

# A work on Women empowerment with special reference to Kerala

Jobin V Jacob, Soni Vivek

**Abstract:** Self help group (SHG) is the tool to alleviate poverty in a fast developing nation like India. Different initiatives of SHG like small scale business ventures, microfinance initiatives is gaining tremendous amount of popularity because of their incredible positive effect on women empowerment. The objective of this paper: To review and existing literature on topic of Self Help Group (SHG) and microfinance in India and to analyse impact of SHG on women upliftment and empowerment in parayakadavu village of kollam district in Kerala. For this investigation primary data is collected. Primary data constitutes of hundred women respondents, who was selected out of 20 SHG operating in parayakadavu village. Data was collected in February, 2019. Findings showed that there is tremendous impact on women empowerment in parayakadavu village through SHG in terms of increase in saving habits, decision making skills, income level etc..

## I. INTRODUCTION

Parayakadavu is a small village in Kollam district of Kerala which was hardly hit by Tsunami in 2004. The villagers faced a lot of difficulty as the tragedy affected their livelihood and took time to become stable financially. Government through various initiatives like kudumbashree (SHG) and women associations tried to empower women. In that village 20 plus SHG are working. Self Help Group (SHG) is a small voluntary association of people, preferably from the same social and economic background. The government give all support to promote the SHG by the way of providing the grants which is either interest free or on a very nominal interest. The members of SHG come together with the aim of solving their common affected issues through self-help and mutual cooperation. The SHG promotes small savings among its members (Dr.R V Tehra, 2014). Microfinance is one of the most effective tool to remove poverty in a country like India. Micro finance programmes like the SHG-Bank linkage programme, MFI Bank Linkage model etc., in India has been increasingly promoted for their positive impact on women empowerment (Prof.Nandini & Prof.Sudha, 2016). Availability of suitable financial products or services to the rural mass is one of the criterion to achieve inclusive growth (Niranjan Shetty & Prakash Pinto, 2015). Self-Help Group (SHG) program is a best practical approach to eradicate poverty. It is initiated as a self-employment program in the segment of poverty eradication measures as well as empowerment program in the country (Arjun. Y. Pangannavar, 2010).

Microfinance, also called microcredit, is a sort of managing an account administration that is given to jobless or low-salary people or gatherings who generally would have no different access to money related administrations. While establishments partaking in the region of microfinance most frequently give loaning (microloans can extend from as little as Rs.100 to as substantial as Rs. 25,000), numerous banks offer extra provisions and administrations, for example, checking and investment accounts, and micro-insurance products; and some even give monetary and business instruction. At last, the objective of microfinance is to offer ruined individuals a chance to end up independent. Ladies' empowerment is the procedure in which ladies expound and reproduce what it is that they can be, do, and achieve in a condition that they already were denied. Strengthening can be characterized from various perspectives, in any case, when discussing ladies' strengthening, strengthening implies tolerating and permitting individuals (ladies) who are outwardly of the basic leadership process into it. "This puts a solid accentuation on support in political structures and formal basic leadership and, in the monetary circle, on the capacity to acquire a pay that empowers cooperation in financial basic leadership. "Strengthening is the procedure that makes control in people over their very own lives, society, and in their networks.

## Literature Review

Women Empowerment in developing and under developed countries is still a dream that is far off. (Kabir et., 2018) had conducted a research on facilitate reducing poverty, gender discrimination and governance at local level in Bangladesh. His findings conveyed that the women voices were not heard and women are still under the control if their husbands. Also found that women were not given access to resources in terms of governance such as participation in decision making and public debates. From the events he conducted to understand the pattern of women participation in governance, few of them had said that they have no interest in taking governance role due to household burden and non-cooperation from family. The understanding about women empowerment in India is realized from the research paper by Kunal K. et,(2018). Their investigation on women empowerment is based on statistical technique and provided in-depth statistics of states in India. Various indicators of women well-being are chosen from Government's open data platform and analyzed. This investigation gave the result of how women empowerment will be useful in various socio economics and sustainable development of the country. The investigation considered the education, health, knowledge, social status, family planning fertility and economic independence and decision making.

