



(RESEARCH ARTICLE)



Women Empowerment Through Self-Help Groups in North 24 Parganas, West Bengal.

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International Journal of Science and Research Archive, 2026, 19(01), 383-392

Publication history: Received on 22 February 2026; revised on 01 April 2026; accepted on 03 April 2026

Article DOI: <https://doi.org/10.30574/ijrsra.2026.19.1.0686>

Abstract

Empowerment of women is a process by which women acquire greater control over their lives and environment to increase their ability to make decisions. (Kabeer,2010). Women's empowerment means giving women the power to make their own choices. It is an essential topic in development and economics. Economic empowerment helps women control resources, assets and income. It also teaches them how to handle risk and improve their well-being. Self -Help Groups (SHGs) are one of the most important ways to help women become financially independent. Rural women play a significant role in both home and society. Because of this, a country cannot develop properly without helping this part of society. In India, the Self-Help Group's Bank Linkage programme is a leader in micro-credit. Its main goal is to provide financial and other support services in the contemporary model for poverty alleviation programmes and rural empowerment. The present study is an attempt to analyse the role and activities of Self-help groups in promoting women's empowerment in North 24 Parganas, especially in two blocks of Basirhat and Hasnabad. The broad objective of the study is to analyse the functioning system of the SHGs for the mobilization of savings and delivery of loans and in building up the opinion of SHG members regarding the increase in the power of decision-making, towards a standard of living especially the rural women.

Keywords: Self-help groups; Women empowerment; Microfinance; Rural development; Socio-economic status; savings behaviour

1. Introduction

Rural women in India contribute greatly to both household duties and the socio-economic life of the society. They put their entrepreneurial skill in all economic activities like farming, raising, poultry, dairy activities, weaving, animal husbandry, handicraft, tailoring and other small businesses. Their efforts towards their families as well as national development. The poverty alleviation programme is one of the primary objectives of any planning in a national economy. A larger portion of India's population still lives in poverty, especially in rural areas. Although there is a wide network of rural banks and cooperative institutions, these have not made a major impact. In the past rural women lived in isolation with limited freedom and access to even basic services. However, the formation of Self-Help Groups (SHGs) has given many women the chance to improve their lives socially and economically. These groups support women by helping them to save money, access loans and to start small businesses. Still it is important to understand that women's empowerment will not happen automatically. It is also a slow process and SHGs are a helpful tool to support this journey.

Even though rural women in India have enough entrepreneurial skill to run businesses, they often can't do it because they don't have enough money support. Microfinance programmes have helped by giving them the encouragement and support to take part in economic activities, even with small amounts of money. Many women save money to build a house, pay for their children's wedding expenses. These small loans can help rural women start small businesses and

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earn money on their own. This helps them become more confident and independent, especially in a society where there are few chances for women to run businesses.

Since women usually manage the home, giving them the opportunities to earn money leads to better life for their families and a brighter future for the whole country. Microfinance has played a big role in empowering women by helping them depend on themselves. However, there are not many studies that show how SHGs affect women's economic and societies. Existing literature shows that most studies on rural women's empowerment through Self-Help Groups focus on general issues. Research highlights that microfinance supports SHG members in improving their socio-economic conditions through income-generating activities. However, a gap exists between government policies and their actual outcomes, which this study aims to address by examining the role of SHGs in enhancing women's social and economic well-being in North 24 Parganas, West Bengal.

2. Literature Review

Alva and Dsa (2023), in their paper, indicated that developing rural women, particularly from marginalized communities, is crucial for economic development. This study explores the impact of self-help groups on women's empowerment, covering reasons for joining, functions, and challenges faced.

Allen et al. (2021) indicated in their study that economically empowered women tend to have a greater influence over the household decision-making process by contributing resources through earned income and greater efficacy in acting self-reliantly.

Agrawal (2023), this research paper attempts to examine the impact of microfinance in the context of poverty alleviation and socio-economic empowerment of women and also focused on SHGs bank linkage program and NABARD (National Bank for Rural Development) sponsored microfinance program in India.

Bhattacharjee and Pal (2013), focused on a government-sponsored poverty alleviation program by Swarna Jayanti Shari Rojgar Yojana (SJSRY) concentrated in urban areas through SHGs. Participation of women in self-help groups has increased their knowledge, awareness and confidence.

Haque and Hasmi (2023), focused in their research work on finding the level of awareness and functioning of registered SHGs among women in rural areas of Malda district their study also reveals that NABARD, which, play a significant role in loan distribution to the study of SHGs.

