaigns need to be organised. Organize workshops to enhance community members' understanding of relevant laws and policies in collaboration with legal experts to provide guidance on rights and legal Acts and encourage community members to participate in Gram Sabha to address their issues.

b. To facilitate access to social welfare schemes by disseminating information about schemes, providing material to the community, supporting in documentation process from application to deadlines. Partnership with government agencies for streamline the process of accessing entitlements and organize programmes jointly with departments.

c. Identify key stakeholders for networking with government, CBO's etc for collective collaboration platform. Organise joint programmes and help to mobilise resources by exploring opportunities for fundraising and resource sharing with network agencies.

5. Livelihood Promotion: To create a holistic livelihood promotion program that empowers SHG members and contributes to sustainable economic development.

a. To identify suitable livelihood options, one has to understand the skill, interest and available resource of SHG members. There is need for enhancement of existing skills and also need to understand the current trends of market

b. To facilitate access to markets and business development plan, social worker needs to establish connections with local markets and the demand for SHG products. Need to build collaboration with other agencies by providing opportunities for SHG members. Need to provide training on financial management and financial literacy.

c. Supporting value addition products by social worker by assisting them to enhance their quality of products to meet standards and encourage SHG members to develop range of products and services to cater different type of customer needs Introduce modern technologies and help to improve value add to the SHG products. Develop marketing plans which includes branding and packaging for the visibility of products. Social worker need to guide and assist them in legal and regulatory requirements to obtain license and permits to start their set up.

6. Monitoring and Evaluation: The dynamic of Monitoring and Evaluation framework is important to assess outcomes and also contributes to continuous improvement in livelihood promotion initiatives.

a. To identify key performance indicators to assess the progress of the market need to collect data on present scenarios of SHG products and their livelihood.

b. Regularly assessment on outcomes and impact by tracking income generation, saving and investment return and its impact on livelihood activities.

c. Improve the quality with the feedback gather. Make understand to the SHG members about their product weakness and then improve the product as per the customers' needs

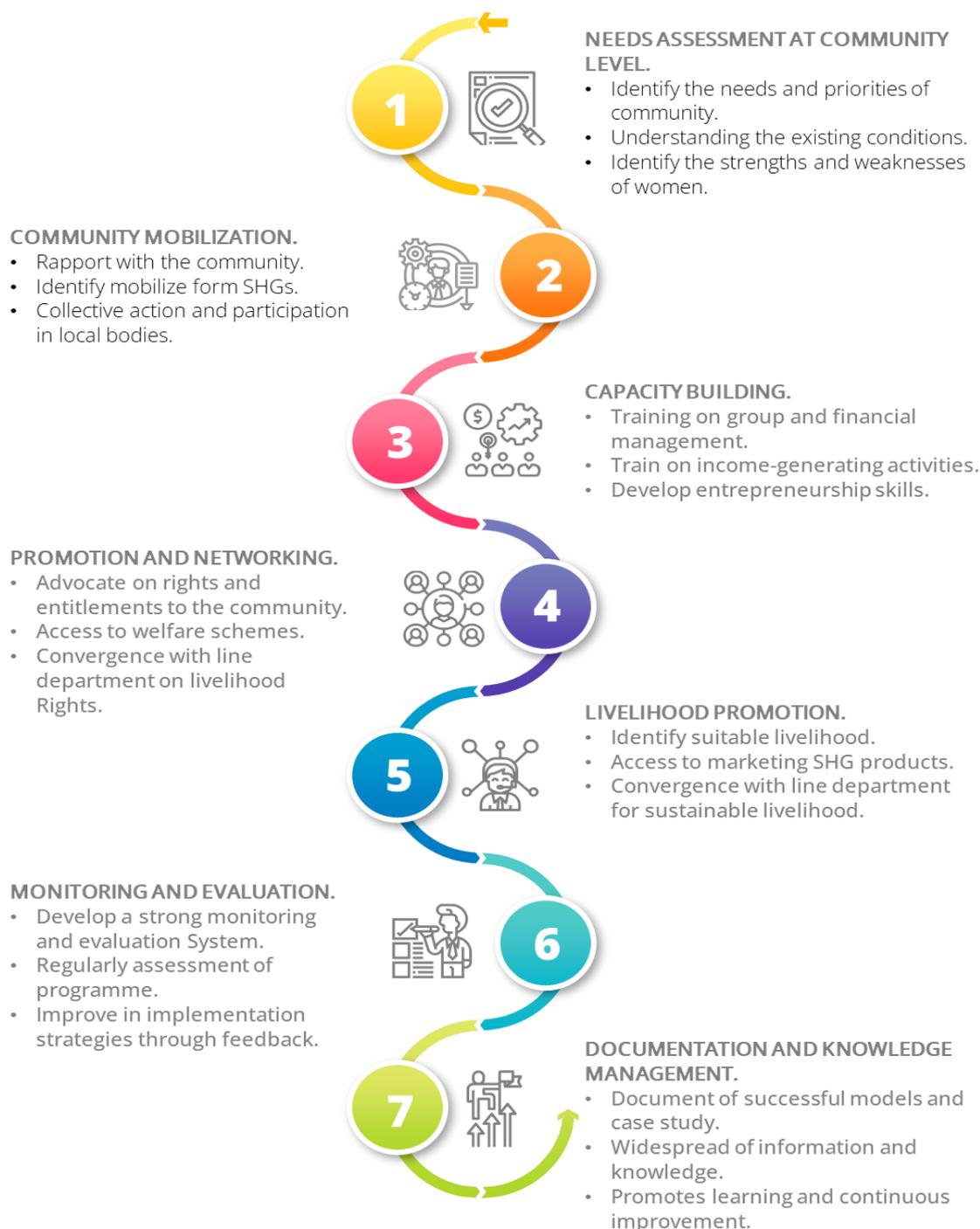
7. Documentation and Knowledge Management: Documentation of successful story and practices need for encouragement of other SHG members.