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Need for women empowerment in rural areas is a fundamental factor to economic development. (Chinyere Charity, 2018) The investigation paper on rural women empowerment in Nigeria stated the need for the women empowerment and the laws to be matched to improve women safety and their role in economic growth of the country. In India, the important legal rights for women empowerment are found to be not availed and enforced. A research investigation says that the equality and freedom are only in paper for women and not enforced. Women participation in earnings and business activities is believed to improve their social status and decision making skill. The author has also suggested some approaches that government could take to improve the status of women and thereby increasing the economies of the families. One such approach suggested is relevant to our investigation, which is forming of more women associations and taking it to rural India to educate the cultural backgrounds, socio-economic awareness and self-defense methods. (Ganesan P and Suriyan K., 2019)

The bidirectional relationship between women empowerment and the economic development of the country is understood with the tool to measure the rural women empowerment level. (Dr. Chandran, et. 2018). The parameters are specific in relation to its dependency on the social and economic issues. The investigation is confined to rural areas in West Bengal region of India. A well-constructed index was implemented through the investigation taking into consideration the parameters defined. It is found that the women's Self-Help Groups access to financial resources is limited in urban side more than rural side as rural banks are more supportive. However as far as our investigation is concerned, the region considered for the investigation of women SHGs is rural Kerala and other influencers such as rural banks and women associations are fewer. Self Help Group (SHG's) are little and monetarily uniform sympathetic gatherings of provincial poor. They are framed with aggregate solaces and security nets so as to accomplish aggregate objectives especially social and monetary. These gatherings go for conjoint help and help, sparing a little measure of cash normally in order to meet their crisis needs and together endorse to make a commitment to a typical store. They have aggregate basic leadership in order to illuminate clashes through aggregate initiative and shared exchange making. Furthermore, these gatherings give guarantee free advance terms and conditions chosen by the gathering itself at the rates. The SHG should have a strong bond of affinity so that they can benefit their members by increasing their social capital, assets, income, and employment (Binish Qadri, 2018) The understanding about Self help group in Greece can be understood from the research paper by Georgiou Alexandros and Lainas Sotiris, 2014. SHG incorporates individuals from neighborhood, family everywhere, church, school and individuals with shared objectives meeting up for a reason. They come together to overcome crisis, socialize, communicate, express feelings and thoughts. SHG formations to train professionals to help people facing mental and physical challenges and to help them overcome the same to come to social and economic forefront. Self help gave off an impression of being

compelling and prominent methods for empowering individuals to do numerous things, from showing themselves abilities to managing genuine physical or potentially enthusiastic issues. Mutual goals and priorities helped focus on supporting the members and their families rather than on meeting individual needs or desires. This focus was maintained throughout the years. Author underlines importance of trust factor should be high within the group, which may mean giving up control to people perceived as having serious weaknesses. Importance should not be on leadership but on finding ways to facilitate its functioning. To be successful at nurturing a group, trust and freedom is inevitable. (Marsha A. Schubert, 2015). The investigation about Assal self help group is done by Lakhwinder Kaur, 2018. His work details about the inequality trap which restricts women from getting educated, which affects their participation in job market. The investigation describes about various small scale business ventures formed by group and micro finance initiatives, loans and advances given to members of the group to carry out entrepreneurial activities.

Kristy Humphreys, 1999 in his work underlines importance of self help group formations in the process of improvement of public health in USA. These groups address various problems in field of clinical medicine and public health. They undertake health promotion programs in which nonprofessional peer helpers are trained and supervised by professionals. SHG can provide a free or inexpensive intervention that reaches large numbers of people.

An impressive number of concentrates have been led, featuring the job of small scale finance on Socio-Economic Empowerment in the, India setting. Research directed by Juliet Hunt and Nalini Kasynathan (2002), recommends that value and efficiency contentions for focusing on layaway to ladies stay ground-breaking: the entire family is increasingly similar to benet from credit focused to ladies, where they control pay, than when it is focused to men. The investigations findings demonstrate that just a minority of ladies accepting credit from neediness situated miniaturized scale finance programs are controlling their advances. Individual or individual components which seem to improve the probability of a lady controlling her credit and the salary produced from it are: nonattendance of a spouse (because of death, surrender or long haul migration); and utilization of the advance for a 'conventional' female air conditioning, especially where the lady can advertise her products from home, (for example, paddy husking, sewing, move milk or chicks). One of the key elements which oblige ladies in Bangladesh and India from taking control of credit use and genius t is absence of access to the market for the buy of information sources and for the closeout of products, especially for non-conventional salary creating undertakings. A comparative report by Nathalie Holvoet (2005), saw that basic leadership design has not been uniform for contrast regions of basic leadership. Information from her South Indian investigation recommend that the manner by which direct bank- borrower insignificant credit enters the family unit, it isn't pertinent for basic leadership designs. Ladies gain a higher

