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Research Paper

ECONOMIC EMPOWERMENT OF RURAL WOMEN AND SELF HELP GROUPS IN PUNJAB: A LITERATURE SURVEY

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ABSTRACT

Women empowerment is a prerequisite for socio-economic development and social revival of a society. It can be an effective strategy to remove the obstacles in the way of rural and urban development. Various national level initiatives have been taken so far and one of them is Self Help Groups (SHGs). In the past one decade, SHGs have become instrumental in all spheres for empowering women. Cumulative progress in formation of SHGs has become the women empowerment movement across the country. The present study is an attempt to discuss the role of SHGs for promoting women entrepreneurship through local resources in the state of Punjab from the point of view of available literature. It has also discussed the impact of empowerment of women on various economic, social and political aspects. The literature survey shows that the formation of SHGs is not only a micro credit project rather it is an empowerment process. The beneficiaries have empowered personally, economically, socially and psychologically. This policy does not provide individual benefits to the related women but it provides collective benefits to the whole family and group related to them. Overall, the study concludes that the policy of SHGs has greater impact on women empowerment.

KEYWORDS: Women Empowerment, Self Help Groups, Punjab.

1. INTRODUCTION

Women empowerment has been regarded as an important factor in the process of development. The overall economic growth and development of a country is possible only when women should be able to serve equally as men and it is possible only when they are given equal opportunities in every sphere. Jawaharlal Nehru had also stated that, "To awaken the people, it is the women who must be awakened, once she is on the move, the family moves, the village moves and the Nation moves"¹. The women empowerment is also seen as persuasive strategy to solve the problems of rural as well as the urban population. To empower women, various national level initiatives have been taken so far and one of them is Self Help Groups (SHGs). SHG is a group of poor people, who have come together for the

common purpose to tackle their common issues through small savings. As per the NABARD² definition, "SHGs refer to groups of 10-15 women coming together to form a semi-formal community based institution to meet their common financial and social needs". Planning commission has also provided the detailed definition of SHG and as per its definition, SHG is: "(i) a self-governed, peer-controlled, small and informal association of the poor, with an average size of 15/20 people, usually from socio-economically homogeneous families, organized around savings and credit activities. (ii) members of the SHGs meet weekly or monthly to discuss their common problems and share information to arrive at a solution. (iii) group members make efforts to rectify their economic and social problems through mutual assistance and

*encouraged to make voluntary monetary contributions on a regular basis*³. In the past one decade, SHGs have become instrumental in making women universally empower. The progress in formation of SHGs has turned women empowerment movement across the country. With these efforts, the year 2001 was proclaimed as the “*Women’s Empowerment year*”. The movement of Women empowerment is supported by both Government and the Non-Governmental Organizations (NGOs).

In India, the micro-finance movement has started with SHG – Bank Linkage Program (SBLP) which was initiated by NABARD in the year 1992 as the pilot project. Many other micro-credit programmes have been launched so far in the form of cooperatives, small savings, loan fairs (melas) for rural financing. Women specific schemes have started much later by many NGOs such as Self Employed Women’s Association (SEWA), Professional Assistance for Development Assistance (PRADAN), Mysore Resettlement and Development Agency (MYRADA) among others. Through Rashtriya Mahila Kosh, Indira Mahila Yojana, Support to Training and Employment Programme for Women (STEP) and NABARD, Government tried every possible way to make women empowered (Singh & Vidyarthi, 2015).

In Punjab, various institutions are providing small finances to raise the level of poor section. In Punjab, there is a network of 23 public sector and nine private sector banks for addressing various credit requirements. The share of commercial banks in ground level credit during 2013-14 was 73.59 percent. Three Regional Rural Banks (RRBs) namely Punjab Gramin Bank, Sutlej Gramin Bank and Malwa Gramin Bank are in operation for providing banking services in the rural areas of the state. The RRBs is with 82 percent of their branches in rural areas cater to the financial requirement of rural Punjab. Total numbers of SHGs are 6121147 in India out of which 16931 and 1907703 have been formed in northern and southern regions respectively. Punjab lies in northern region and this region is at 6th position in terms of number of SHGs (4.98 %). Further, in northern region, Punjab stands at the fourth position (7.62 %) after Rajasthan (67.12 %) and Himachal Pradesh (11.23 %). In addition, the data revealed that the maximum number of SHGs for women in Punjab has been formed by the Public Sector Commercial Banks whose share in terms of percentage is 82.9 percent, while the share of cooperative banks is 10.50 percent and of RRBs is 6.51 percent.⁴

