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**Economic Empowerment of Women through Self-Help Groups- A Case Study
of Two Districts in Assam, India****Dr. Rahul Sarania**

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Abstract

Women's economic empowerment is viewed as a precondition for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Therefore, 'economic empowerment' is an essential objective to improve the well-being and development of the poor, particularly women belonging to the marginalized segment in almost all developing countries, including India. Self-help group (SHG) programmes have emerged as an effective mechanism of economic empowerment and development of women as well as a platform for service delivery through collective action in India. The provision of pooled savings with SHGs and collateral free loans create viable and sustainable self-employment and income generating opportunities to group member, which improve the quality of status of women as members, decision-makers and beneficiaries in all social, political and economic spheres of life and become agents of change. The present paper examines the economic empowerment of the SHG members through the SHGs located in two poor districts of Assam, India. For the purpose, a field survey was conducted in Baksa and Udalguri districts of Assam in North-east India to collect primary data from 240 women members belong to 60 SHGs spread over 39 villages in that area. Visiting door to door, four members from each of the SHGs were interviewed to gather information regarding group related issues and empowerment contexts as well as personal profile using structured interview schedule. The paired t-test was applied to examine the effectiveness on women in respect of economic empowerment after becoming member of SHG. The results revealed that empowerment indicators- monthly income, monthly savings and economic assets of women household had increased significantly after becoming members of SHGs. The study provides the evidence that the SHGs enabled the women to have a substantial improvement in the economic empowerment in the study area. Finally, the problems faced by the SHGs in the functioning were discussed and provided some policy prescriptions for further improvement and sustainability.

Key Words : 1.Women, 2.Economic Empowerment, 3.Self Help Groups, 4.Economic Assets, 5.Poor, 6.Assam.

Introduction

Swami Vivekananda quoted, “There is no chance for the welfare of the world unless the condition of woman is improved. It is not possible for a bird to fly on only one wing”. The quotation rightly demonstrates that any society that ignores the increased role of women cannot progress in development, peace and prosperity successfully. In essence, no society can move towards the development path sustainably without increasing and transforming equitable opportunities, resources, and life prospects for men and women so that they have equal power to shape their own lives and contribute to their families and communities (USAID, 2012). Women could be ‘agents of change’ for sustained and inclusive socio-economic development, social cohesion and security everywhere. Empowered woman contributes to the health, education and productivity of her family and in turn her community which translates to a powerful force that can change the world in significantly positive ways. Therefore, women’s participation in all spheres of life, including in the economy, is essential to sustainable and durable peace and to the realization of human rights and social justice. Women’s economic participation and empowerment are vital to strengthening women’s rights and enabling women to have control over their lives and exert influence in society (OECD, 2011). Women have a critical role to play in all the Sustainable Development Goals (SDGs), with many targets specifically identifying women’s empowerment and gender equality as core objectives, and as part of the solution. The United Nations Secretary-General’s High-Level Panel on Women’s Economic Empowerment strongly deliberated that the 2030 Agenda on Sustainable Development Goals (SDGs) and its SDGs will not be accomplished if there is no accelerated action to empower women economically. The IMF estimates that equal economic participation of women will lead to increase in India’s GDP by 27 percent and US\$700 billion of added GDP by the year 2025. Women’s economic empowerment is at the heart of the 2030 Agenda (UN Secretary General’s High Level Panel on Women’s Economic Empowerment, 2016).

The critical role that women play in accelerating progress in socio-economic development of societies and advancing prosperity and security around the world has been affirmed and well documented in many studies (OECD, 2011; USAID, 2012; IMF, 2018). However, the persistence of gender inequality as a result of unequal power distribution between women and men, aggravated by continuing discriminations, weaknesses in laws, policies and institutions, social relations and cultural barriers in many of the developing countries including India limits the opportunities of equal participation and empowering women economically (DRAFT, 2016; Brody, et. al, 2016). More importantly, in India, inequalities and gender-based discrimination are still rampant and such problems impede the development process of the country (GOI, 2015). Therefore, it is essential to support policies and development programmes that stimulate gender equality and women’s economic empowerment directly (Brody, et. al, 2016). The most popular development intervention, inter alia, that stimulates gender equality and women’s economic empowerment is the Self-help group (SHG) programmes that emerged in South Asia, particularly in India in the 1990s (Jakimow and Kilby 2006). Women’s participation at grass root level is increasingly accepted as crucial to the socio-economic uplift and betterment of women for strong society (Krishnan, 2009).