stake in issues specifically identified with the advance use, yet they are not ready to make an interpretation of this into an increasingly significant contribution in different areas of family basic leadership. Kamal Gupta and P Princy Yesudian (2006) utilized four indices created by the informational index dependent on DHS data collection 98-99 on ladies strengthening to break down the spatial and financial and social inconsistencies that exist inside India. The examination features significant disparity in these files of ladies strengthening over the diverse states and financial and social settings inside India. Ladies' instruction level has developed as the essential indicator for all elements of ladies strengthening though media and age have risen as the imperative indicators for a few components of ladies strengthening. Jyotish Prakesh Basu (2006) inspected how a ladies' tendency to put resources into more secure speculation ventures can be connected to her craving to raise her haggling position, through her examination in the Hoogly region of West Bengal. The empowerment measurements utilized in the examination were financial basic leadership, acquiring limit, authority over advances, and command over salary and reserve funds and family arranging. The findings uncovered that the strengthening of ladies was built up in frail structure utilizing the above markers. It additionally expresses that strengthening relies upon the decision of speculation venture and decision of safe undertaking prompts greater strengthening of ladies.

Sara Noreen (2011) considered ladies strengthening by using pointers: tyke wellbeing, instruction, choice of mate of kids, buy of fundamental products and choice about utilization of advance. The outcomes have appeared, ladies strengthening is impressively influenced by age, education of spouse, father acquired resources, conjugal status, number of children alive and father acquired resources. Further, this examination disintegrates information with male and female utilization of credit which leads to the end that female's utilization of advance without anyone else, would be advised to results than where advances were utilized by male relatives. At long last, it presumed that as miniaturized scale finance is major illustrative variable in this investigation, it had some positive job in strengthening yet not as much as was normal. Aruna M and Jyothirmayi R (2011) examined the job of micro finance in enabling ladies with SHG – Bank connect age program. This investigation has added to the literature that miniaturized scale finance is discovered viable in graduating the battling poor from their shackles and serves to upscale them to a superior living and assuming significantly positive job in redesigning ladies strengthening. The findings of the investigation propose that small scale finance has a significant influence on the monetary status, basic leadership power, information and self-value of ladies members of SHG linkage program. Be that as it may, it neglects to incorporate the poorest area of the populace and in enhancing resources position of the members. The reason found was that the credits are miniaturized scale in their sizes and term between measurements of advances is substantial. An effect think about with the goal of giving an understanding of the pretended by miniaturized scale finance in engaging ladies uncovers that small scale finance has significant positive effect on the respondents self-

confidence and mettle where-as confidence and resource creation requires consideration. The investigation reasons that miniaturized scale finance segment ought to expand it's submit the enthusiasm of the poor ladies who definitely need full scope of financial administrations, including financial literacy (B Revathy and M. Kailash (2012)).

Self-advancement is a procedure in which ladies can accomplish self-strengthening. Self improvement Gatherings (SHGs) are a stage for the general population to voice against their mistreatment, abuses, regular issues and improving their aptitudes and abilities to oversee assets (Dwarakanath, 2002). Ladies SHGs are a successful technique for destitution destruction, ladies self-advancement, socio and financial strengthening. These have improved the situation of ladies during the time spent basic leadership and in fair, monetary, social and social circles of life of country India (Chitagubb, Shivalli, and Devendrappa, 2011).

SHGs are said to be incredible assets for social, political and monetary strengthening. SHGs have turned into a predominant, goal and profitable methods for engaging ladies in parts of standard humankind (Chitagubb, Shivalli, and Devendrappa, 2011).

