

Socio-Psychological Factors Empowering the Women to Join Self Help Groups - An Empirical Study based on Kudumbhashree, Kerala

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Abstract

Globally significant movements have emerged in recent years to promote women's rights and empowerment. Days like International Women's Day are additionally picking up speed. The Kerala government has implemented a number of strategies to raise women's status and give them the power to deal with the negative social and economic effects. This study investigates socio-psychological factors that have empowered women to join Self Help Groups in Kerala. It is based on 380 SHG women based on Kudumbhashree in the state of Kerala. The variables influencing women to join SHGs in Kerala are identified using factor analysis, and the relationships between the factors and decision-making practices are discovered using multiple regression. The result reveals that SHGs have a significant role in the overall empowerment of women. Also, social, economic, legal, and political empowerments have greater influences on the problem-solving and decision-making habits of women in Kerala.

Keywords: Self-Help Groups, Socio-Psychological Factors, Women Empowerment, Kudumbhashree, Kerala

Introduction

The women all over the world face several types of discriminations and related issues in their day today life. They face issues from society, work place and family. Thus, the empowerment of women has emerged as a significant criterion in establishing their position in recent years (Thilagaraj, 2020). The improvement of the social status of women is highly needed and which will ensure an increase in their income, employment rates, savings and decision making capabilities. This will help in eradication of poverty, the improvement of educational level of their children and in all an improvement in the family status and standard of living. Women's political and socioeconomic advancement also aids in the advancement of our community and country. The socio-economic and political empowerment of women is critically dependent on both the federal and state administrations. Various initiatives from the part of the government for the upliftment of women is highly essential. Nedumaran and Palanisam (2019) opines that the self-help group (SHG) movement is regarded as an innovation in the field of rural finance in several developing nations, including India, in order to assist the underprivileged and marginalized groups in the society. Women's economic, social, and political empowerment significantly improved as a result of their participation in self-help groups (SHGs) and initiatives like Kudumbhashree. As a result, the impact of SHGs on women's income, savings, assets, and housing conditions—especially those of Dalit Hindu and Muslim women—as well as the rate at which women achieve empowerment will be examined in detail. This will help the policy makers in improving and overcoming the pit falls in the present SHG schemes.

Review of Literature

This section conducts a detailed exploration into the existing literature in the area of women empowerment. Additionally, it attempts to pinpoint the contribution that SHGs make to the socioeconomic and political advancement of women as well as the empowerment that women acquire thanks to SHGs. Jose and Ramaswamy (2019), Remya and Preethi (2017) opines that, poverty eradication and empowerment of women provides to the economic growth for any nation. Self-help organisations are advocated as a means of

eradicating poverty and empowering women. Thus, they investigated the impact of self-help organisations on women's empowerment in Kerala's Ernakulam district. Through the aid of microcredit, women's empowerment plays an equal part in raising income and saving. Their participation in SHGs improves their confidence and capacity to engage in social activities (Jose, Chockalingam, and Ramaswamy, 2020). According to Geni et.al. (2022), women empowerment is one of the burning issues of the past few decades and they also notes that self-help groups have played a vital role in improving women's conditions and empowering them. The studies of Bakshi 2015 found that the Kerala government has established an Urban Poverty Alleviation Fund in each city to help the urban poor people including women, marking the most major change in policy in the past decade. He also identified that, the poor women of the CDS contributed to the community's dynamism, savings and loan operations, accounting system, and decision making procedures. Ali and George (2019) identified that Kudumbashree and MGNREGA were highly helpful platforms for empowering women and, in turn, helping to eradicate poverty. They argues that, despite of some limitations, in these programs, they are highly successful in empowering women socially and economically. They found that the rural coastal women population of Njarakkal, Kerala have benefited from both Kudumbashree and MGNREGA. Remya and Preethi (2017) examines the role of Grama Panchayats of Kerala in empowering women socially, politically, and economically through a variety of different programs. Vijaykumar et al. (2021) through his research unravels how the Kudumbashree scheme's SHGs help underprivileged women gain economic and social status. They also found that, Kudumbashree has increased women's income and savings habits by encouraging members to save money and reinvest the same in different entrepreneurial ventures. Further, Minimol and Makesh (2012) opines that, self-help groups (SHGs) can act as 'empowerment resource centres' for its female members, hence helping society as a whole. Kumawat and Bansal (2018) in their study considered socio- psychological, economic, legal, and political issues are regarded the four parameters that comprise the scale for measuring the level of knowledge among women in the Udaipur area of Rajasthan. They also investigated the role and degree to which self-help groups empower rural women. Samant et al (2019) examined the impact of microcredit on the women's empowerment. They considered factors such as decision-making, awareness, and psychological aspects to measure the empowerment among member beneficiaries in Haridwar, Uttarakhand. Santhosh et al (2021) focuses on rural Dalit Hindu women and attempted to understand the challenges and possibilities of empowering Dalit Hindu women and evaluating the role of education in this regard. Maurya(2021)also found that Dalit Hindu women are more exploited in Indian society. He states that, Dalit Hindu women experience high rates of poverty, lack of access to resources, illiteracy, unemployment, and other related problems. Shanthakumari (2016) finds that, Dalit Hindu women face economic, social, and political oppression, repression, and denial of their rights. She concluded her study by stating that, microcredit programs and self-help groups have played a crucial role in empowering Dalit Hindu women. Kamble (2018) penetrates into potential ways of progress for the exploited Dalit Hindu women of India. It examines conceptions of empowerment and the difficulties Dalit Hindu women experience while analysing caste and gender relations in the context of helplessness, poverty, social isolation, abuse, and lack of resources. He states that the elimination of gender inequality is central to theories of empowerment.

