

# Catalysts of Change: The Role of Self-Help Groups in Empowering Women in Kanchipuram District

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## ABSTRACT

SHG is agents for change that focuses on the problem of rural women and providing them with solutions to bring socioeconomic change. Using the nature of change it brought on women's self-confidence, speech, decision-making powers, financial freedom and social status, this study examines the transformative nature of SHGs in Kanchipuram District. To evaluate the replies given and to search for remarkable trends, the current study applies a percentage analysis technique on an SHG member sample of 150. The findings of the study show that self-help groups enable women to deal with challenges in their daily endeavours by enhancing assertiveness, interpersonal, negotiation and problem solving skills. In its own way, the study also management s on how formation of SHG increases the standard of living through savings candidature and revenues. Also, the organizations put into practice respect and recognition of women, thus, raising the standards of women's role in families and communities. That is why the study points out those SHGs may fill in the gaps in the rural development through supporting forums for groups' development and assistance. These clubs are revenue sources alongside the fact that they act as social and educational as well as skill development forums for women from Kanchipuram District. Several studies show that SHGs provide positive evidence for the women's development by altering their lives and paving the way forward. This study contains some valuable data about multifaceted impacts of self-help groups as it brings a rich experience of how efficiently self-help groups work as the agents of change in the rural areas for women, who would like to change themselves and the society for the better.

**Keywords:** Self-help groups, empowering women, communication, decision-making.

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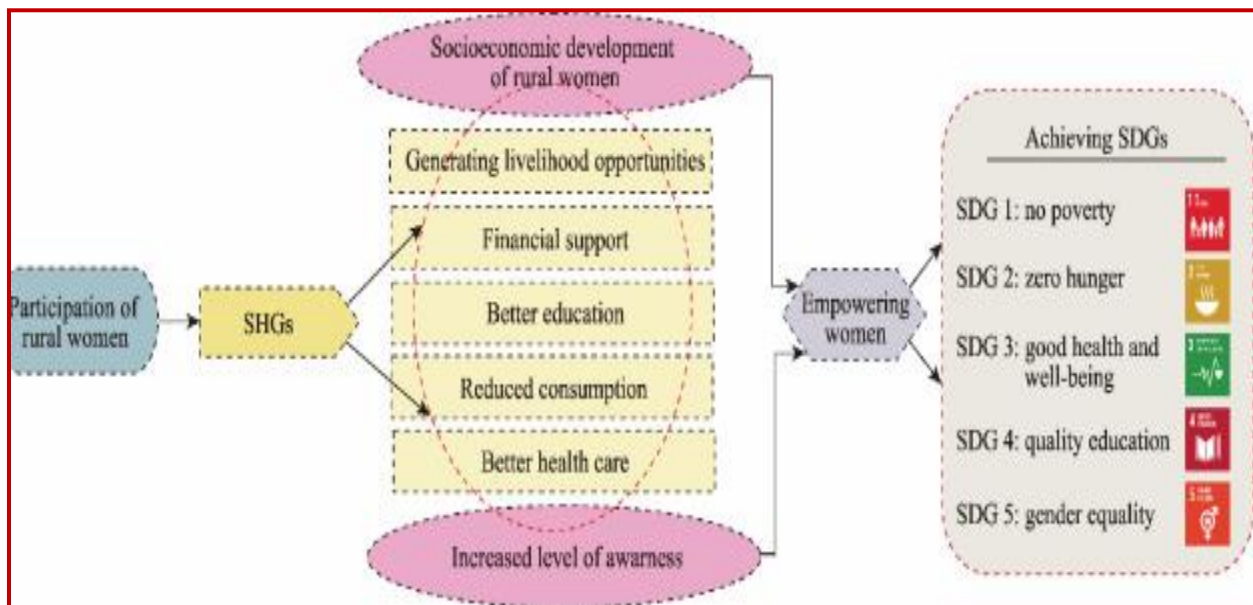
## INTRODUCTION

The overall core objective of women empowerment process is to empower woman by increasing their opportunities, resources and decision making power in social, political, economic, and cultural spheres of life. Stress the critically needed awareness that women should be equip and empowered with the requisite skills for them to be independent and confident beings. Empowered women as they increase living standards play a role in creating and developing just societies. Concerning the status of women's advancement particularly in the context of rural society, self help groups or SHGs have proved to be significant proactive instrument. Small help groups (SHGs) are main income generating, non-profit making women's groups mainly formed for solving problems and raise standards of living. The values of these organizations include group responsibility, financial accessibility, and trust. Women can acquire new skills and train, become own bosses and mobilise money for loans and SHG savings.