The organization of women into Self-help groups (SHGs) is a noble initiative in India for the upliftment and welfare of the women in the society. Women SHGs are defined as the grass-root level self-governed and peer-controlled associations of ten to twenty people (mainly women) belonging to same socio-economic background, who come forward together voluntarily for strengthening their financial security and helping each other in solving their common socio-economic problems. They start with contributing a fixed amount of saving in a common fund for a particular time period until the group has enough capital to start its own lending process and then use these pooled resources to make small interest bearing loans to their members and other needy villagers.

The government of India started empowering women economically through formation and skilling of SHGs and providing subsidy and collateral free loan to promote self-employment and income generating activities

in rural areas through a number of schemes such as Swarna-Jayanti Gram Swarozgar Yojana (SGSY) and National Rural Livelihoods Mission (NRLM), etc. SHG movement in India gained momentum after 1992 when National Bank for Agriculture and Rural Development (NABARD) started promoting it. Now-a-days, SHGs are the most important vehicle used by Non-Government Organizations, the government, and even the private sector, for social, political and economic empowerment of women in India (Desai & Joshi, 2014; Kumar, 2019).

Like any other part of India, SHGs are functioning in large quantity in villages of Baksa and Udalguri districts of Assam, located in North-east India. They are hypothesized to be playing an important role in enabling financial inclusion and empowering women economically within the family and in local community in these areas. Therefore, the present study is undertaken to examine empirically the effectiveness of village SHGs in empowering women in economic aspects of life in these areas. The empirical study also attempted to unveil various problems faced by the SHG members in functioning their SHGs and suggestions are put forwarded for policy purpose.

Review of Literature

A number of studies have shown that sustainable development of societies is impossible without women's economic empowerment and gender equality and as a result, different policies and programmes have been initiated to stimulate gender equality and women's economic empowerment across the world. Self-help group (SHG) programmes are among the most popular development interventions that stimulate women's empowerment directly especially in South Asia and across India in particular (Jakimow and Kilby 2006). Although no 'magic bullet', microfinance programmes are potentially a very significant contribution to gender equality and women's empowerment, as well as pro-poor development and civil society strengthening; through their contribution to women's ability to earn an income, they have potential to initiate a series of 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment (Mayoux, 2006). A number of empirical studies estimated the role of SHG programmes on women's economic empowerment in South Asia and other developing countries. A systematic review of self-help group programmes in South Asia and other developing countries were provided by Brody et al. (2016) in which they revealed positive effects of women's economic SHGs on economic and political empowerment, women's mobility, and women's control over family planning with the exception of psychological empowerment. The study further indicated no adverse consequences of SHGs on domestic violence and suggested that the positive effects of SHGs on empowerment run through mechanisms that are associated with familiarity in handling money, independence in financial decision-making, solidarity, social networks, and respect from the household and other community members.

Puhazhendhi & Satya Sai (2000) revealed that microfinance programme had improved economic and social empowerment of the rural poor women in the post-SHG situation in rural India. However, Cheston and Kuhn (2002) did not find that SHG microfinance programme addresses all the barriers to women empowerment; yet it had a positive impact on the indicators such as increased self-confidence and self-esteem and participation in decision making in girl's education, family planning, improved status and gender relations in their houses, etc. of women in India.

Another study conducted by ICICI Bank and UNDP (2002) in India concluded that although microfinance projects were not able to reach the poorest of the poor, they were successful in building savings, reducing migration in search of employment, bringing gender issues on the common platform and reducing economic vulnerability and dependence on moneylenders (ICICI and UNDP, 2002).