It is evident from the existing literature that women in general and Dalit Hindu and Muslim women in particular face various types of discrimination and they highly lack socio-economic empowerment. It is also evident from the literature that the studies on the empowerment of Dalit Hindu and Muslim women through SHGs and women in urban area are scanty. Thus more exploration into the matter is necessary.

Statement of Problem

The existing literature reveals that women all over India face various types of discriminations society and family. They highly lack socio-psychological, economic, legal, and political development (Kumawat and Bansal, 2018). So, there is a need for empowering women. For their female members, self-help groups (SHGs) can serve as "empowerment resource centers." (Minimol and Makesh, 2012). Achieving "the ultimate goal of complete development" will be made possible by eliminating gender discrimination, enhancing women's autonomy in decision-making, and giving them more power over resources.

On comparing to other states in India, the women in Kerala have managed to attain a better socio-economic and

political empowerment. The state is still far from achieving "complete development" and the subject is only very tangentially addressed even now. Over the past few years, the Kerala government has introduced a number of programmes and schemes for the general advancement of women, with a focus on Dalit Hindu and Muslim women. Still, the initiatives has not fully reached the marginalised of marginalised and the development of Dalit Hindus and Muslims women are much lower on comparing to other categories of women. Also, the government concentrates more in the development of women in rural areas than urban areas. It is in this context, the present study attempt to identify factors determine the degree of empowerment attained by the Dalit Hindu and Muslim women in in Kerala.

Objectives of the Study

1. To determine the factors empowering Dalit Hindu and Muslim women to join SHGs in Kerala.
2. To measure the relationship between these various components and the decision making habit of the women.

Materials and Methods

This study intentionally uses primary data and is a descriptive one. An organized schedule and questionnaire were used to collect the data. The questionnaires are validated using a pilot study. The reliability test was conducted using the data from the questionnaire. The dependability or reliability of the data was assessed using the Cronbach Alpha Dependability Test. The data set from the questionnaire had a Cronbach's alpha of 0.772.

The study's geographical scope is Kerala only. In order to frame the population for the study, the proportion of women in each district of Kerala was taken into account. The fourteen districts are grouped into three groups based on the overall number of women i.e., large level women populated districts, medium level women populated districts and lower level women populated districts. Table 1 depicts the district wise total number of women in Kerala.

Table 1- District Wise distribution of number of Women in Kerala

District	No. of Females	Levels of Population
Malappuram	2152592	
Thriuvanthapuram	1719749	omen populated districts
Ernakulam	1662831	
Thrissur	1640437	
Kozhikode	1615351	
Palakkad	1450456	
Kollam	1388407	edium level women populated districts
Kannur	1341557	
Alappuzha	1114647	
Kottayam	1006262	
Kasaragod	410612	
Pathanamthitta	635696	omen populated districts
Idukki	556166	
Wayanad	415736	

Source: [Source:https://www.census2011.co.in/census/state/districtlist/kerala.html](https://www.census2011.co.in/census/state/districtlist/kerala.html)