The present study is an attempt to evaluate the role of SHGs in empowering rural women in the state of Punjab on the basis of results obtained by existing studies. The studies shed light on many aspects of empowerment related to women and discuss the impact of the policy of SHGs on those aspects. To pursue this objective, the whole study is divided into three sections, including the present introductory one. Section 2 presents the whole discussion on the basis of results obtained by the existing studies and section 3 concludes.

2. SHGs AND WOMEN EMPOWERMENT IN PUNJAB: A LITERATURE SURVEY

Gupta & Mittal (2005) were of the view that informal sector plays an important role in empowerment of women. The micro-enterprises with various activities namely, cottages, crafts, weaving activities, among others, have taken for the study purpose. Three districts of Punjab namely, Amritsar, Patiala, and Ludhiana had been selected for the study. The results show that women with owner of the enterprises are only 0.023 percent, whereas activities related to agriculture consists of only 2 percent. It has also revealed that 24.2 percent has been engaged in trading related activities, service sector includes 40.4 percent and 35.4 percent were engaged in the activities related to manufacturing sector. The study further observed that businesses wherein mostly women entrepreneurs have collectively worked are running finely.

Randhawa & Mann (2005) have shown the income generating activities promoted by different SHGs and how these activities have helped in increasing the women empowerment. From 74 blocks, 888 women have been selected for the study and information has been obtained through interview method. The results show that there is a significant improvement in finances, freedom, and morale of women after joining the SHGs. In financial decision making, no such improvement has been seen. It has further evaluated that SHGs are helping in empowering poor women and various income generating sources are mushrooming in rural areas of Punjab through SHGs.

Vatta & Singh (2001) have examined the development process taken by the SHGs in Punjab specifically in Hoshiarpur District. The impact as well as strength and weaknesses of the programme have been evaluated. On the basis of poverty line based on bank loans, different members have been selected. The study has shown that total savings of below poverty line (BPL) group 70 percent as compared to the savings of above poverty

line (APL) group. APL people did not get much benefit out of it. The problem in sanctioning of loans is being faced by both APL and BPL people. The study suggested that various campaigns and awareness camps are needed to make people aware.

Randhawa & Mann (2007) have focused on the structure and functional characteristics of SHGs. 74 blocks have been selected randomly. The total of 222 SHG leaders and 888 SHG members has been selected for the study. Research findings shows that most of SHGs had been promoted by Government Organizations whereas very few SHGs were promoted by NGOs. It has also revealed that monthly meetings were held regularly and most of SHGs are using saving for inter loaning purposes. No capacity building initiatives have been taken so far. Therefore, more focus should be on the workshops & programmes and the skill up-gradation of rural poor women and officials as well. The study has also observed that SHGs are relatively new to Punjab and not that much research has been done so far. Hence, there is shortage of literature and material.

Kumar (2010) has studied the growth, performance and impact of SHGs in Punjab. The study has shown the role of commercial banks, NGOs and other government organizations. Majority of the SHGs in Punjab were contributing Rs. 50 or 100 per member monthly and large proportion of groups had up to 15 members in the group. Commercial banks were the largest funding agency and interest rate is in the range of 7 to 12 percent per annum for the groups. After joining the SHG, the average income of the households have increased. The problems faced by SHGs included harassment/repeated visits during bank account opening, marketing and functional problems, lack of information and training. To increase the network of SHGs in Punjab, there is need to increase the role of NGOs, increase in the amount of loan to the groups at lower interest rates and the facility to members to sell their products in exhibitions, haats or during Kisan Melas, as they provide a good market for such products, which otherwise have a low demand.

Keshavan, Mehta & Gill (2010) found that 37 percent SHG members have started new activity and some have continued the same activity. Study revealed that the average income for the month have been raised per month after joining the SHGs. The agricultural related activities and allied sector activities percentage have also increased significantly. Above 82 percent respondents have faced financial problems during the process of running the activity. Members are totally

hinge on group savings for taking small loans and to sale the product, different methods have been used.

