

SOCIO-ECONOMIC IMPACT OF SELF-HELP GROUPS ON WOMEN IN BIHAR: A SOCIOLOGICAL STUDY OF JEEVIKA SELF-HELP GROUP

by

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Abstract

This sociological study investigates the profound socio-economic impact of Self-Help Groups (SHGs) on women in Bihar, focusing on the JEEViKA initiative. JEEViKA, launched in 2006, seeks to empower rural women by mobilizing them into SHGs, thereby fostering economic independence and social inclusion. The study explores the multifaceted changes experienced by women, encompassing aspects of self-development, economic stability, social dynamics, and overall empowerment. Through a comprehensive examination of JEEViKA's sociological dimensions, the research aims to provide valuable insights into the transformative role of SHGs in shaping the lives of women in Bihar.

The study further investigates the economic empowerment facilitated by JEEViKA SHGs, analyzing tangible impacts such as income generation, financial independence, and substantial contributions to poverty alleviation. Furthermore, the research extends its focus to community empowerment, evaluating the broader implications of SHGs on collective dynamics. This involves a comprehensive assessment of the ripple effects generated by empowered women, influencing the overall well-being and social cohesion within the community. Through this integrated approach, the study aims to provide a holistic understanding of the transformative role of JEEViKA SHGs in shaping both individual lives and community dynamics in Bihar. Additionally, the study assesses the tangible effects of SHG participation on livelihood security, probing changes in occupational choices, health, and education that enhance the overall well-being of women. Beyond individual transformation, the research scrutinises the broader policy implications of the JEEViKA model, shedding light on its potential for poverty eradication and women's well-being.

This study incorporates a sociological framework to examine the multidimensional role played by SHGs in women's empowerment in Bihar. It offers a holistic perspective on the transformative potential of SHGs within the cultural and societal context of Bihar. The data has been collected using both primary and secondary sources.

Keywords: Self-Help Groups, Women's Empowerment, JEEViKA, Socio-Economic Impact, Bihar

1. Introduction

In the vibrant tapestry of India's social fabric, the state of Bihar stands as a crucible of diverse cultures, traditions, and challenges. Amidst its multifaceted dynamics, the role of women in socio-economic development has been a focal point of scholarly inquiry. Self-help groups (SHGs) have emerged as pivotal instruments for empowering women, fostering financial independence, and catalysing community development. This research delves into the socio-economic impact of Self-Help Groups on women in Bihar, with a specific focus on the JEEViKA initiative. JEEViKA, the Bihar Rural Livelihoods Promotion Society, represents a pioneering effort to uplift women through collective financial endeavors and community building. This sociological investigation aims to unravel the intricate threads of change woven by SHGs in the lives of women in Bihar, assessing the multifaceted dimensions of their impact. Furthermore, the research aspires to provide nuanced insights into the transformative potential of Self-Help Groups, shedding light on the ways in which initiatives like JEEViKA contribute to the socio-economic upliftment of women in Bihar. Through a sociological lens, the study aims to unearth not only the quantitative metrics of impact but also the qualitative dimensions that define the lived experiences of women engaged in these self-driven endeavors.

Bihar, a state marked by a complex interplay of economic growth and persistent poverty, has garnered attention as one of India's fastest-growing low-income states. Despite its impressive annual GDP growth rate of 10-15%, Bihar continues to grapple with a high concentration of poverty, housing 36 million of India's poor, and raising concerns about the sustainability of its growth trajectory. The state's remarkable strides in poverty reduction, from 55% in 2005 to 34% in 2012, offer a glimmer of hope. However, the shadows of poverty persist, casting a disproportionate impact on a significant portion of the population, particularly women. This study aims to unravel the socio-economic challenges faced by women in Bihar, focusing on the plummeting rates of female labour force participation (LFPR) since 2005, against the backdrop of the state's economic dynamics and development indicators. These factors collectively contribute to a self-reinforcing cycle of poverty, underscoring the imperative for policymakers to acknowledge the necessity of a multi-sectoral approach to disrupt this deleterious continuum. In recent times, Bihar has experienced a notable transformation marked by a consistent reversal of trends, propelled by a series of administrative reforms.