Jakimow and Kilby (2006) revealed that the potential of SHG programmes in empowering women were often not realised through the 'top-down' approaches, but further limited in their ability to transform social relations. It suggests that the potential of SHGs to empower women can be increased through a 'bottom-up' orientation in implementation given that the marginalised are the only legitimate actors in their own empowerment.

Sharma, et al. (2012) found the potential role of the SHG strategy in women's economic activities and improved level of participation of women in decision-making process in domestic issues and group activities in West Bengal, whereas, Basargekar (2009) found strong relationship between micro entrepreneurship and economic empowerment suggesting utilization of micro-loans for productive economic activities had a strong bearing on economic empowerment as well as overall empowerment of women.

In their study, Mula and Sarkar (2013) in West Bengal, Reji (2013) in Kerala, Fernando and Azhagaiah (2015) in Pondicherry and Sarania (2015) in Assam showed significant positive impact of microfinance programmes on economic empowerment of women after joining SHGs. A study carried out by Bansal, (2011), in Punjab, India showed that microfinance programmes were successful to diversify the economic activities which increased income of the members and their household and in turn empowered women economically, socially, psychologically and politically in rural Punjab.

Desai and Joshi (2013) revealed that SHG programmes had increased women's participation in group savings programmes as well as the non-agricultural labor force and were also more likely to participate in household decisions and engage in civic activities as compared to women in control villages, but no evidence was that participation in SHGs increased income or had a disproportionate impact on women's socio-economic status.

Kumar, et al. (2019) suggested that SHGs have the potential to increase their members' ability to hold public entities accountable in India, and provided that evidence that SHG members are more politically engaged, they are more likely to know of certain public entitlements than non-members, and are significantly more likely to avail of a greater number of public entitlement schemes in India. Furthermore, SHG members have wider social networks and greater mobility as compared to non-members.

Thus, it is apparent from the above review of literature that SHG programmes have the potential role to play in the economic empowerment and development of women. However, considering different socio-economic and cultural milieu in India and the potential contribution of various micro-geographical and locational researches in development of rural women, which differ in terms of methodology, scale, and magnitude, it is imperative to have understanding of ground reality for women development and policy implications. This article therefore investigates the effectiveness of the SHG strategy on the economic empowerment of women in rural Assam in India.

Objectives of the Study

The specific objectives of the study are as follows,

1. To assess the impact of the SHGs in enhancing the economic empowerment of women in the study area.
2. To identify the constraints faced by women SHG members.
3. To make suggestions for enhancing empowerment of women by removing constraints by them.

Research Methodology

The study is an empirical one using both primary as well as secondary data. The empirical research was based on the field survey of randomly selected 240 SHG members belonging to different SHGs spread over 35 villages in Baksa and Udalguri Districts of Assam, located in North-east India. The primary data were collected through structured interview schedule using face-to-face interview method while secondary data were collected from District Rural Development Agency (DRDA) of respective districts, Block offices, Journals, Books, etc. The analysis of secondary data involves a comprehensive literature review of journal articles, books, magazines etc.

To analyse the impact evaluation of SHG programmes on women's economic empowerment, a comparison of status of the women members 'before joining' and 'After joining' is made in terms of monthly income, monthly savings and Assets position.

The null hypothesis (H_0) formulated for the study was that 'there is no significant changes in the status of economic empowerment of women members before and after joining the SHGs'. In order to prove the null

hypothesis against alternative hypothesis (H_1) of having significant changes in economic empowerment of women members before and after joining the groups, paired sample-t test was used. The analysis were presented in tabular method using mean and simple percentage and also demonstrated in diagram.