a. Sharing successful models and best practices will help in building more business models among SHG members. It will encourage others to participate in livelihood and start their own business by knowing the experience of particular business or livelihood.

b. Disseminate knowledge and experience with other stakeholders will give insights on successful and unsuccessful project. It will give platforms for knowledge sharing tools by ensuring information accessibility.

c. To will also promote learning and continuous improvement with products.

## Flow Chart on Action Plan through Social Work intervention for implementing NRLM.



**Figure 5.1 Flow Chart**

This flow chart is not exhaustive and NRLM implementation may require additional interventions and activities depending on local needs and situations at field level. It is also important to ensure that NRLM is implemented in a participatory and comprehensive manner, with the active participation of local communities and stakeholders. Social work intervention involves empowering the target community and creating sustainable livelihood opportunities in rural areas.

### **Recommendations:**

Keeping in mind the objectives of the study, this thesis would like to suggest recommendation on how NRLM can promote Women Development.

1. Awareness Programme for Inclusive Targeting: SHGs should ensure that their membership is inclusive and representative of all the sections of women in the community, including women from marginalized and vulnerable groups such as SC/ST, Widow, Senior Citizen, poorest of poor. This will ensure that the benefits of the group's activities are shared equitably among all members.
2. Support of Panchayat Raj Institute: Orientation programme should be organised to sensitize elected representative on NRLM. Participation of PRI will help to identify vulnerable sections of society, who are in need and are left out, this will strengthen in development of women in their village panchayat by providing them schemes, by partnering with Village organisation's and helping in their wellbeing.
3. Frequency of SHG meeting: Looking after the circumstances such as Size of Group, Availability of members, Nature of SHG activities and need for financial assistance in Goa State, the frequency of SHG meeting can be fixed on Monthly meeting instead of Weekly meeting. This will strengthen the functioning and participation of SHG members in the meeting.
4. Capacity Building and Training: NRLM focus on building the capacity of women to access and use resources through various training programme including training in financial literacy, business management and technology. It should also provide training on gender-sensitive approaches and women rights.
5. Provide training and support: Selected cadres should be provided with adequate training and support to help them perform their roles effectively. This could include training in areas such as project management, community mobilization, and financial management.
6. Women-Centric Approach: This scheme should adopt a women-centric approach that recognizes the specific needs, priorities, and constraints faced by women in their concern VO / CLF. It should ensure that its programs are designed and implemented in consultation with women in access to resources and services at their Village level.
7. Integrated Development: NRLM should adopt an integrated development approach to addresses the multiple dimensions of poverty, including income, health, education, livelihood activities and social empowerment. It should work with other government programs and partners to provide a holistic way to support women through convergence mode.
8. Access to Finance: NRLM should work towards providing their SHG members with financial support through micro-credit and other financial services. This will enable women to invest in their livelihood activity, purchase raw materials, and scale up their activities. On time Revolving fund and Community Investment Fund has to be disbursed once Micro Credit Plan is prepared. NRLM should also prioritize access to finance for women through self-help groups (SHGs) and other mechanisms. It should also explore innovative financing models, such as impact investment and digital finance, to expand access to finance for women.
9. Effective Implementation of Livelihood Interventions: NRLM should focus on effective implementation of livelihood interventions, such as skill development training programs, micro-enterprise development, and value chain development, by providing technical assistance, access to finance, and market linkages. This will enable women to generate income, and financially empower.
10. Market Linkages: One of the biggest challenges for SHGs is to sell their product in the market. NRLM should come up with creating market linkages for their members by connecting them to local and regional markets, facilitating access to information on market trends and opportunities, and supporting value addition and product diversification. This will enable women to generate income and become more self-reliant.