Concerning the ladies strengthening worldview, as per Kieffer (1984), strengthening is an intelligent procedure which happens between the individual and his condition, over the span of which the feeling of the self as useless changes into an acknowledgment of the self as a self-assured resident with sociopolitical capacity. The result of the procedure is aptitudes, in light of bits of knowledge and capacities, the basic highlights of which are a basic political awareness, a capacity to take an interest with others, an ability to adapt to disappointments and to battle for impact over the earth. There is a point of view that ladies' strengthening may mean the loss of special position that man controlled society dispensed to men. Be that as it may, as a prelude to this view, ladies' strengthening additionally frees and engages men, both in material and mental terms. Ladies give new bits of knowledge, initiatives and techniques. Battle of ladies bunches for access to material assets and learning legitimately advantage men and offspring of the families and networks and a superior personal satisfaction. At the point when ladies become break even with accomplices, men are liberated from the jobs of sex stereotyping which limit their potential identity advancement in men as much as in ladies. Notwithstanding losing customary benefits they additionally lose conventional weights. A change has occurred with the term 'Strengthening' which empowers ladies to have authority over the conditions of their lives and their prosperity. This procedure imagines as well as has command over their assets and belief system, more prominent fearlessness and an inward change of one's awareness to beat outside undertakings (Dheepa and Barani, 2010). Experience has demonstrated that tending to sex balance and ladies' strengthening requires vital mediations at all dimensions of programming and arrangement making. In about each nation, ladies work longer hours than men, however are typically saved money and are bound to live in destitution. In subsistence economies,



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ladies go through a great part of the day performing assignments to keep up the family, for example, conveying water and gathering fuel wood. In numerous nations ladies are additionally in charge of rural creation and selling. Regularly they take on paid work or pioneering endeavors also. Unpaid residential work – from nourishment readiness to mind giving – legitimately influences the wellbeing and in general prosperity and personal satisfaction of kids and other family unit individuals.

### DATA ANALYSIS & INTERPRETATION

#### I. Investigation design

The investigation conducted was the exploratory type of research that includes both questionnaire and interview with the women's to understand the women empowerment through self-help group in Kerala. The data collected from the women's were analysed with the help of statistical tools to understand the impact of self-help groups for women empowerment. Prior to the data collection interview was conducted to the women's in the same area where the data is collected to understand the benefits that they get from the self-help groups. So with the understandings of the interview and from the secondary sources the variables are found to understand the impact of self-help groups for the women empowerment in Kerala. Some of the benefits that

the women get from the self-help groups are Group insurance, Regular income, Avail credit/loan facility and Social welfare schemes from the government. These are the main reasons that women's join the self-help groups. So with these variables questionnaire was designed and data collection was carried out.

#### A. Data collection

Data collection was carried out in the district of Kollam, Kerala in the tehsil of Karunagapally. This questionnaire consist of basic demographic questions like Name, Age, Occupation, Education and the name of the self-help group that women joined. Convenience sampling method was used to collect the data from the women's for the sample size of 106 respondents. The response were collected from the Parayakadavu village in the Karunagapally taluk. With the data collected analysis was done with the help of Microsoft excel.

## II. DATA ANALYSIS

#### A. Demographic statistics

Table 1 consist of the demographic data collected from the women's, including Age, Education and the occupation of each women. It also includes the occupation of their husbands.

Variables	Number of respondents	Percentage of respondents
<b>Age</b>		
Below 20 years	3	2.83
21-40	61	57.54
41-60	38	35.84
60 and above	4	3.77
<b>Education</b>		
Secondary schooling	40	37.73
Higher secondary	26	24.52
Graduate	6	5.66
Post graduate	0	-
Uneducated	34	32.07
<b>Marital status</b>		
Single	6	5.66
Married	92	86.79
Widow	6	5.66
Divorced	2	1.88
<b>Occupation</b>		
Home maker	89	83.96
Private job	8	7.54
Self employed	9	8.49
<b>Occupation of husband</b>		
Self employed	66	62.26
Government job	13	12.26
Private job	25	23.58
<b>Total</b>	<b>106</b>	