Kumar et al. (2021) focused on SHGs membership has a significant positive impact on aggregate measures of women empowerment.

Rafi et al. (2021) have identified in their study that the involvement of SHGs had empowered the women in terms of social recognition, improving social status, creating self-employment and the habit of savings.

Jana (2023), bank linkage program has become a major tool to bring the rural population into preview of the normal banking sector. There are mainly three RRBs (Regional Rural Bank) operating in West Bengal out of them Bengiya Gramin Bank show relatively high growth rate compared to the other two RRBs.

Kaur (2016), focused on the contribution played by Regional Rural Bank (RRB) in the field of microfinance. The role of repayment of loans by SHGs is quite satisfactory which may be considered to be a good aspect of successful microfinance programmes.

Karunaratne and Praveena (2024), in their study, stated that SHGs in India contribute to women's empowerment by boosting decision-making in households and communities.

Khatri (2016), explores the impact of literacy and education on women's empowerment. Suresh and Shiva Kumer observed that empowerment of women involves the upliftment of their economic, social and political status combating violence in society by guiding them against all forms of violence.

According to Akter and Chindarkar (2020), in their paper attempts to empirically test the sustainability of women's empowerment using representative and rich individual level panel data sustainability is defined in terms durability and diffusion.

Muhammad Yunus (1974), in his autobiography, proposes a simple but revolutionary solution to end world poverty through microcredit.

Sharma and Varma (2008), focused on their article that women must be empowered by enhancing their awareness, knowledge, skill and technology etc., thereby facilitating all-over development.

2.1. Research Gap

An analysis of the available literature concerning the empowerment of rural women, particularly through Self-Help Groups (SHGs), reveals a predominance of studies focusing on general issues (Karjee, 2018).

Existing research indicates that microfinance is provided to SHG members by banks or microfinance institutions to engage in specific economic activities aimed at improving socio-economic conditions, in line with prevailing loan policies (Jana, 2023).

There appears to be a disconnect between the government's policy intentions and the actual achievements of these policies. Despite this, little effort has been made to address this gap. The researcher has endeavored to fill this void by examining the role of SHGs in enhancing women's well-being, particularly in the social and economic realms, especially in North 24 Parganas (West Bengal).

2.2. Research Objective

- To investigate the extent to which these women are empowered by SHGs.
- To identify the factors related to the problems faced by SHG members.
- To examine the impact of SHGs utilization of initiatives by Government organizations for empowering women.

3. Methodology

This study focuses on measuring women's empowerment through their participation in Self-Help Groups (SHGs), with an emphasis on the qualitative aspects of the data. The aim is to identify socio-economic and political indicators that have improved as a result of women joining SHGs. The study is empirical and utilizes both primary and secondary data. A total of 100 women from the Basirhat and Hasnabad blocks in the North 24 Parganas district were selected as sample respondents, with 50 women from each block. Random sampling techniques were employed to choose the respondents. The research primarily relies on empirical survey methods, including personal interviews conducted according to field conditions. The questionnaire used in this study consists of 20 questions, with both fixed-alternative and open-ended types. Efforts were made to design the questionnaire in simple and accessible language, avoiding complex or technical terms to ensure clarity and understanding for all respondents.

3.1. Women Empowerment through Self-Help Groups (SHGs)

Rural Poverty and unemployment are big obstacles in India. According to a report by the Reserve Bank of India (2017-18), 25.7% of India's rural population still lives below the poverty level. This has not only made life difficult for poor people but has also slowed economic growth in rural areas. One of the major causes behind poverty is that poor and vulnerable people easily access financial services. The Government of India along with State Governments, has started several programmes to help the rural poor. Self Help Groups (SHGs) are considered one of the significant tools for helping women become financially independent. These groups support poor women who don't have access to banks and financial services. SHGs teach women to work together and help each other in a supportive environment. In India, SHGs connect women with banks and other programs that help them grow economically and socially. Women SHGs can save money, take loans and improve their daily lives. In the past, rural women had very little access to financial services. But now, SHGs have become a powerful way to improve the lives of poor women and try to reduce poverty in villages. Many SHGs have been successful in helping rural women manage money and get financial support. Women who joined SHGs have seen change in their lives, gaining confidence and becoming more independent. SHGs focus on building women's skills by improving their ability to communicate and express themselves. These groups hold regular meetings where members discuss important topics, and manage financial activities through teamwork and mutual support. This creates a safe space for women to share their needs and ideas. SHGs also provide economic benefits by helping women take part in small business and income-generating activities. They encourage learning, cooperation and decision-making approaches, allowing women to gain confidence and improve their lives. By joining SHGs, rural women become leaders in their communities. These groups help them gain equal status in social, economic and cultural matters. SHGs have played an essential role in empowering rural women and giving them the confidence to succeed in their daily lives.