Several primary surveys, including those conducted by SEWA-IHD, shed light on the employment landscape for women in Bihar, particularly emphasizing their substantial presence in the informal economy. According to these surveys, an estimated 13 million women in Bihar engage in informal sector activities, where their labor goes unrecognised and unrewarded. The informal nature of these occupations is characterised by the absence of clear employer-employee relationships, contractual agreements, and regular work hours, and, quite often, the workplace itself is situated within a woman's home (SEWA Bharat, 2014: p.23). These informal occupations span diverse activities such as crafting agarbattis, weaving baskets and soop, rolling bidis, making papad, fashioning lac bangles, and engaging in weaving. Notably, such work tends to be concentrated in clusters, contributing to the unique socio-economic landscape of informal labor in Bihar.

The Self-Help Group (SHG) is conceived as a grassroots initiative, emblematic of a “people’s scheme,” and stands as a pivotal stride in the direction of women’s empowerment. Diverging significantly from conventional programs, women's SHGs emerge as a potent strategy for addressing poverty, fostering women's development, and engendering social empowerment. These groups not only elevate the status of women as active decision-makers and beneficiaries across democratic, economic, social, and cultural domains but also instil a heightened awareness among women members, propelling them to play an integral role in the socio-economic progress of rural India. The transformative potential of SHGs in social change transcends mere alterations in the outward structure of a community or society; it encompasses profound shifts in social institutions and the prevailing ideologies embraced by the populace within that societal framework. The transformative potential of self-help groups (SHGs) in fostering financial inclusion for women in Bihar has emerged as a crucial facet of socio-economic empowerment. As Mahatma Gandhi aptly envisioned, empowering women through access to economic activities not only catalyzes their self-confidence but also propels them towards a realm of power previously unexplored. The role of SHGs in building financial inclusion, community institutions, and fostering a substantial shift in the lives of over one crore beneficiaries, known as *Didis*, as they actively engage in activities to enhance their well-being and contribute to the economic growth of the state.

2. Review of literature

Recent examinations have explored how Self-Help Groups (SHGs) could influence diverse outcomes related to economics, social dynamics, and health. Scholars have identified four pathways through which different SHG types may affect the socio-economic condition of women; (i.) generating income, (ii.) involvement in agriculture, (iii.) facilitating behavior-change communication, and (iv.) promoting awareness of rights. Additionally, the creation of social capital, collective action, and the empowerment of women are recognized as overarching pathways that facilitate health impacts. Several impact studies have been conducted regarding the operations of SHGs across various regions in India. These investigations highlight that a modest financial investment in SHGs can yield substantial economic benefits. The findings of these studies underscore that SHGs broaden the scope of livelihood opportunities for the rural poor. Concurrently, these reports also identify significant shortcomings in the functioning of SHGs. Additionally, they shed light on the primary challenges faced by SHGs. While numerous impact studies have been conducted on SHGs in India, a sufficient number of comprehensive studies on their operations are yet to be undertaken.

In a 2002 study, Vijayanthi examined the impact of Self-Help Group (SHG) membership on women's decision-making power and empowerment. Data were gathered through a structured interview schedule and analyzed using factor analysis. The study indicated that group formation and collaborative initiatives proved to be highly effective means of empowering women who lacked a voice. Results revealed that participation in SHGs granted women the freedom to make decisions autonomously and heightened their awareness of self-development. The study proposed the implementation of training programs to enhance the capabilities of women based on these findings.

Kabeer used a desk review approach to investigate the effects of microfinance on women's empowerment and the decrease in poverty in 2005. The study concluded that while microfinance could enhance the marginalized conditions of women on socio-economic and political fronts, it alone could not fully achieve women's empowerment, representing only a small step toward its broader meaning. On the other hand, Sahu and Singh (2012) investigated women's perceptions regarding the role of Self-Help Groups (SHGs) in empowering them. Using qualitative methods like focus group discussions and content analysis, the study revealed that women experienced both economic and social gains after joining SHGs. To further empower SHG members, the study recommended the implementation of capacity-building programs.