Table 1: Demographic data of the data collectioned sample size of 106 respondents. Maximum number of respondents lies in the age group of 21-40, which is 61 out of 106 (58%). The age group of 41-60 having 38 respondents with 36% from the collected samples. As part of education from the collected samples most of the women are studied only till secondary schooling i.e 40 out of 106 (38%) of women are with the qualification of secondary schooling. 34 women out of 106 are uneducated from the data collectioned

respondents. And 26 women are studied till higher secondary schooling. Women studied the graduation is very less from the data collectioned samples which is only 6 out of 106 and there were no post graduate women in the respondents. Mostly the married women will be the part of the self-help groups. As a result also 92 respondents from the data collection out of 106

(87%) were married women in the self-help group. 6

women were unmarried and 6 women are widower and there are 2 divorced women in the data collected respondents. Occupation wise most of the women are house wives with the result of 89 out of 106(84%) in the data collection, 8 women were private job employed and 9 women are self-employed. The family background of the women data collected also collected in terms of the occupation of their husbands. Most of the husbands of the women are self-employed particularly they are fishermen, because Parayakadavu is the coastal area. 66 husbands are self-employed, 13 working for government and 25 working for the private companies. Table 2 represents the different self-help groups the women works with. This table talks about the number of women data collected from each self-help group units and the total number of women in each self-help group

Name of the SHG	Number of respondents	Total number of women in SHG
Aishwarya	3	28
Theeram	12	21
Akshaya	11	37
Kairali	8	32
Siva Parvathi	4	26
Amrita Dhvani	2	20
Sowbagya	3	18
Gokulam	4	25
Sree Badhra	7	15
Ganatham	12	15
Athulya	4	20
Sree Sakthi	6	15
Adhitya	4	16
Dhanalakshmi	7	17
Lakshmi	6	15
Bhagya Lakshmi	3	25
Sree Murka	4	10
Sreeparvathi	6	15
<b>Total</b>	<b>106</b>	

Table 2: Self-help groups in the village and the total number of women in each group On an average there are 20 women in each self-groups which is active in the area of the village Parayakadavu. There are 18 self-help groups where the data collected women are working with in the Parayakadavu village. As part of the data collection questions like the reason for joining the SHG and the no of years with that SHG are also asked. These SHG's works with many industry. In this Parayakadavu area the SHG's works with making bakery items, Pickle making, match stick manufacturing and soap manufacturing. Major SHG's in this area of Parayakadavu village work with the soap and soap powder manufacturing.

Women's reasons for joining SHG	Frequency	Percentage
More income	50	47.16
Social security schemes	35	33.01
Easy credit facilities	19	17.92
Friends encouraged	43	40.56

\* Each women will have multiple reasons for joining SHG

Table 3: Reasons for joining SHG

Years with SHG	Frequency	Percentage
< 5 years	50	47.16
5.1 – 10 years	50	47.16
> 10 years	6	5.66
<b>Total</b>	<b>106</b>	

Table 4: Number of years in SHG

Table 3 and Table 4 represents the data of the reasons for the women to join the SHG and the number of years they are with the SHG. Table 3 talks about the reasons for joining for this question women will have multiple reasons for joining the self-help group, where 50 women out of 106 (47%) joined SHG because they will get more income, 43 women out of 106 (41%) have joined the self-help groups because of their friends encouraged them to join SHG, 35 women (33%) have joined because they will get the social security schemes and 19 women have joined because of the easy credit facilities. Table 4 gives the data of the number of years the women are with the self-help groups. Out of 106 respondents 50 women are there for below 5 years in the SHG and 50 women are there in SHG for 5.1 to 10 years. 6 women are there in SHG for more than 10 years. Most of the self-help groups in the area of Parayakadavu village doesn't have the parent organization. 78% of the respondents have said that their SHG doesn't have the parent organization and 22% of the respondents told that their SHG have the parent organization. And most of the women didn't joined with the multiple self-help groups, but there are some women in the samples have joined multiple self-help groups. 20 out of 106 respondents are there in multiple self-help groups and 86 respondents are there with only one self-help group.