11. Building Social Capital: SHGs should prioritize building social capital by bringing women together to form groups, develop trust and cooperation among the SHG members and encouraging collective action. This will enable women to share their views, opinion, resources, knowledge, and experiences, and support each other in their development journey.
12. Improved Monitoring and Evaluation: NRLM should improve its monitoring and evaluation mechanisms to assess the impact of its programs on women's empowerment and development. This will enable the program to identify areas for improvement and make necessary changes to its approach. This involves on time reporting from block to state level. Field level interaction with SHGs, VO members by implementing agency is very important in terms of monitoring the implementation of NRLM at grassroot level. Also, evaluation of the programme is important to assess and understand the impact of the scheme.
13. Strengthening Community Institutions: NRLM should focus on strengthening community institutions, such as Self-Help Groups (SHGs), Cluster Level Federations (CLFs), and Village Organizations (VOs), by providing capacity building support, financial assistance and technical assistance. This will enable them to manage their programs and resources effectively and promote women's development.
14. Networking: SHGs provide a platform for women to network with other members of the group, as well as with other members of the community. This helps to strengthen relationships and foster collaboration. Networking will help SHG members for marketing their product, to start their livelihood, to develop their leadership qualities.
15. Leadership: SHGs helps to develop leadership skills among the members at all level i.e., at SHG, VO and CLF level. This can help women gain confidence and become more involved in decision-making. Opportunity

for becoming office bearer of SHG, VO should be given to all members on rotational bases as per the tenure of the office bearer.

16. Advocacy: SHGs provide a platform for women to advocate for their rights and interests in society. Community Institution Structure gives a platform to all stakeholders to campaigning for policies that are beneficial to women or advocating for access to resources and services. Awareness programmes and camps should be organised at VO level on rights and entitlements related to women and children.

17. Attention towards farm livelihood: Special attention should be given by livelihood unit of GSRLM to motivate farm livelihood among SHG members through convergence with line department such as Agriculture, Animal Husbandry and Veterinary, Fisheries, Horticulture corporation, ATMA etc.

18. Own revenue towards self sustain: GSRLM has to come with the models at Cluster Level Federation and Village Level Federation in which they will be self sustain by generating own revenue to manage and function their federation. At the end of mission, the main moto of Govt. of India wants these Community Institute Structure to function it independently with community.

19. Corporate Social Responsibility with SHG linkage: The industry can adopt SHG in the surrounding area. The companies can further utilise CSR for providing training and infrastructure for the SHG. The companies can further allot some tasks base work through outsource manual work to SHG members. This will also provide self-employment and source of livelihood to them.

Suggestions are very important tool to improve the effectiveness of any scheme. NRLM may take the ownership by accepting these suggestions to improve the program, enhance participation, foster ownership, encourage innovation and ensure accountability. These recommendations will encourage stakeholders in implementation of NRLM more effective and sustainable.

### Conclusion:

The National Rural Livelihoods Mission (NRLM) is a flagship program of the Indian Government aimed at promoting sustainable livelihoods among the rural women. The NRLM has had a positive impact on women's development and empowerment in several ways by providing access to financial services, building capacity for self-employment, and improving the overall standard of living. The program has been successful in achieving its objective of reducing poverty by empowering women and marginalized communities, and has helped to create a more inclusive and sustainable economy.

NRLM has provided women an opportunity to access financial resources with training, allowing them to start their own businesses and become financially independent. This has enabled women to take control of their own lives and make decisions in their families' futures.

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