The substantial impact that women's contributions to Self-Help Groups (SHGs) have on improving the lives and lifestyles of vulnerable women was emphasized by Kappa and Kondal (2014). Their participation has given them more authority as essential parts of their families, communities, and society as a whole, as well as as individuals. SHGs give women a forum to jointly address their common problems by assisting one another and themselves. The "Self-Help Group" (SHG), which is acknowledged as an appealing project with little work, has become an

effective instrument for reducing poverty and promoting women's entrepreneurship and economic support in India.

In 2019, Kundu highlighted the vital role that women play in society, pointing out that women's participation in economic and decision-making processes is still relatively low. The purpose of the study was to investigate how Women's Self Help Groups (WSHGs) in West Bengal, which are a means of women's empowerment, are facilitated by Micro Finance Institutions (MFIs). The 1064 Self Help Groups (SHGs) that were the subject of the study were 530 and 534 from Barasat Anweshan and Barasat Sampark in Barasat Blocks I and II, respectively. Among them, 90 WSHGs per block, or 180 in total, were chosen at random from pre-designated revenue communities. Furthermore, a single woman was picked at random from each Self-Help Group (SHG) for the study, resulting in 150 completed surveys being gathered from the designated Development Blocks. The results showed that the socioeconomic level of women taking part in the self-help group linkage program in the West Bengali district of North 24 Parganas was greatly impacted by microfinance.

According to a study conducted by Frank in 2006 which presents an assessment of women's Self-Help Groups (SHGs) in a region of southern India. Rather than focusing solely on their performance as microcredit initiatives from a financial standpoint, the evaluation centres on their role in fostering gender development. Findings reveal that women experienced shifts in their identity, gravitating towards collaborative efforts to effect change at village and panchayat levels. They actively participated in local community initiatives and broader social programs, extending their involvement beyond local boundaries.

3. Objectives of the study

1. To study the Economic Impact of Self-Help Groups on Women in India with a special focus on Bihar.
2. To explore the Societal and Decision-Making Impacts of SHGs on Women in Bihar.
3. To assess the Role of JEEViKA Self Help Groups in the Socio-Economic Empowerment of Rural Women in Bihar.

4. Research Methodology

The current research employs a descriptive research methodology, encompassing the presentation of facts and events, along with procedural steps and measurement enumeration. This approach is utilized to analyze the impact of self-help groups on women's empowerment. Data for the study is sourced from both primary and secondary sources.

5. Role of Self-Help Groups on Rural Women

Empowerment is a powerful instrument for women to accomplish upward social and economic mobility, which influences their power and status in society. It promotes self-esteem, confidence, realizing one's full potential, and increasing collective bargaining power. Self-help groups (SHGs) are tiny, economically homogeneous affinity groups established voluntarily by rural

disadvantaged people. These groups pool small recurring savings into a shared fund to cover unexpected needs and give collateral-free loans as decided by the members. SHGs are recognized as a great tool for supporting the needy and solving urgent credit needs through thrift. They also encourage women to establish saving habits. SHGs also help to improve women's status as equals in democratic, economic, social, and cultural spheres of life as participants, decision-makers, and beneficiaries. A group approach, mutual trust, the formation of small, manageable groups, group cohesiveness, a spirit of thrift, demand-based lending, collateral-free and women-friendly loans, peer group pressure in repayment, skill development, capacity building, and empowerment are some of the core values of Self-Help Groups (SHGs).

The exploration into the impact of Self-Help Groups on women's status in India will navigate through various dimensions, from economic upliftment to social empowerment. Through case studies, anecdotes, and empirical evidence, we seek to understand the transformative role that SHGs play in enhancing the status of women, offering insights into the challenges faced and the opportunities created in the journey toward gender equity in India. V. Puhazhendhi and K.L.S. Satyasai in their study "Examining the Empowerment of Rural Women through Self-Help Groups: Insights from an Indian Context" estimated that 223 self-help groups (SHGs) operating in 11 states, representing diverse regions in India. These groups were examined to evaluate their impact, comparing conditions before and after SHG formation, within the timeframe of 1999-2000. Various parameters encompassing economic and social facets such as asset distribution, income levels, social empowerment, and behavioural transformations were scrutinised for analysis. The findings highlighted the positive contribution of SHGs as an institutional framework towards enhancing the economic and social status of rural communities.