Apparently, Save the Health of Mothers and Save the Health of Girls, SHGs not only bring financial benefits but also give chances for women to education for themselves, to enhance their leadership and communicating skills and to make decisions. Self Help Groups help women become financially independent besides improving their economic status, creating social capital, and gaining confidence. SHGs have therefore played a central role in helping women in rural India overcome challenges that come with the new opportunities in growth. In an endeavour to improve the condition of women and bringing about sustainable development research in Kanchipuram District is based on the transformation resultant of self-help groups[1].

### 1.1 Role of Self-Help Groups (SHGs):

Self-Help Group (SHG) are small voluntary organization of people this generally comprises of the people mainly from the backward, area having lower socio-economic standard and the roles are mentioned in figure 1. The principles that operate in these organisations are solidarity, trust, and responsibility. Thus, SHGs are primarily focused on the cause of promoting 'fintech' as it helps its members save money and make credit available. Thus, the self-help group is not only involved in financial activities, but also in social interaction, skill development, and greater control for women of the rural areas. In order to fight for and under privileged and the fulfilling of the socioeconomic needs and challenges that people in the rural areas face the concept of self-help groups (SHGs) were developed. SHGs gained significant prominence as the developing World Bank policies on financial sectors and poverty in the 1970s and 1980s.



**Fig.1: Role of SHGs**

Banks and other financial institutions, nongovernmental organizations and government organizations themselves actively participate in the creation of SHGs in India. In the eighties, the SHG movement received an impetus, because of institutions such as the National Bank for Agriculture and Rural Development (NABARD). In view of mainstreaming SHGs as a viable intervention in financial inclusion of the excluded poor and rural development, NABARD began a pilot exercise in the 1986–87. This endeavour laid the process for formalising SHGs and bringing them into the mainstream

development processes in India. Due to the successful pilot, poverty reduction related programs of the Government of India including the SGSY and the NRLM began to adopt SHG as a primary strategy. SHGs emerged as an integral part of rural development strategies especially regarding the social inclusion of the communities; enhancing their economic base and capacities; and especially focusing on women. Organisations such as the Grameen Bank in Bangladesh and other institutions that initiated micro finance revolution through well illustrating how small groups and communal savings can alter people's lives support the SHG concept across the world. The SHGs are a development tool and power for women across the world as this model has been standardized for other socioeconomic and cultural situation. More especially for females as well as other under privileged groups, self help groups (SHGs) have emerged as a powerful instrument to fight social exclusion, enhance livelihoods, and support community development. In accordance with their objective, members and functions, Self Help Groups (SHGs) can be classified into. The following are the main categories of SHGs [2].

**Women-Centric Self-Help Groups (SHGs):** SHG tested women focused self-employment, skill development, microfinance and entrepreneurship for women especially in rural and other excluded sections. They assist women to enhance their potential in income generating ventures and income earning activities in enterprise, agriculture, handicrafts, micro credit, and savings and credit for micro credit, income generation and productivity.

- **Livelihood-Based SHGs:**The livelihood based SHGs targets a particular form of livelihood such as small scale industries, handicrafts, agriculture or animal rearing. It is possible to coordinate the work of members, exchange experiences and, consequently, use enhanced market opportunities due to these groupings. Using this partnership, the members get an opportunity to increase market share and the quality of what they produce. In the end, the members of Livelihood based SHGs are prosperous in terms of Socio-economic development and financial background.

- **Savings and Credit SHGs:**For financial sustainability, savings and credit self-help groups (SHGs) help their members to save money on a peers basis. Often acting as MFI, these entities provide credit, both for private or corporate uses. They offer small loans at a very cheap rate this benefits people who cannot access the mainstream finance facilities. These SHGs enhance financial capability of the members and ensure that they become capable of initiating income generating activities through positive saving practices and affordable credit.

- **Health and Nutrition Self-Help Groups (SHGs):**Health and nutrition Self-Help Groups (SHGs) undertake to address problems identified within communities on aspects of sanitation, nutrition and health. Facilitating improved health outcomes among members is the case, through raising awareness on special measures such as preventative health, hygiene, and healthy behaviors. Members also use them to access healthcare services often and to be aided during medical crises. With daily promotion of health and cheerful and cogent community spirit, these self-help groups, (SHGs) foster the overall growth and development as well as self-empowerment of the members [3].

- **Education-focused Self-Help Groups (SHGs):** Education, skill development, and training are the primary aims of self-help groups SHGs in the case of the prioritized segments of the population. They strive at raising the quality of education and providing its recipients with skills that will lead to a better job offer. These self-help groups help people improve their quality of living through training offered in a number of areas including agriculture, stitching, computer education etc. At the final end, therefore,

SHGs with an education aim allow their members to progress professionally, Well, individually and also to the general welfare of the several communities of the county.