The Multi-Stage Sampling approach is used to gather the samples. The overall number of women in each district in the strata changes in the initial stage depending on their size. Therefore, using probability proportionate size sampling procedures, one sample district is chosen from each stratum using the Lahiri approach. As per the Lahiri method, Thiruvananthapuram district is chosen from the large level women populated districts, Palakkad district is chosen from the medium level women populated districts and Pathanamthitta district is chosen from the lower level women populated districts. For the selection of Dalit Hindu and Muslim women in the second stage, the researcher employed a proportional allocation of stratified sampling technique. The total number of women in the chosen districts helped determine the proportion. So the proportion for selection of women is 1719749: 1450456: 635696 (17:14: 6). As a result, 380 women comprise the total sample units, which are then divided according to this ratio. Through the use of purposive sampling procedures, 175 women from the Thiruvananthapuram district, 144 from the Palakkad district, and 61 from the Pathanamthitta district were chosen for the final stage.

Results and Discussion

Factor analysis has been used to identify the factors encouraging Dalit Hindu and Muslim women to join SHGs in Kerala and multiple regression analysis has been employed to assess the functional link between the chosen factors and their improvement in decision making habit. Here, the researcher used fifteen statements to identify the major factor influencing women to join SHGs in Kerala.

Table 2- Demographic Profile of Dalit Hindu and Muslim Women

Age	No. of SHG Women	Percent
Below 20	14	3.8
20-40	89	23.4
40-60	110	28.9
Above 60	167	43.9
Total	380	100
Religion	No. of SHG Women	Percent
Dalit Hindu	213	56.1
Muslim	167	43.9
Total	380	100
Marital Status	No. of SHG Women	Percent
Single	10	2.6
Married	359	94.5
Widow	11	2.9
Total	380	100
Job Status	No. of SHG Women	Percent
No Specific Job	46	12.2
Coolies	113	29.7
Private Job	192	50.5

Others	29	7.6
Total	380	100
Annual Income	No. of SHG Women	Percent
Below 1-lakhs	126	33.2
1 lakhs -2 lakhs	153	40.2
2 lakhs -3 lakhs	71	18.7
Above 3 lakhs	30	7.9
Total	380	100

Table 2 shows the demographic profile of sample Dalit Hindu and Muslim women in Kerala. The age wise distribution of the sample population of SHG members in Kerala reveals that out of the 380 respondents, 167 SHG members are above 60 years (43.9 per cent), 110 members are between 40 to 60 years (28.9 per cent), 89 members are between 20 to 40 years (23.4 per cent) and 14 members are below 20 years (3.8 per cent). The religion wise distribution of SHG members reveals that, out of 380 respondents, 213 members (i.e., 56.1 percent) belongs to Hindu religion and 167 members (i.e., 43.9 percent) are Muslims. The marital status of SHG women shows that 359 members are married, 11 SHG members are widows and 10 SHG members are single. The job status of women reveals that 192 respondents are employed in private jobs, 113 respondents are coolies and 29 respondents are engaged in other types of jobs. Further, the investigation finds that, 46 respondents are of jobless category. The annual family income of SHG women reveals that, 153 respondents (40.2 percent) earn an income between Rs. 1 to 2 lakhs, 126 respondents (33.2 percent) have an income below Rs. 1 lakh and 71 respondents (18.7 percent) comes under an annual family income category of Rs. 2 to 3 lakhs. Also it is clear from the data that only 7.9 percent (i.e., 30 respondents) of the members possess an annual family income of above Rs. 3 lakh.

Table 3

Descriptive Statistics of Variables Influencing Dalit Hindu and Muslim Women to Join SHGs

Variables Influencing Women to Join SHGs	Mean	Std. Deviation
The capacity to conduct banking transactions improved.	3.66	1.398
Understand how to rotate and manage cash.	4.63	2.448
There is an increase in overall earnings	4.32	4.493
Facilitated income daily expenses	3.25	81.545
Know what's going on in the political world.	4.14	21.577
Have knowledge of the right to vote	3.02	61.480
Get familiar with Women's organizations	4.30	31.551
Participate in political party gatherings	3.13	71.484
Increased knowledge of women's legal rights	4.60	01.452
Greatly aided in the prevention and reduction of domestic violence	3.16	11.484
Women's protection laws are being effectively implemented.	4.24	51.407
Better legal knowledge to combat gender discrimination	3.63	41.412
I interact frequently within the community.	4.12	11.613
I communicate frequently with numerous organizations.	3.63	91.460

I am involved in cultural activities and festivities.	4.6371.337
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Table 3 reveals the descriptive statistics of the variables influencing Dalit Hindu and Muslim women to join SHGs in Kerala. The variables related to economic, political, legal and social factors have reasonable degree of mean values and standard deviations. This result indicates that most of the women have given average weight on different factors.