Bihar has long struggled with widespread poverty, making it one of the poorest states in India in terms of economic standing. In 2009–10, Bihar's poverty headcount was 53.5%, almost twice as high as the 29.8% national index. With a value of 0.367—much lower than the national average of 0.467—Bihar placed 21st out of 23 Indian states on the Human Development Index (HDI) during the 2007–08 year. Though Bihar's GDP grew by 9.65% during that time, more than the 8% national growth average, the state's largely rural and underprivileged populace has not benefited much from this economic success. Approximately 89% of the 104 million people who live in Bihar are employed in rural regions, mostly as subsistence farmers with dispersed landholdings.

The stark contrast between high GDP growth and persistent poverty levels in Bihar underscores the socioeconomic challenges faced by the majority residing in rural regions. Women and members of lower castes are two marginalized groups where this difference is especially evident. Belonging to a lower caste and poverty are significantly correlated in Bihar due to the extreme caste segregation. In a typical Bihar village, populations belonging to lower castes often inhabit a distinct hamlet within the larger village, indicative of the deeply entrenched social stratification.

However, the focus of this study is on the effects of JEEViKA, a rural poverty reduction initiative put in place in Bihar, one of India's economically weaker states. The World Bank provides funding for the autonomous Bihar Rural Livelihoods Promotion Society, which is in charge of carrying out the Bihar Rural Livelihoods Project, commonly known as JEEViKA, which was introduced by the Bihar government in late 2006. The results show that beneficiary households' debt portfolios have been successfully reorganized via JEEViKA. Compared to households without Self-Help Group (SHG) members, those with SHG members bear a notably less load of expensive debt, making it possible for them to continually apply for smaller loans and borrow more frequently for useful purposes.

In addition, beneficiary women demonstrate elevated degrees of empowerment, as demonstrated by greater mobility, decision-making capacities, and involvement in group activities. Furthermore, the study notes significant impacts on mobile phone and cow ownership patterns, enhancements in food security, and changes in beneficiary households' preferences for sanitation. Moreover, among the beneficiary households, a slight propensity towards animal husbandry as a means of subsistence is seen. Together, these results highlight the beneficial and complex effects that the JEEViKA program has had on the households in Bihar that have benefited from it.

6. Role of JEEViKA Self-Help Groups on Socio-Economic status of Rural Women in Bihar

Community-driven programs such as JEEViKA, which strategically target the lowest-income households and provide them with livelihood training and credit, have shown success in improving the socioeconomic situations of low-income and marginalized castes. This strategy not only improves the beneficiaries' debt portfolio and releases them from expensive debt, but it also fosters saves and constructive borrowing. But the poll also shows that complicated social issues frequently have an impact on the results of higher productivity and economic gains. A significant finding is the trend in the treatment regions toward cow ownership, although economically more viable options, such as buffaloes, offer cheaper and better milk. This shift may indicate a pursuit of social prestige rather than purely economic benefits. This finding underscores the importance of considering social and cultural factors in assessing the success of development interventions.

The research firmly endorses the widely held belief in the development field that initiatives aimed at women result in more comprehensive and far-reaching development effects. A critical study, however, indicates that it is difficult to evaluate the socio-economic impact of a project of this magnitude in the absence of a baseline that has been established before the initiative is put into action. The results of the retrospective survey point out areas of ambiguity or insignificance while also showing notable improvements in the lives of project beneficiaries. The necessity for a multidisciplinary evaluation approach is highlighted by the varied outcomes, which could be explained by the short evaluation horizon. Such an approach could better capture

the multifaceted social and economic impacts of community-driven initiatives like JEEViKA in poverty alleviation. Overall, while the project shows promise, a comprehensive and longer-term assessment is crucial for a more nuanced understanding of its effectiveness.