Demographic Profile of SHG members

The personal profile of SHG members is summarized in table-1 in terms of average age, household size, agricultural land and educational level of women members. It has been observed that mean age of the members is 45.8 years with minimum 28 years and maximum age of 63 years. The average size of household is about 4 persons with minimum of 2 members and maximum 13 members. Agricultural land per family is 3.57 bigha (1 bigha=0.3306 acre) ranging from 0 bigha to 15 bighas. The mean educational qualification of SHG members is 4.82 ranging from illiterate to higher secondary level.

Particulars	N	Minimum	Maximum	Mean	Std. Deviation
Age	240	28	63	45.81	6.30
Household size	240	2	13	4.28	1.31
Agricultural land	240	.00	15.00	3.57	2.78
Education level	240	0	12	4.82	3.91

Source: Primary data

Effect of SHGs on Economic Empowerment of Women Members

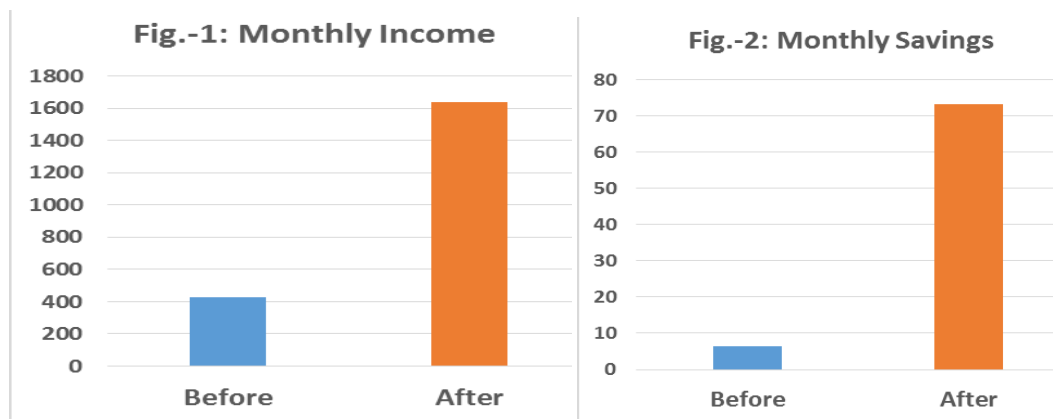
The level of income is a crucial indicator of socio-economic status of an individual or family. The involvement of women members in SHGs leads to generation of additional income and self-employment opportunities in various micro-enterprise activities. This increase in income enables the women members to support their families and pull themselves out of poverty and thereby raising their standard of living in the family and society. Likewise, the habit of saving among the poor women was promoted via SHGs that can act as the substitute of insurance against risk and exigency where social safety nets are hardly ever existent for the poor. Furthermore, SHGs help in creating economic assets among poor women members involved in productive activities. Overall, they play an important role in improving the socio-economic conditions, mitigating poverty and vulnerability of poor women, thereby enhancing the equality of status of women as economic participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The following table-2 shows the average change of monthly income, monthly savings and assets position of the women members before and after joining the SHGs. A perusal on the table-1 reveals that the average of monthly income (that is, Rs.1213.25/-), monthly savings (that is, Rs.66.81/-) and assets position (that is, Rs.5806.72/-) of women have increased after joining the SHGs. The reason was that the majority of SHG members were house wives, mostly dependent on their family and therefore, did not earn anything before joining the groups. But, the joining in SHGs entirely changed the scenario. After joining the SHGs, they were also able to earning reasonably and also save and further their income increases. The SHG members became economically independent, contributed their income to their household income and purchased household assets.