Table 4

KMO and Bartlett's Test on variables influencing Dalit Hindu and Muslim women to join SHGs

KMO Measure of Sampling Adequacy.		.786
	Approx. Chi-Square	2612.204
Bartlett's Test of Sphericity	df	115
	Sig.	.000

KMO (Kaiser-Meyer-Olkin) result is based on fifteen variables used to identify the most significant factor influences Dalit Hindu and Muslim women in Kerala to join SHG. In order to perform factor analysis, the researcher must ensure KMO sampling adequacy in the data. Table 4 reveals the results of KMO and the Kaiser-Meyer-Olkin (KMO) value is .786, which is greater than 0.7. Similarly, the Bartlett's test is significant at 5 per cent level of significance. It indicates that the fifteen variables related to women to join SHGs are suitable for factor analysis.

Table 5

Communalities of variables related to Dalit Hindu and Muslim Women

Variables Influencing Women to Join SHGs	Extraction
The capacity to conduct banking transactions improved.	.572
Understand how to rotate and manage cash.	.710
There is an increase in overall earnings	.612
Facilitated income daily expenses	.511
Know what's going on in the political world.	.893
Have knowledge of the right to vote	.604
Get familiar with Women's organizations	.635
Participate in political party gatherings	.692
Increased knowledge of women's legal rights	.784
Greatly aided in the prevention and reduction of domestic violence	.709
Women's protection laws are being effectively implemented.	.729
Better legal knowledge to combat gender discrimination	.514
I interact frequently within the community.	.801
I communicate frequently with numerous organizations.	.636
I am involved in cultural activities and festivities.	.562

Table 5 reveals that extraction communalities of variables, which represent the relationship between the fifteen variables and all other variables before making rotation of component. Here, all the extraction communalities are above 0.50. The result shows that there is a good relationship between the components which could be used for factor analysis

Table 6

Total Variance Explained by the variables related to Dalit Hindu and Muslim Women

Variable	Initial Eigenvalues		Extraction Sums of Squared Loadings		Rotation Sums of Squared Loadings	
	Total	% of Variance	Total	% of Variance	Total	% of Variance
Vari.5	0.88		5.8870.98			
Vari.6	0.81		5.3876.37			
Vari.7	0.69		4.6180.98			
Vari.8	0.57		3.8184.79			
Vari.9	0.50		3.3588.14			
Vari.10	0.46		3.1091.24			
Vari.11	0.39		2.6293.86			
Vari.12	0.36		2.4296.28			
Vari.13	0.26		1.7097.98			
Vari.14	0.19		1.2699.24			
Vari.15	0.11		0.76100.00			

Extraction Method: Principal Component Analysis.

The total variance explained in the table 6 shows how the variance is dividing the fifteen variable related to Dalit Hindu and Muslim Women. Here, the four factors which have statistical initial eigenvalues greater than 1. The first element accounts for 31.79 percent, the second for 17.21 percent, the third for 9.03 percent, and the fourth for 7.07 percent. Therefore, the researcher considers only four factors which influence the Dalit Hindu and Muslim women to join SHGs. The screen plots related to fifteen variables related to this study depict in figure 1