Initiatives like JEEViKA demonstrate the potential for community-driven programmes to uplift the socioeconomic status of marginalised communities through livelihood training and credit provision. However, this success is intertwined with complex social dynamics that influence decision-making and outcomes. The shift towards cow ownership over economically superior options like buffaloes underscores the significance of considering cultural factors in development interventions. While the focus on women in such initiatives aligns with broader development goals, evaluating their impact necessitates a multidisciplinary approach and long-term assessment frameworks. A comprehensive understanding of these programmes' effectiveness requires not only examining economic gains but also recognising their broader social impacts.

Thus, while JEEViKA holds promise, further research and evaluation are essential for a nuanced understanding of its contribution to poverty alleviation and community empowerment. The subsequent sections delve into the multifaceted role of JEEViKA in fostering the holistic development of women within the framework of both social and economic advancement.

6.1 Social Development of Women in Bihar

The JEEViKA initiative has elicited positive social and political transformations in the lives of women, despite their initial lack of comprehension regarding intangible benefits such as enhanced mobility, assertiveness, and knowledge exchange. Initially, the foremost benefit perceived by women is the acquisition of monetary resources. However, upon further inquiry, they acknowledge these intangible advantages. Over the span of nearly six years since the inception of JEEViKA, tangible changes have become evident. Notably, women now engage in communal activities, such as group discussions on local issues and active participation in community initiatives, indicative of their evolving agency to effect change. For instance, their concerted efforts led to the imposition of an alcohol ban, and they now advocate for the prohibition of toddy or tobacco. Among the most significant benefits cited by women is the accessibility of loans at a lower interest rate of 2%, thereby eliminating their dependency on exploitative middlemen or moneylenders. These moneylenders have been taking advantage of society's impoverished for centuries, particularly the rural poor. But with the intervention of JEEViKA, the women are empowered to take loans even without collateral like land, property, etc. Moreover, they are participating in saving activities. Regular meetings and regular savings make them stronger SHGs.

Although most single women who have taken loans are for their children, health, marriage, or basic needs, it still acts as an enabling factor for them. As a result, not a single woman has taken out a loan for livelihood stimulation purposes. Approximately 90% of the women do not own property. Their source of income is working as daily wage labourers on “patta” i.e. land that belongs to someone who rents it out for agricultural purposes, brick kilns,

etc. Sanitation is a major issue. Very few have their own sanitation facilities. JEEViKA is catalysing notable strides in women's empowerment that extend beyond the confines of the household domain. Beneficiaries have reported tangible enhancements in mobility and increased involvement in household-level decision-making processes. Notably, statistics reveal a 5% rise in women's attendance at health centres and regular participation in gram sabha meetings within project areas. Moreover, there is a significant upsurge in the proportion of women exerting influence over the political preferences of their households, with an observed increase of 18–20% in programme areas.

These empirical findings underscore the multifaceted impact of JEEViKA on women's empowerment, indicating not only enhanced literacy rates but also a heightened propensity to engage with social networks and a greater inclination towards collective action. Such observations substantiate the argument that economic empowerment initiatives like JEEViKA can serve as potent catalysts for broader societal transformations, empowering women to assert their agency in public spheres and contribute meaningfully to community development initiatives.

6.2 Economic Empowerment of Women in Bihar

Self-help groups (SHGs) play a pivotal role in enhancing the economic standing of women, serving as a potent tool in the fight against poverty. The promotion of income-generating activities, whether pursued individually or collectively, is a cornerstone of poverty alleviation efforts, particularly underscored by initiatives like JEEViKA. The JEEViKA project has significantly bolstered support for such endeavours, emphasising the empowerment of poor women through various livelihood opportunities. The emergence of women-led SHGs, pioneered in the mid-1980s, stands as a testament to their efficacy as an alternative to traditional credit cooperatives. Rooted in the objective of instilling a culture of savings among rural women, these SHGs are instrumental in propelling their economic independence and, consequently, combating poverty at its grassroots.