Benefits got through SHG	Frequency	Percentage
Regular income	56	52.83
Group insurance	24	22.64
Credit/Loan facility	45	42.45
Social welfare schemes by government	20	18.86

\* Each women will have multiple reasons for joining SHG

Table 5: Benefits through SHG



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Earning in SHG per month in Rs.	Frequency	Percentage
<5000	14	13.2
5000 - 10000	66	62.26
10000 - 15000	26	18.86
15000 - 20000	6	5.66
<b>Total</b>	<b>106</b>	

**Table 6: Satisfaction towards SHG**

Table 5 and table 6 represents the benefits that the women gets from the self-help groups and the satisfaction towards the self-help groups for the women. Most of the samples says that regular income is one of the main benefit that they are getting from the self-help groups that is 56 women out of 106 (52.83%). In this set of question women will have multiple benefits to answer. 24 women (23%) have told that group insurance is one of the main benefit that they get from the SHG, 45 women (42%) believe credit and loan facility are one of the main benefits by joining the self-help groups and 20 women of the sampled respondents says that social welfare schemes given by the government is benefitting them after joining the self-help groups in the village. Table 6 analyses the satisfaction of women towards their self-help groups, most of the women are satisfied with their SHG or being with their self-help group that is 51 women sampled out of 106 (48%) were satisfied with their self-help group, 44 women sampled out of 106 (42%) were highly satisfied towards their self-help group or being with the self-help group. 10 women are in neutral condition they are neither satisfied nor dissatisfied for being with their self-help group that is 9% of the respondents and 1 out of 106 women is dissatisfied with her self-help group or being with the SHG. So this table 6 is the response of satisfaction for women towards the self-help group, with the context of the satisfaction question one more question is also asked with the women, whether their life has improved after working with the SHG or not, 97% of the respondents have replied that their life has improved after joining the SHG and only 3% of the sampled respondents have told that their life has not improved after being with the self-help group. So this data clearly shows the impact women empowerment through the self-help groups.

Expense with the benefitted money	Frequency	Percentage
Education of children	24	22.64
Medical urgencies	31	29.24
To clear debts	37	34.90
To meet household expenses	44	41.50

*\* Each women will have multiple reasons for joining SHG*

**Table 7: Expenses of women from benefitted money**

Satisfaction towards SHG	Frequency	Percentage
Highly dissatisfied	0	0
Dissatisfied	1	0.9
Neutral	10	9.43
Satisfied	51	48.11
Highly satisfied	44	41.5
<b>Total</b>	<b>106</b>	

**Table 8: Earnings per month through SHG**

Table 7 and 8 shows the expense from the benefitted money and the earning that women get form the self-help group per month. Table 7 gives the expenses from the benefitted money, where most of the women spent the money to meet their household expenses that is 44 out of 106 women (41%). Women will have multiple responses for the expense with the benefitted money. 37 women spent money for clearing the debts, 31 women spent their benefitted money for their medical expenses and 24 women spent the benefitted money for the education of their children. Mostly women use the money for their daily household expense. Table 8 gives the understanding of the average income for women through self-help group per month. Most of the women earn 5000-1000 rupees per month through self-help group that is 66 women out of 106 (62%) earn 5K to 10K per month through SHG, 26 women out of 106 (19%) sampled respondents earn rupees 10000 – 15000 per month through self-help group, 14 women (13%) only earn the sum of rupees less than 5000 through SHG per month and only 6 women earn the amount more than 15000 through the self-help group per month .

### CONCLUSION

The examination results demonstrated that the intercession of small scale account through SHG-Bank Linkage Program has positive effect on ladies strengthening, as far as increment in social mindfulness and support, investment funds propensities, pay level, independent work, resource creation, reimbursement of different obligations, improvement in basic leadership aptitudes and improved nourishment level at their family unit. Smaller scale account through SHG-Bank Linkage Program has empowered poor ladies to get access of different money related items and administrations. The support SHGs are getting through nodal organisation of government like Matsyafed and other NGOs helps them to reach greater heights. The kerala Kudumbashree (SHG) model is benchmarked as model in developing SHG groups in different parts of rural India. The self improvement gathering idea empowered numerous ladies to accomplish social acknowledgment.



More prominent accentuation must be given to give instruction, preparing and making mindfulness among the individuals from the gathering.

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