Figure1

Screen Plot of the Variables related to Dalit Hindu and Muslim Women

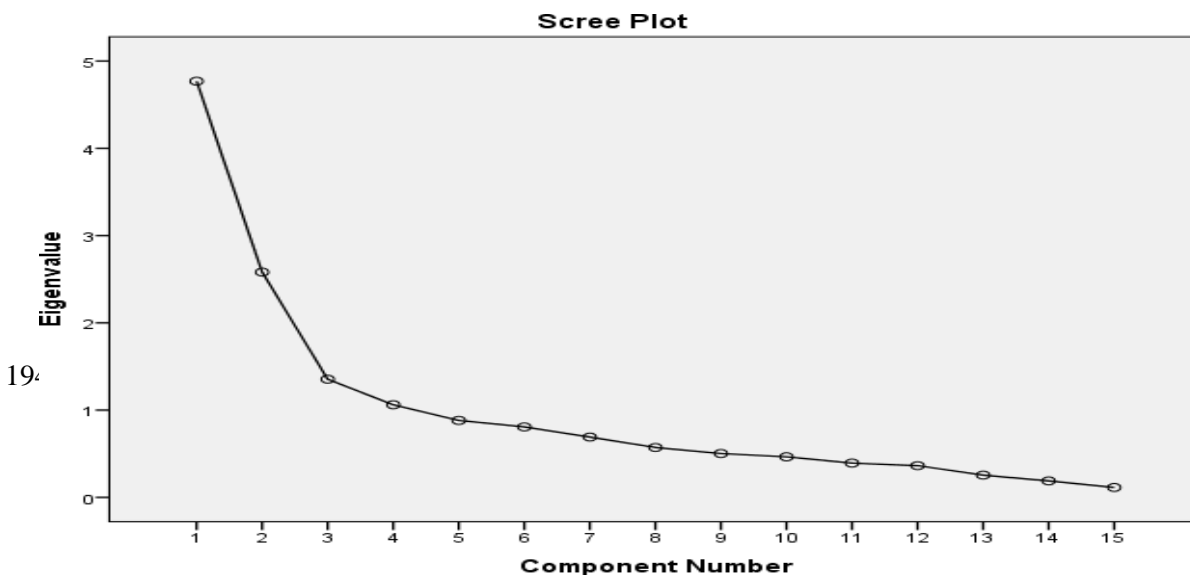


Table 7

Rotated Component Matrix variables related to Dalit Hindu and Muslim Women

Variables	Different Statements	Component			
		1	2	3	4
	1The capacity to conduct banking transactions improved.	-.119	.673	.050	.046
	2Understand how to rotate and manage cash.	.024	.841	-.035	.035
	3There is an increase in overall earnings	-.083	.769	.094	.065
	4Facilitated income daily expenses	-.044	.695	-.149	-.066
	5Know what's going on in the political world.	.078	.124	.934	.015
	6Have knowledge of the right to vote	.480	-.123	.571	.180
	7Get familiar with Women's organizations	.446	.368	.533	.131
	8Participate in political party gatherings	.133	.078	.817	.031
	9Increased knowledge of women's legal rights	.856	-.044	.223	.016
10	Greatly aided in the prevention and reduction of domestic violence	.793	-.144	.243	.029
11	Women's protection laws are being effectively implemented.	.838	-.112	.119	-.006
12	Better legal knowledge to combat gender discrimination	.635	-.064	.042	.069
13	I interact frequently within the community.	.390	-.290	-.024	.751
14	I communicate frequently with numerous organizations.	-.022	.143	-.187	.762
15	I am involved in cultural activities and festivities.	.082	.224	-.085	.705
Eigenvalues		4.77	2.58	1.35	1.06
Percentage of variation		31.79	17.21	9.03	7.07

Notes:

1. Extraction Method: Principal Component Analysis.
2. Rotation Method: Varimax with Kaiser Normalization

The first four eigenvalues of the rotation matrix of fifteen variables are taken from the rotated component matrix (4.77, 2.58, 1.35, and 1.06). These eigenvalues suggest a factor solution with four factors, as shown in Table 6. The principle component factor analysis method is used to estimate the factor loadings. The 9th, 10th, 11th, and 12th variables in the first factor have high loadings, with eigenvalues of 4.477 and 31.79% variation, respectively. Legal empowerment is the name given to this aspect. The term "economic empowerment" refers to the high loading of the second factor, as well as the first, second, third, and fourth variables, which have eigenvalues of 2.58 and 17.21% variation. With eigenvalues of 1.35, the third factor, fifth, sixth, seventh, and eighth variables exhibit high loading and account for 9.03 percent of variation. Political empowerment is the name given to this aspect. With eigenvalues of 1.06 and 7.07 percent of variation, the 13th, 14th, and 15th variables in the fourth factor are characterized as social empowerment. Together, the four factors account for approximately 65.10 percent of the total variance.

Relationship between Different Factors and Decision Making Habit of the Dalit Hindu and Muslim Women in SHGs

Regression analysis was used to see if there is any connection between these factors and the decision-making habits of Dalit Hindu and Muslim women in SHGs. The results are presented below.

At this point, it is essential to determine whether the four factors identified through factor analysis have any connection to the decision-making habits of Dalit Hindu and Muslim SHG women.