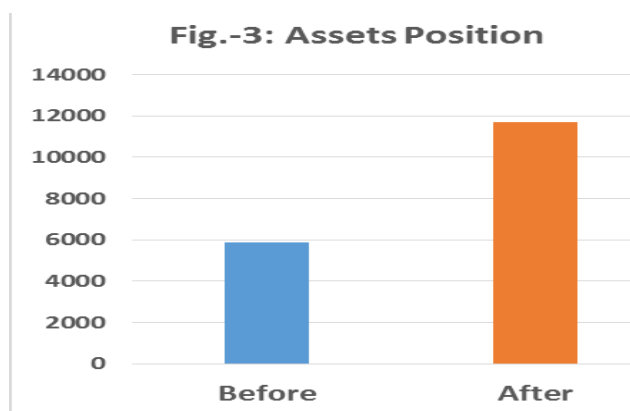
Table 2: Average Changes of Economic Variables in Women Members before and After joining the SHGs

Economic Indicators	Before Joining	After Joining	Mean Difference
Monthly Income	425.50	1638.75	1213.25
Monthly Savings	6.48	73.29	66.81
Assets Position	5868.06	11674.78	5806.72

Source: computed from primary data

The average of monthly income, monthly savings and assets position of the members of SHGs before and after joining the SHGs are demonstrated in figure-1, 2 and 3 as follows :





The field survey observes that after joining the SHGs, every members were involved in self-employment activities like livestock rearing (such as, piggery, goatery, poultry and duckery), handloom and weaving (e.g., Bodo community's dresses and ornaments such as, phali, langa, dokhana, aronai, Gamsha, and Assamese cloths such as gamosha, mekhela, and sador), agriculture (such as paddy crop and rabi crops), sericulture (eri/muga reeling), pickle making and handicraft industry (cane and bamboo work), etc. The rearing of piglets is the most preferred one due to high demand in the local market and profitability, followed by handloom and weaving and other activities. There is a vast scope for development as well as product innovation in handloom and food processing industry such as seasonal pickle making, etc.

To test the significance of differences in changes in economic empowerment of women before and after joining the SHGs, paired sample t-test was applied. The null hypothesis (Ho) was that no significant differences exists in the status of economic empowerment of women in terms of monthly income, monthly savings and Assets position before and after joining the SHGs. Table 2 specifies the results of paired t-tests and reveals that the economic empowerment of women members has increased significantly after joining the SHGs in respect of monthly income, monthly savings and value of assets. The results of paired t-tests for all the indicators have come out to be significant at 1 percent level.

Economic Indicators	Mean Difference	Std. Deviation	t-value	df	Sig. (2-tailed)
Monthly Income (Rs.)	1213.25	649.38	-28.944*	239	.0001
Monthly Savings(Rs.)	66.81	649.38	-25.000*	239	.0001
Assets Position (Rs.)	5806.72	3267.53	-27.531*	239	.0001

Source: computed from primary data; *Significant at 1% level

Problems faced by SHGs in their functioning

During the field survey, it was found that the SHGs have been functioning well relating to group quality indicators such as conduct of meeting, regular attendance in the meetings, maintenance of records and accounts, etc. But they are facing a lot of problems such as financial, training and marketing problems, etc. The following table-3 enumerates the common problems faced by the SHGs in the study area.

Table-3: Problems encountered by SHGs in their functioning

Sl. No.	Types of Problems	No. of Members	percentage
1	Lack of Education of members	221	92.08
2	Poor economic condition of members	218	90.83
3	Lack of skill development training	209	87.08
4	Lack of proper guidance from administration	208	86.67
5	Insufficient Amount of Loan	203	84.58
6	Good leadership problem	191	79.58
7	Lack of marketing facility	150	62.50
8	Low price of product	140	58.33

Findings of the Study

The Self Help Group (SHG) strategy is among the most important development interventions and instruments for empowerment of women through economic intervention. The major findings of the study are as follows:

- The mean age of SHG members is about 46 years while mean education qualification is primary level. Majority of members are married and worked as daily wage earners, weavers and cultivators.
- Most of the families do not have agricultural land and on average, the members have own about 4 bighas of land.
- Furthermore, the family size of the members is about 4 persons per family and mainly belong to joint family type.
- The main aim of SHGs is to empowered economically and make self-reliant. The study observed that the economic parameters of empowerment selected for the purpose, namely, monthly income, monthly savings and economic assets of most of the group members have increased significantly after joining the SHGs. This is confirmed by the paired t-test indicating significance changes in economic empowerment after joining SHG when compared to the before joining situation.
- The microloan provided by financial institutions through support of government and other nongovernment agencies were utilized in self-employment activities such as rearing piglets, goats, agricultural farming and weaving activities. These productive activities have increased their income significantly which increased their status in the family as well as society. They were able to actively participate in the decision making process on household activities. Thus SHGs have played a very significant role in the upliftment of socio-economic status of the women members.
- Another finding is that SHGs have inculcated savings habit among the members. The group members who were merely housewife before joining the SHGs and could not think of savings any amount at all, are able to generate resources through credit out of their savings after joining the groups. This means that women members are able to meet their emergency credit need to solve their economic problems and vulnerability. In other words, SHGs have reduced the dependency of rural poor on local money lender and facilitated the poor members for their own development with their own resources. Overall, the SHGs have been playing enhanced role of generating income through creation of employment opportunities and thereby enabling the group members to come out of the grip of poverty and gender inequality to a certain extent.

Conclusion and Suggestions

Based on the findings of the study, it can be concluded that the organisation of women into SHGs and provision of microfinance through them could be an effective strategic instrument for economic empowerment of women. It was observed that members of SHGs have undertaken

farm and other entrepreneurial activities at a smaller level with investment of minimum capital and contributed their increased income to their family which increased their status in the society and become an integral part in the family decision making processes and also for the community. However, the prospect and sustainability of SHGs ultimately depends on their graduation towards sustainable microenterprise development for generating enhanced income to improve the living standard of its members. Since the members of SHGs belong to the poor and weaker sections of the society, the problems encountered by them should be resolved immediately so that they can continue as viable SHGs for a long period of time.

Following measures can be suggested to strengthen the SHGs,

- Stimulating entrepreneurial spirit: The promotional agencies, either governments or NGOs involved in development of SHGs should take positive action through training packages and motivating workshops towards stimulating entrepreneurial spirit of socially weaker section of the society. They should be motivated to invest their microloans more in productive activities rather than consumption and other non-productive activities.
- Appropriate Skill-oriented training programmes: The women SHGs play an active role in arranging for various kinds of skill oriented trainings for rural women relating to productive activities such as improved farming practices, livestock development, etc. These trainings enhance knowledge and skills, attitude and confidence among rural women and open up various employment opportunities for the rural women.
- Insufficient credit facility: The amount of loan sanctioned to the groups are inadequate to start off any income generating activities as mentioned by most of the SHGs. Therefore, appropriate amount of loans be sanctioned to the SHGs without any delay and in this regard, organization of credit camp at block level and village level with representatives of banks, block officials and involvement of NGOs and experts from various development departments of government will be helpful.
- Education and Knowledge: SHGs are usually formed by illiterate or merely literate village women. Due to low level of education and knowledge, they are unable to understand and get right information on many beneficial schemes of government implemented for the women. So, informative programmes should be arranged from time to time for the rural women and also make them aware of the benefits of higher education of the women and children for the entire community. SHGs can be used not only to educate the rural women but also increase their community participation.
- Lack of marketing facilities: Marketing facilities are almost absent for the products produced by SHG members. They are generally engaged in traditional activities including agriculture, rearing of livestock and weaving which are low risks and low returned activities, and are sold in the local markets. Thus, attention should be paid to provide training and marketing assistance for the development of micro enterprises.
- Lack of financial knowledge: since most of the women SHG members belong to the poor and are merely literate, their knowledge about financial products and services such as opening of savings account, fixed/recurring deposit schemes, life insurance, money management and affordable credit, etc. are very low. Therefore, awareness campaign and financial literacy programme are important for women and should be conducted for promoting financial inclusion in rural area.
- Transport and communication facilities: Deteriorated transport and communication conditions in the villages also impedes the proper development of the microenterprises in

rural areas. Hence, appropriate steps should be taken immediately for the development of roads and transport facilities which act as catalyst to the development of SHGs and gradually contribute for growth of microenterprise activities.

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