Observations reveal that JEEViKA has been instrumental in bolstering women's savings and facilitating their access to affordable credit. By establishing a new avenue for credit and forging linkages with the formal financial sector, the initiative has provided a viable alternative to the exorbitant interest rates prevalent in the informal sector. Analysis of the debt portfolio in treatment villages indicates a discernible shift towards cheaper loans, with a notable increase in borrowing for productive purposes. Moreover, beneficiaries of JEEViKA have demonstrated a commendable trend of retiring old loans at an accelerated pace, while fewer individuals resort to high-cost borrowing.

Notably, households in project areas exhibit a preference for low-cost loans, with average monthly interest rates registering a significant decrease of approximately 0.8% compared to non-treatment areas. Despite these positive trends, it is noteworthy that borrowing for consumption purposes remains predominant, constituting around 90% of borrowing activities in treatment areas. Furthermore, there has been a remarkable surge in household savings within project areas,

with an overwhelming 95% of households reporting engagement in some form of savings practice. This observation underscores the profound impact of JEEViKA in fostering financial resilience and promoting a culture of savings among beneficiary households.

Thus, evaluating the socio-economic impact of a large-scale project like JEEViKA proves challenging without establishing a robust baseline beforehand. Nonetheless, the findings from the retrospective survey undeniably indicate that the JEEViKA program has yielded noteworthy positive transformations in the lives of its beneficiaries. While certain areas exhibit ambiguous or insignificant results, the overall impact demonstrates tangible improvements, signifying the effectiveness of the program in advancing socio-economic development among its target population. Moving forward, continued monitoring and assessment will be essential to further refine strategies and maximize the program's impact, ensuring sustained progress towards the overarching goals of empowerment and poverty alleviation.

In essence, the case of JEEViKA and SHGs in Bihar serves as a testament to the transformative power of community-driven development initiatives in uplifting marginalized populations, particularly women, from the depths of poverty and social exclusion. As we reflect on the achievements and challenges encountered thus far, it becomes evident that inclusive and participatory approaches are indispensable in realizing the full potential of rural communities and advancing towards a more equitable and prosperous society. Through concerted efforts and unwavering commitment, we can build upon the successes of initiatives like JEEViKA to create a future where every woman in Bihar and beyond has the opportunity to thrive and contribute meaningfully to her community's progress.

The exploration of the impact of Self-Help Groups (SHGs) and initiatives like JEEViKA on the socio-economic empowerment of rural women in Bihar unveils a compelling narrative of progress and transformation. These community-driven programs have emerged as powerful instruments in the fight against poverty, offering women a pathway to economic independence and social empowerment.

7. Conclusion

Through collective action, savings initiatives, and access to affordable credit, women have been able to break free from the shackles of exploitative debt and assert their agency in both household and community affairs. Firstly, the socio-economic landscape of Bihar, characterized by widespread poverty and entrenched social stratification, sets the stage for understanding the significance of initiatives like JEEViKA. Despite facing formidable challenges, including caste-based discrimination and limited access to resources, women have demonstrated remarkable resilience and resourcefulness in leveraging the opportunities presented by these programs. By participating in SHGs and availing themselves of low-interest loans, women have not only improved their financial standing but have also become active participants in decision-making processes within their households and communities. Secondly, the impact of JEEViKA extends beyond mere economic upliftment, encompassing broader social transformations. Women

beneficiaries have reported increased mobility, enhanced literacy rates, and greater involvement in community initiatives. Notably, they have played a pivotal role in advocating for social change, such as the imposition of alcohol bans and improved sanitation facilities. These developments underscore the catalytic role that economic empowerment initiatives can play in fostering women's agency and facilitating their meaningful engagement in societal development.

Moreover, the success of JEEViKA and SHGs in Bihar highlights the importance of holistic approaches to development that address not only economic but also social and cultural dimensions. By recognizing the complex interplay between economic opportunities and social norms, these initiatives have been able to navigate the intricacies of rural life and empower women in multifaceted ways. However, the journey towards gender equity and poverty alleviation is far from over, requiring continued monitoring, evaluation, and adaptation to ensure sustained progress and maximize impact.

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