3.2. Microcredit and Bank Linkage Programme

The idea of Microcredit and microfinance started in 1976 when world-renowned visionary economist Professor Muhammad Yunus (Bangladesh) came up with a simple but revolutionary solution to end world poverty. In his book 'The Banker to the Poor'. He formed a women's group to encourage saving and lending money to the poor. He noticed that regular banks did not give small loans to poor people because they thought the risk was too high. However, he believed if given a chance, the poor people would repay their loans. This led to the creation of microcredit and microfinance and in 1983 the Grameen Bank was established in Dhaka, Bangladesh. By March 31, 2019, Grameen Bank had 2,568 branches and served 9.15 million borrowers in 81,678 villages. About 97% of the borrowers were women and 98.97% of the loans were repaid (Saha, 2020), making it the most successful bank in Bangladesh in terms of loan recovery. In the late 1980s, even though India's banking system was growing, most rural people could not access formal banks and remained trapped in poverty. The banking system at that time was not designed for the poor, so there was a need for a new way to provide credit to rural communities, which remains a major challenge.

The Self -Help Groups (SHGs) movement in India started in 1985 under the guidance of the Mysore Resettlement and Area Development Agency (MYRADA), a non-governmental organisation (NGOs) that work in poor and drought-affected areas of the southern part of India. The main objective of this movement was to create an SHG system where rural women could learn about saving money and accessing affordable loans. By 1986-87, MYRADA had trained over 300 SHGs in skills like organizing meetings, preparing agendas, keeping records and basic accounting. In 1987 to test how well SHGs could work for providing credit, NABARD (National Bank for Agriculture and Rural Development) gave one million rupees to MYRADA (Saha,2020). After seeing positive results, SHGs were promoted in other parts of India through partnerships with other NGOs. Based on the success of group-based financial lending NABARD launched a pilot project in 1991-92 in collaboration with NGOs to promote SHGs. The aim was to ensure that SHGs could save money and follow legal regulations. As the project progressed successfully the Reserve Bank of India (RBI) officially recognised the SHGs model in 1992 as an alternative and effective way to provide loans to poor rural communities.

Micro-credit in India has changed the lives of the rural poor. Along with access to financial services, especially credit for the rural poor, there has been significant progress in women's empowerment and reduction. For the last two decades, the SHG banking programme in India has played a key role in helping people in rural and semi-urban areas increase their standard of living. The World Bank (2007) has highlighted many success stories, showing how microfinance has significantly improved the financial situation of poor communities.

In India, microfinance and Self-Help Groups (SHGs) have greatly improved the lives of women by giving them more power and confidence. Women now believe in themselves more and feel stronger as a group. They have learned to express their thoughts better and understand important issues like health, nutrition, education and their legal rights. Women now have more say in their families and communities. They can make decisions about their work and have control over their money. Many are no longer dependent on men in their families. SHGs have helped poor women to get access to financial services. These groups have been given social respect and recognition. Education, training and awareness programmes have made women more independent. Many SHG members now have bank accounts and interact with bank or post office officials. Their leadership skills have also improved and they are now more aware of legal and political issues.

3.3. Self Help groups and Women empowerment survey-based reviews

Table 1 Age of responders.

Age	Percentage
Less than 20	12%
20 to 40	41%
40 to 60	40%
60 above	7%
TOTAL	100%

Source : Field survey

The data shows the distribution of age groups within the respondents. 12% of individuals are under 20 years old, while the largest group, 41%, falls between the ages of 20 and 40. 40% are aged between 40 and 60, and 7% are over 60. This

indicates that the majority of the respondents is relatively young to middle-aged, with a smaller proportion in the older age bracket.

Table 2 Educational qualifications of responders.

Educational Qualifications	Percentage
Illiterate	27%
Primary	18%
Class VIII standard	15%
Secondary	26%
Higher Secondary	14%
TOTAL	100%

Source : Field survey

The data shows the distribution of educational qualifications, with 27% of the respondents being illiterate, indicating a significant portion with no formal education. 18% have completed primary education, 15% have reached Class VIII, and 26% have completed secondary education (Class X). Only 14% have achieved higher secondary education (Class XII). This suggests a low literacy rate and a substantial gap in access to or completion of higher education levels.