- **Social Welfare Self-Help Groups (SHGs):** Gender discrimination, domestic abuse, and child care protection, environmental conservation of resources are the prime focuses of Social Welfare Self Help Groups (SHGs). These organizations act as lobbying platforms so as to raise awareness, help join affected parties and push for change. They top social injustice and promote rights and proper opportunities for everyone through the organization of the community. Through their function, social welfare SHGs assist to develop better integrated, mutually advantageous and sustainable societies.
- **Youth Self-Help Groups (SHGs):** It is the main factor to support youth participation on social development interventions and business and skill development through formation of Youth Self-Help Groups (SHGs). As these organisations enhance the youth's understanding on how to participate in development of their communities they empower the youth by providing them with skills that they require. Youth Self-Help Groups (SHGs) foster spirit of social concern and responsibility since they afford opportunities for leadership and self growth. Finally, it helps youth gain the skills required to perform positive change and develop a community [4].
- **Special-interest Self-Help Groups (SHGs):** Special-interest SHGs are self-help groups that focus on given areas of concern/ interest like technology adoption, arts and craft etc or environmental conservation. These clubs make it easy for people with similar interest or dream come together to achieve the same while offering their services to make the community a better place. Specific-interest SHGs make members stimulate their heads, leading to new knowledge as well as learned creativity as they foster given subject matter. They also have a large influence on sustainability; the demands of specialized communities, protection of cultural heritage, and the development of technology.

## **1.2 Benefits of Self Help Groups (SHGs):**

Self-help groups, or SHGs, are a real boon for folks and their communities. They help with both moving up in society and getting the group to grow. These SHGs give their members a hand by making cash available for businesses that make money, which builds steady ground and lets them stand on their own two feet. Instead of turning to those informal folks who lend money at high rates regular savings and loans with friendly interest can make a huge difference. To help people manage their funds better and understand the finance game, these groups bring in programs that include everyone. Plus, SHGs boost how much money people can make by offering training on cool things like crafts, running a business, and farming.

Self-help groups (SHGs) help steer decision-making, powering social empowerment, confidence, and leadership. This boots the role members play in their communities and families. Collecting cash to pump life into vital schemes like health services, cleanliness, and schooling, SHGs boost living standards and tighten community ties. They're super important in tossing lifelines for enduring economic wellness and continuous survival. They take on societal problems like scarce resources, home violence, and unfairness between men and women. With a space for networking, swapping ideas, and getting creative, SHGs push teamwork between their members and other groups. These clubs combat loneliness, build toughness, and keep spirits high by giving psychological and emotional support, not just material perks. SHGs work towards a more inviting, fair, and supportive community really lifting up folks ladies [5].

## **LITERATURE REVIEW**

Neha Kumar et.al[6], results of our study indicate that participation in self-help groups (SHGs) significantly improves overall indicators of women's empowerment and closes the gender empowerment gap. Women's scores have improved, not men's, and that is what is causing this increase in overall empowerment. Women's scores improve as a result of increased control over income, increased decision-making over credit, and (somewhat mechanically, considering the treatment) increased social engagement.

D. Rafi et.al[7], respondents were chosen using purposive cum random sampling. Members' degrees of empowerment were determined using the perceived empowerment index. The study found that women who participated in SHGs were empowered in terms of gaining social recognition, elevating their social standing, starting their own businesses, and developing a saving habit. According to the study's findings, most SHG respondents felt that their SHGs had given them a moderate amount of overall empowerment.

Gaurav Joshi[8], findings indicate that a number of characteristics, such as age, education, family structure, and market distance, significantly affect women's involvement in self-help groups. Additionally, there is a significant difference between these two values, indicating that following SHG membership, the empowerment index value significantly rises.

Debanjanbasak et.al[1], proposes microcredit initiatives and SHG memberships were the main factors that improved rural women's socioeconomic growth and helped them reach SDGs 1, 2, 3, 4, and 5. This study found that rural women in economically challenged places benefited greatly from joining self-help groups (SHGs) and associated financial services when it came to saving money and starting their own businesses. Additionally, SHG involvement significantly improved rural women's self-efficacy, self-confidence, and general self-esteem.

R. L. Vinodhini et.al[9], introduces SHGs' ability to connect with the impoverished, their creative methods, their ability to facilitate development participation, and the creation of trust between stakeholders at various levels are the main factors contributing to their success. SHGs also assist households with their financial situation. Rural women's independence and self-confidence have grown as a result, improving rural residents' quality of life.

## **MATERIALS AND METHODS**

Conduct the research in Kanchipuram District, focusing on female members of Self-Help Groups (SHGs). The study selects 150 women from 15 distinct SHGs for participation, ensuring a diverse representation of rural women actively involved in SHGs. Following data collection, SPSS cleans the data by identifying missing values and discrepancies. Key demographic parameters are subsequently summarized using descriptive statistics, and the impact of SHGs is evaluated using percentage analysis. Figure 2 illustrates the flow work.