Bansal (2010) has stroked the impact of micro finance and micro credit on poverty, employment, decision making and empowerment of women in rural strata of Punjab. The study stated that micro-credit was provided only through the SHG-BLP. Role of MFIs and NGOs is minimal. The role of the government here should give positive environment to encourage more NGOs and MFIs. Government should act as enabler to provide microfinance through different resources.

Manisha (2011) has highlighted that rural development is not just possible by dispensing credit by banks to rural poor people. Rather, it can also be done through promotion of various activities through various SHGs. The study depicts that SHGs should be promoted more and its role, purpose and scope should be widened so that maximum people can get benefit out of it. It further emphasized the need of more awareness about SHGs amongst the rural as well as urban people.

Sharma & Sarin (2011) have analyzed the role of MFIs in poverty alleviation in Punjab. It stated that Microfinance organization facilitate access to credit which helps the poor to earn their livelihood. The study has focused on the critical factors that are responsible for poverty and how SHGs and MFIs have helped in alleviating poverty. It stated that lack in finances is one of the reasons behind poverty. Therefore, increase in small credit would help people in getting basic amenities and facilities.

Arora & Meenu (2011) have tried to outline that in a patriarchy society, women have been trivialized and differentiated; be it their family, social life or their economic and political life. The responsibilities of managing households work create obstacles in their social and economic growth. The study has highlighted that micro finance initiative is one of the initiatives of the government towards women empowerment in rural areas. Many leading banks are providing various schemes/programmes exclusively for women to set-up their own enterprises. The study has conducted research on Punjab with the objective of examining the use of micro finance services in rural areas. The study has also discussed about the role of unorganized sector which is putting effort to make microfinance movement more successful.

Nagaich (2011) has introspected that women in Punjab have been managed to empower themselves. Empowerment has analyzed on the basis of various indicators such as sex ratio, education, employment at

different level. The main components that have been taken to study are: education, economic and political empowerment of women. Study is based on the secondary data. It concluded that in the state, women's participation in workforce is unseeable. He further concluded that less literacy and lack of education is one of the reasons. He further stated that women have no participation in decision making as they don't have their own opinion.

Kaur and Devi (2011) had analyzed that how different banks namely Commercial Banks, RRBs and Cooperative Banks have contributed in the formation of SHGs in Punjab. The data provided by NABARD were analyzed for the state of Punjab. The findings revealed that Rajasthan (61.89 percent) and Andhra Pradesh (45.3 percent) have formed maximum numbers of SHGs among Northern and Southern regions respectively. In Punjab, Indian Overseas Banks have formed maximum numbers of SHGs amongst commercial banks (both public and private). 70 percent of the SHGs have been formed by the Regional Rural Banks and Punjab Gramin Bank. 4096 SHGs have been formed by cooperative banks. In Jalandhar and Fatehgarh districts of Punjab, more than 10 percent of SHGs have been formed.

Arora and Arora (2012) have stated that women empowerment is a sine qua non for the socio-economic expansion of any populace. MFIs and NABARD have always approached women as she had always considered the weaker section of the community. Factor analysis technique has been used by taking 26 variables. The empirical results revealed that micro credit and small savings have notable impact on the socio-economic status. The study had concluded that rural women must be taught about the benefits of credit & loans and they should be given knowledge about more sources of finance. It is needed to take accurate action to empower women via micro credit and small loans. These can usher the financial inclusion there by making empowerment of individual, family as well as society. Therefore, women must be motivated and provide opportunities to make the effective use of finance which could help them to enhance their livelihood.

Kaur (2012) had evaluated the working of microfinance supporting institutions in the Punjab. The study revealed the role of co-operatives and credit unions in the women empowerment. It also shared the role of NGOs in providing the micro-credit and loans. The study showed how this model is creating awareness and importance of microcredit within the community. The results revealed that after joining SHGs, women have been empowered.

Along with, their savings habits have been improved. Day to day participation in the various activities has also been increased. Besides that financial knowledge and decision making have also increased.