Table 3 Reason for joining SHGs

Reason for joining the SHG	Percentage
To be economically independent	36%
To increase the saving	15%
For getting loan	21%
For business purposes	18%
Others	10%
TOTAL	100%

Source : Field survey

The data reveals the primary reasons individuals join Self-Help Groups (SHGs). The largest group, 36%, joins to become economically independent, while 21% seek loans. 18% join for business purposes, and 15% aim to increase their savings. Lastly, 10% have other reasons for joining. This shows that financial independence and access to loans are the main motivators for participating in SHGs.

Table 4 Occupation of the respondents.

Occupation	Percentage
Agriculture	29%
Animal husbandry	12%
Housewife	34%
Others	25%
TOTAL	100%

Source : Field survey

The data shows the distribution of occupations, with 34% of respondents identifying as housewives, the largest group. Agriculture follows at 29%, while 12% are involved in animal husbandry, and 25% fall into other categories. This suggests a strong presence of agriculture-related occupations, but also highlights that a significant portion of the

population is engaged in non-economic activities, such as homemaking, which could be important in understanding the social dynamics at play.

Table 5 Monthly income of respondents.

Income Scale (in INR)	Monthly income before joining SHG	Monthly income after joining SHG
Less than 2000	52%	28%
2001-4000	29%	38%
4001-6000	12%	18%
6001 and above	7%	16%
TOTAL	100%	100%

Source : Field survey

The data compares the monthly income of individuals before and after joining a Self-Help Group (SHG). Before joining, 52% had a monthly income of less than ₹2000, while 29% earned between ₹2001-4000, and 12% earned between ₹4001-6000. Only 7% had an income of ₹6001 and above. After joining the SHG, the percentage of people earning less than ₹2000 drops to 28%, while those earning between ₹2001-4000 increases to 38%. The percentage of people earning between ₹4001-6000 rises to 18%, and those earning ₹6001 and above increases to 16%. This suggests that joining an SHG has led to an improvement in income for many individuals, with a shift towards higher income brackets.

Table 6 Investment for growing money

Investment	Percentage
YES	61%
NO	39%
TOTAL	100%

Source : Field survey

The data shows that 61% of individuals have made an investment, while 39% have not. This indicates that a majority of people are engaged in some form of investment, while a smaller proportion remains uninvolved in investment activities.

Table 7 Social awareness of respondents

Awareness	Percentage
YES	76%
NO	24%
TOTAL	100%

Source : Field survey

The data shows that 76% of individuals are aware of a particular subject or topic, while 24% are not. This indicates a high level of awareness among the majority of the population, with only a small portion being unaware.

Table 8 Decision making and spending of savings

Decision making done by -	Percentage
Husband	58%
Family members	30%
Friends	8%
Others	6%
TOTAL	100%

Source : Field survey

The data indicates that 58% of decision-making is primarily done by the husband, while 30% is made by family members. Friends influence 8% of decisions, and 6% are influenced by other sources. This shows that most decisions are made by the husband, followed by family involvement, with friends and others playing a smaller role.

Table 9 Empowerment percentage of women with the help of SHGs.

Empowerment	Percentage
YES	65%
NO	35%
TOTAL	100%

Source : Field survey

The data shows that 65% of respondents feel empowered, suggesting positive progress, while 35% feel disempowered. This highlights the need to explore the reasons behind the disempowerment and address any barriers, ensuring more people can experience empowerment moving forward.

4. Discussion

The findings of the present study highlight the significant role of Self-Help Groups (SHGs) in enhancing the socio-economic empowerment of rural women in North 24 Parganas, West Bengal. The results indicate that participation in SHGs has led to noticeable improvements in income levels, savings behaviour, and engagement in income-generating activities. This aligns with earlier studies, which suggest that microfinance initiatives contribute positively to women's economic independence and financial inclusion.

One of the key findings of the study is the shift in income distribution after joining SHGs, where a considerable proportion of respondents moved from lower income brackets to relatively higher ones. This supports the argument that access to microcredit enables rural women to initiate small-scale enterprises and diversify their sources of income. Similar observations have been made in previous research, which emphasises the role of SHGs in poverty alleviation and livelihood enhancement.

However, the study also reveals that empowerment is not uniform across all dimensions. While economic indicators show improvement, decision-making power within households remains largely influenced by male members, as a majority of decisions are still taken by husbands or family members. This suggests that economic empowerment does not automatically translate into social empowerment. This finding is consistent with existing literature, which argues that deep-rooted patriarchal norms continue to restrict women's autonomy despite financial progress.