Hypothesis (Ho): There is no association between different factors and the decision making habit of the Dalit Hindu and Muslim women in SHGs.

Table 8
 Model Summary based on Factors and Decision Making Habit of the Women

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.889 ^a	.790	.031	.92173

Predictors: (Constant), Social Empowerment, Political Empowerment, Economic Empowerment, Legal Empowerment

The model summary of the relationship between factors and variables, such as Dalit Hindu and Muslim women's decision-making habits, is shown in table 8. The study's dependent and independent variables are the decision-making habits of Dalit Hindu and Muslim women, as well as their social, political, economic, and legal empowerment. The simple correlation between the independent variables, or predictors, is expressed by the model summary letter "R." The fact that the R value in this case is .889 indicates that there is a very strong correlation between the variables. The proportion of the total variation in Dalit Hindu and Muslim women's decision-making habits that can be explained by independent variables like social empowerment, political empowerment, economic empowerment, and legal empowerment is shown by the R square value. In this instance, independent variables can be used to explain 79% of the variation.

Table 10
 Coefficients between Factors and Decision Making Habit

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.811	4	3.453	4.064	.003 ^b
	Residual	318.596	375	.850		
	Total	332.408	379			

a. Dependent Variable: Decision making Habit of the Dalit Hindu and Muslim women in SHGs

b. Predictors: (Constant), Social Empowerment, Political Empowerment, Economic Empowerment, Legal Empowerment

The regression model correctly predicts the decision-making habits of Dalit Hindu and Muslim women in SHGs (the dependent variable), as shown in the preceding table 9. The p-value is .003, which is under .05 and that's what it shows, the relapse model based on factors are statistically significant to predict the decision making habit of the Dalit Hindu and Muslim women in SHGs.

Table 9
ANOVA based on Factors and Decision Making Habit

ANOVA ^a					
Model	Coefficients ^a				p- value
	Unstandardized Coefficients	Standardized Coefficients			
	B	Std. Error	Beta	t	
(Constant)	3.039	.047		64.281	.000
1 Legal Empowerment	2.185	.147	.198	14.832	.000
Economic Empowerment	1.821	.167	.022	10.880	.001
Political Empowerment	1.518	.137	.020	11.055	.008
Social Empowerment	1.036	.117	.038	8.829	.017

a. Dependent Variable: Decision making habit of the Dalit Hindu and Muslim women in SHGs

The above table 10 shows that the decision making habit of the Dalit Hindu and Muslim women increases due to increase in social empowerment, political empowerment, economic empowerment and legal empowerment. The B coefficient's p-value is less than .05. Therefore, the coefficients' ability to predict this model is statistically significant. The regression equation of these variables are constructed in below

Decision Making Habit of the Dalit Hindu and Muslim women = 3.039 + 2.185 (Legal Empowerment) + 1.821 (Economic Empowerment) + 1.518 (Political Empowerment) + 1.036 (Social Empowerment)

The decision making habit of the Dalit Hindu and Muslim women is related with how they take effective decision in a different circumstance. The decision making capacity measured through scaled statement i.e. from strongly agreeing to strongly disagreeing (5 to 1). The regression analysis suggests that the factors social empowerment, political empowerment, economic empowerment and legal empowerment are positively related with the decision making habit of the Dalit Hindu and Muslim women. So, the researcher concluded that there is an association between different factors and the decision making habit of the Dalit Hindu and Muslim women in SHGs.

Conclusion

The study aimed at determines the factors which lead to Dalit Hindu and Muslim women to join SHGs in Kerala. The findings of the study points out that legal empowerment seem to have a higher amount of influence on the decision making habit of the women in SHGs. Legal empowerment implies confidence of the women on the legal rules prevailing in the society. It has been found out that as the legal empowerment increases, then decision making habit of the women in SHG is also increases. Similarly, economic empowerment, political empowerment and social empowerment are also found to have a positive impact on decision making habit of the Dalit Hindu and Muslim women. The association between these factors with decision making habit of the women has been established through this regression analysis. The SHGs have a significant role in empowering Dalit Hindu and Muslim women and also enhancing their decision making habit. In this specific situation, the government must provide the special packages to enhance the operations in Kerala. By giving Dalit Hindu and Muslim women the opportunity to participate in a variety of entrepreneurial endeavours and enhancing their skills, an effective SHGs system in Kerala significantly contributes to the development of entrepreneurial aptitudes.

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