Arora and Meenu (2012) have examined the role of micro-financing and scrutinized that whether the financial needs of the rural poor women has been squared. The investigations have been conducted in the rural areas of Punjab. Three districts of Punjab (Amritsar, Jalandhar and Ludhiana) have been taken for the study. The study revealed that decent saving tendency among the rural poor is that maximum of them saves on daily basis. In case of credit utilization, most of the respondents had used bank's micro credit. The study also observed that formal sector, especially the banking sector, has marked a significant progress in achieving the financial inclusion. The study stated that still lot of efforts is needed to make micro financing movement successful amongst the banking sector.

Randhawa and Kaur (2012) got an insight of SHGs in India and provide the role of SHGs especially in the Punjab State. The study shows the qualitative aspects of growth and its expanded outreach. The study had explained the width and depth of outreach achieved. The study has shown that how many people are covered under SHG-BLP and also who are relatively being covered under this programme. This study has examined the depth of outreach of SHGs in terms of number of members and leaders. Study was conducted on 100 SHGs of SBS Nagar, a district of Punjab. The social and economic parameters taken were: wealth rank, caste, economic activity, and schooling among others. Findings revealed that theory of outreach does not match exactly with the results of the study as most of the people are not aware of small savings through SHGs. Branch expansion has increased but capacity building for the bankers is the need of the hour. Microfinance and Microcredit policy makers should focus to find out the disparities as the benefits do not accrue to those who actually need them. Besides that, programmes are not relatively reaching to poor and marginalized. For that policy makers should focus on the region specific needs and problems of the people.

Arora and Meenu (2012) had discussed the participation of the commercial banks in the microfinance in Punjab. The study has shown that the poor can effectively engage with the banking system if they have the ability and the willingness to repay. Bankers can also promote women empowerment by promoting

business culture among them. Study has revealed that still there exist many villages where there is not a single bank branch. The study suggested that the introduction of ITC, mobile banking, business correspondents, and business facilitator models could be used to reach the unreached villages. Study revealed that in the district of Fatehgarh Sahib, IT-enabled services have been successfully implemented in three banks - Punjab National Bank, Oriental Bank of Commerce, and State Bank of Patiala on a pilot based project. The study has also suggested that banks should continue to develop more schemes under the microfinance to muster the demand of rural poor, and also should increase fund allocation.

Sandhu (2013) had discussed the purpose, cause, role, functioning and complications faced by SHGs in district Ludhiana and Amritsar of Punjab. The literature pertaining to Microfinance and women empowerment portray that SHGs act as a stimulus in social change, socio-economic growth and empowerment of poor. Moreover, it has fabricated ample of opportunities for promotion of income generating activities. Further, it had increased their morale and made them more confident in decision making process. The study manifest that SHGs have locale concentration, which requires spattering across the country to tackle the problem of poverty. Further it was concluded that the SHGs have become a major source of microfinance and also provided loan at fixed rates resulting in the poverty alleviation of the marginalized and poor.

Gupta and Kapila (2014) had tried to explore the performance of SHGs in Punjab at the group level. The study is based on 44 SHGs in Ludhiana district of Punjab. 15 indicators have been taken to run the study. Kruskal-Wallis test has been used to test the significant gap in the performance scores of different groups, based on tenure of existence. The indicators such as time taken for loan disbursement, regularity in attendance, homogeneity, common fund utilization, and performance of loan repayment were major contributors to the performance of SHGs. The study indicated that there is significant impact of tenure of SHGs on performance of SHGs. The study suggested the need of more capacity building, training and workshops, increasing frequency of meetings and more use of loan for productive purpose for improving performance of SHGs.

Gill (2014) had discussed that in the developing nation, like India, Microfinance and SHGs are effective ways to empower the poor, economically and socially. He further found the efforts of the NGO "Umeed Foundation",

which has been effectively working in district Sangrur. Data from 18 SHGs of districts Bhawanigarh and Sangrur have taken for the study purpose. Females were the beneficiaries under the programme. The beneficiaries were illiterate and rapport of schedule cast. They borrowed under scheme to invest in productivities but only 80 percent did so. The study observed that Foundation named Umeed is quite popular among them. There is positive impact on income, expenditure and savings behaviors of the beneficiary. The study also revealed that people wants more NGOs of this kind.