Another important aspect identified in the study is the role of SHGs in enhancing awareness and social participation. A significant proportion of respondents reported increased awareness and involvement in community activities after joining SHGs. This indicates that SHGs act not only as financial institutions but also as platforms for social learning and collective action. These findings reinforce the view that SHGs contribute to building confidence, communication skills, and leadership qualities among rural women.

Despite these positive outcomes, several challenges persist. The study highlights issues such as lack of awareness, difficulty in accessing banking services, and inadequate market knowledge. In many cases, women were found to depend on male family members for the utilisation of loan funds, which undermines the primary objective of SHGs. This reflects structural and institutional constraints that limit the full realisation of empowerment.

Furthermore, the study points out that insufficient infrastructure and lack of proper training hinder the effective functioning of SHGs. Without adequate support in terms of market linkages, skill development, and financial literacy, the potential of SHGs remains underutilised. These findings suggest the need for stronger institutional mechanisms and policy interventions to address these gaps.

Overall, the discussion indicates that while SHGs have made a meaningful contribution to improving the economic condition and confidence of rural women, true empowerment requires a more holistic approach. Addressing socio-cultural barriers, enhancing awareness, and strengthening support systems are essential to ensure that the benefits of SHGs translate into sustainable and comprehensive empowerment.

5. Major Findings

The study reveals that women have historically faced social, economic, political, and cultural barriers that limit their independence and empowerment. Patriarchal family structures, dependence on men, lack of property ownership, and ineffective implementation of inheritance laws contribute to their subordination. Illiteracy, lack of technical education, unemployment, and gender discrimination further restrict women's economic independence. Social and religious norms often reinforce these inequalities, while limited political participation reduces their decision-making power. However, Self-Help Groups (SHGs) have emerged as a positive force by increasing women's awareness, confidence, and involvement in economic and social activities. Despite this, challenges remain, as some women misuse SHG loans for personal or family needs, often handing them over to male members, which undermines the goal of empowerment.

Recommendation for Future Research

The future scope of the study on Self-Help Groups (SHGs) is wide and promising, especially in promoting inclusive and sustainable development. Future research can focus on the digital transformation of SHGs through mobile banking and online platforms, helping improve efficiency and transparency. There is also scope to explore diversification into new economic activities such as e-commerce, food processing, and service sectors. Studies can examine how SHGs encourage youth participation and entrepreneurship in rural areas. Additionally, SHGs have potential in supporting environmental sustainability through practices like organic farming and waste management. Further research can analyze their role in strengthening financial inclusion by improving access to banking, credit, and insurance services. The impact of SHGs on gender equality and women's empowerment, particularly in decision-making and leadership, also remains an important area of study. Lastly, evaluating government policies and exploring ways to scale and network SHGs with larger markets and institutions can enhance their overall effectiveness and reach.

6. Conclusion

The present study aimed to examine the role of Self-Help Groups (SHGs) in promoting the socio-economic empowerment of rural women in North 24 Parganas, West Bengal. The findings clearly indicate that participation in SHGs has contributed significantly to improving income levels, savings habits, and involvement in income-generating activities among rural women.

The study highlights that SHGs serve as an effective platform for financial inclusion, enabling women to access microcredit and develop economic independence. In addition to economic benefits, participation in SHGs has enhanced awareness, confidence, and social participation among women. However, the findings also reveal that decision-making power within households remains largely male-dominated, indicating that empowerment is still partial and uneven.

The study contributes to the existing literature by providing region-specific insights into both the opportunities and challenges associated with SHGs. While SHGs have demonstrated strong potential as tools for rural development, several constraints such as lack of awareness, limited market knowledge, inadequate infrastructure, and dependence on male family members continue to hinder their effectiveness.

Despite these contributions, the study is limited by its relatively small sample size and focus on a specific geographical area, which may affect the generalisability of the findings. Future research should consider larger and more diverse samples and adopt comparative approaches across regions to gain deeper insights into the functioning of SHGs.

In conclusion, strengthening institutional support, improving financial literacy, enhancing market linkages, and addressing socio-cultural barriers are essential to maximise the impact of SHGs. A coordinated effort involving government agencies, financial institutions, and community organisations is necessary to ensure sustainable and inclusive empowerment of rural women.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

Statement of informed consent

Informed consent was obtained from all individual participants included in the study.

Declarations

The author confirms that this manuscript is based entirely on their original work and intellectual effort. Limited use of AI-assisted tools was made only for improving language, structure, and grammar, without influencing the core ideas or analysis. The author takes full responsibility for the content and integrity of the manuscript.

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