Kaur and Singh (2014) had stated that in India, where faster, sustainable development and inclusive growth is the mission of the government, emphasize should be on the poverty reduction through SHG programmes. The study was conducted in the Fatehgarh Sahib, a district of Punjab, with the 100 members of different SHGs. Cronbach's reliability test has been implemented to check the reliability of data. The results showed positive impact of different micro Schemes on poverty reduction. It has examined that microfinance through SHGs has helped the members in raising their socio-economic level and helped to reduce the poverty.

Kaur and Sodhi (2014) have evaluated that the art of *Phulakri* making through SHGs. The study has been conducted in the centre named Krishi Vigyan Kendra (KVK) at Patiala district. The socio-economic profile along with different empowerment indicators, for those who acquired training from KVK, has been taken as sample. More than 70 percent women who are working as artisans have formed SHG whereas above 20 percent still work as an individual artisan. The study has indicated that different development schemes have played a key role to help the women. The study further showed how SHGs have empowered the rural women through the traditional art "Phulkari".

Rawat (2014) had examined that Microfinance is considered as one of the important method for inclusive growth of the economy and examined the role of SHGs in economic, social and political empowerment of women. Derabassi Block of S.A.S Nagar (Mohali) in Punjab has taken for research. Economic, social and Political factors have been taken under consideration. Data from 200 SHGs members have been collected. The social impact of SHGs on women has been compared with economic and political impact. The results revealed that there is positive effect of SHGs in influencing the social, economic and political surroundings.

Pathak and Singla (2015) had analyzed that micro-finance through SHGs has tried to alleviate poverty by providing micro credit which results in financial inclusion. The study has pursued in the Ludhiana district of Punjab. The objective of the SHGs is making women self dependent, self reliable and confident enough to make sound decisions in day to day life. The SHGs inculcate the habit of savings through micro loans and micro credit. It has further examined the role of micro finance in poverty alleviation by encouraging the savings and access to loan. The study has observed that after being member of SHGs, the income of respective families has been significantly increased, which has further raised the standard of living. After joining the SHGs, women have tried to save more. One major finding of the sample is that there is no defaulter in the repayment of loans. Study concluded that SHGs are one of the effective measures to alleviate poverty in rural zones. Moreover, it has positively influenced lives of women.

Dhiman and Rani (2015) had conducted study in 24 villages of district Sangrur (Punjab) from different SHGs. Observation method and scheduled method are used for conducting interviews. It had observed that these SHGs were not working properly. As such, there is very less governmental support. Knowledge about market and financial products is very less. The government should actively participate to promote SHGs in these areas.

Soni (2015) had evaluated that SHGs are one of the effective community based groups that inculcates the empowerment of rural women in Jalandhar district of Punjab. It has found that SHGs had played a major role in entrepreneurship development programmes among rural women by providing a platform to enhance their skills. Further, it ensures the better survival of women by providing them to open small scale business or to make them involve in various entrepreneurial activities. It further increases their confidence level, skills and their socio economic status. Thus, SHGs are successful tool for the welfare of rural women by proving them various opportunities to make them stand in the society.

Kaur and Kaur (2015) found that socio-economic growth can be possible by providing financial services to the underprivileged people. Various schemes were adopted by government to achieve this. Priority sector lending, Kisan credit card, general credit cards and schemes of self help group- lead banks were introduced for providing credit to people without facing any

hindrance and hassle of financial institutions. For the empirical analysis, sample of 210 rural women was selected. The study showed that there exist significant relationship between financial inclusion and membership in SHGs. After becoming a member of the SHGs, huge growth was noted in the amount of credit availed by the members and ratio repayment of loan, as compared with before joining SHGs. SHG models have helped to achieve goal of financial inclusion by providing financial services to rural women. Thus, SHGs are the means in itself through which vulnerable strata can enter into the formal financial sector.

Kapila, Singla & Gupta (2015) had evaluated that faster, sustainable and inclusive growth is much needed in India. A sample of 100 members from Fatehgarh Sahib has been taken using convenience sampling for the study purpose. Descriptive statistics and cross tabulation have been used to analyze the data. The study examined that SHGs has played a major role in helping women members. Micro Finance and small funds are helping them in raising their economic status. SHGs women have become independent in decision making.

Kaur (2015) tried to find out that if women in Patiala district are getting opportunities to have an access of finance then how it is making difference towards their employment opportunities. The results have revealed that micro finance has brought favourable changes in the lives of women at the grass root level. It revealed that SHGs are the instrumental in empowering rural women with affordable banking, insurance and entrepreneurial approaches. The study advocated that SHGs are one of the best gadgets for women empowerment. The study had confined to Patiala district of which 50 SHG members and officials have interviewed using judgment and convenience sampling techniques. The results stated that microfinance has positive impact on women empowerment. It also provides benefits to their small businesses which are struggling for funding with finance to run their businesses. Women are also finding it difficult to borrow at high interest rates and simultaneously running a business. The study suggested that NABARD should take necessary steps to eliminate harassment caused to the SHG leaders at the time of loan and funding. SHGs also require genuine guidance and regular visits to encourage the capacity building programmes.

Mann and Randhawa (2015) had stated that microfinance, training and capacity building are important components for proper functioning of SHGs. Regular capacity building programmes are required to

sustain SHGs. Study has covered all the districts of Punjab to give comprehensive picture of the training and workshops on capacity building of women in SHGs. The findings revealed that nearly 50 percent of the SHGs were not provided with any type of training and majority of the respondents showed dissatisfaction as far as training for capacity building and skill formation was concerned. It is therefore, suggested that for the sustainability of SHGs in Punjab, SHGs should focus more on training and capacity building of these members.

Singh (2015) had discussed that micro finance is a micro financial services given to the rural people by various financial institutions. This study had explored the role of SHGs in Punjab in extending microfinance services to the target group. It has discussed about the role of joint liability groups. This research has evaluated that lot many work has to be done to reach the poor and marginalized. There is further need to provide proper guidelines as people are unaware of the basic guidelines and functioning of the SHG. Capacity building training programmes needs to be done very frequently to make awareness amongst bankers and also amongst the people.

Kapila, Singla and Gupta (2016) had examined that the government had undertaken effective measures to provide better opportunities and equal status to rural women, and to bring them into the strata of socio-economic development. In these efforts, SHGs for rural women is one of the key programmes. The study has evaluated the impact of microcredit through SHGs on economic empowerment in the rural areas. It has revealed that microcredit has significantly improved the income of the women and has increased their participation in household decision making especially in financial decisions. This impact is more among large borrowers than small borrowers. It also showed that microcredit has significantly strengthened the women empowerment. The empirical analysis shows that the impact of microcredit is highly significant and positively related with empowerment index in this study. Thus, towards women mobilization, women decisions in day to day routine, SHGs play an important role. Hence, SHGs should be encouraged. Besides that, various problems like delay in sanction of loan, lack of capacity building programmes, skill based programmes must be addressed for effective working, sustainability and functioning of SHGs in the state of Punjab.

3. CONCLUSION

The surveyed literature provides the evidence that SHGs and various micro finance schemes are helping women to raise their level and contribution to the economy. In the recent years, NABARD and SHGs is providing ample of opportunities to raise the financial level of women through micro credit and micro finance. Economic empowerment of women is showing positive impact on the growth of economy. In addition, it is making rural women more efficient and strong to make sound financial decisions. Further, the literature has emphasized that initiatives should be taken to make rural people more aware about their rights and participation in the financial decision making. In order to achieve these objectives, women should make collective efforts. The policy makers should focus on the marginalized sections along with their basic needs and problem solving approach through micro credit and micro loan facilities.

Notes

¹ See Ghosh & Cheruvalath, 2007

² See NABARD Report, 2015

³ See Ramakrishna, et al. (2013) pp. 2

⁴ The data has been taken from Executive summary Punjab, 2015-16.

Retrieved from [https://www.nabard.org/pdf/Executive_summary_\(English\)_SFP_2015_16_Punjab.pdf](https://www.nabard.org/pdf/Executive_summary_(English)_SFP_2015_16_Punjab.pdf)

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