**Fig.2: Flow work of proposed research process**

a) **Planning and Preparation:** The study was aimed at evaluating the impact of self help groups on women empowerment and as such, relevant factors were designed in the form of a questionnaire that was filled in by the respondents. The topics explored include those that relate to financial inclusion, skill development, decision making capability and other socioeconomic factors. 150 participants were selected through convenience sampling from 15 different adult members of 15 different SHGs from Kanchipuram District with the intent of collecting the narrations of the women experienced in actively participating in the SHGs. This method provides comprehensive insights into the impact of SHGs on women's lives by ensuring the representation of a wide variety of women's viewpoints [10].

b) **Data Collection:** Convenience sampling is used to choose participants from among the 15 Self-Help Groups (SHGs) in Kanchipuram District for the data-collecting phase. The study selects a total of 150 female members based on their availability and willingness to participate. One-on-one interviews with these participants using a standard questionnaire are conducted to gather information on a variety of topics related to empowerment, such as financial inclusion, skill development, decision-making abilities, and improvements in socioeconomic status due to SHG membership. This procedure provides an understanding of the practices and the impact of self-help groups on the lives of these women in an exhaustive manner.

c) **Data Entry and Cleaning:** The married women were also contacted during data entry and the cleaning phase to ensure that the analysis was based on 150 different women's responses, and after gathering those responses, they were entered into SPSS software for analysis after being carefully arranged and corrected for consistency. The dataset is meticulously cleaned up after entering by looking for mistakes like inconsistent or inaccurate entries and fixing any missing values using exclusion or imputation and also locate and examine outliers to determine whether they require removal or if they represent legitimate data. This approach assures the accuracy of the dataset and usability for other forms of statistical work [11].

d) **Data Analysis:** In this segment of data analyses, the demographic data of the respondents is analyzed using descriptive variables such as age, income, education and the duration of SHG membership. Then, percentage analysis is applied in measuring the changes in degree of empowerment as well as other

relevant variables like increased financial resources, trained capacity, and decision making aspects. To conclude the internal credibility of the questionnaire is determined using Chi square test followed by a reliability analysis [12].

e) Interpretation and Reporting: As the reporting is done, the findings are analyzed and in comparison to the statistical output so as to report on them. The findings are further and also aiming to provide evidence-based answers to the questions of how SHGs contributes to the women empowerment [13]. Finally the findings, comments and suggestions for other actions or improvements are combined into one detailed report. In addition, this paper explains how SHGs transform the lives of their members and what policies or practices should be adopted in the future [14].

### RESULTS AND DISCUSSION

It is clear from the results that SHG membership considerably improves women's empowerment in Kanchipuram District through enhanced access to finances, skills, and the ability to be decision makers. The analysis suggests women have increased confidence and are more involved in family and community decision-making. Many of the respondents report improvements in the socio-economic situation, with savings increases and higher incomes. This makes clear the SHG's role as a vehicle in the rural regions for socio-economic development and enhancing gender equity.

**Table1: Age Group of Respondents**

AgeGroup	Percentage
20 to 40	43.3
40 to 60	46.7
Above60	10.0

Respondent distribution by age group is presented in Table 1. Of the 150 respondents, 43.3% are aged between 20 and 40, while 46.7% are between the ages of 40 and 60, and 10% of them are aged 60 and above. The age range of the majority of responders is 40–60 years old. The self-help groups consist of older women and young women as well.

**Table2: Educational Status of Respondents**

Educational Level	Percentage
Illiterate	34.7
PrimarySchool	36.0
HighSchool	17.3
HigherSecondary	7.3
College	4.7

Table 2 shows the educational status of respondents. The educational level of the 150 replies is as follows: 34.7% are illiterate and 40, 36.0% are Elementary School Graduates, 17.3% are High School, 7.3% are Higher Secondary and 4.7% are College Graduates.

**Table3: Marital Status of Respondents**

MaritalStatus	Percentage
Married	83.3
Unmarried	8.7
Widow	8.0

**Table4: Family Status of Respondents**

FamilyType	Percentage
JointFamily	26.7
NuclearFamily	73.3

Table 3 displays the marital status distribution of respondents. Among 150 replies, married people accounted for 83.3%. The widowed accounted for 8% while single accounted for 8.7%. From the table above, it can be noted that married people comprise the majority members of the self-help organization. Table 4 presents the family status distribution of respondents. Out of 150 replies received, 73.3% are from the nuclear family, and 26.7% are from joint families. Most members of the self-help organization are from nuclear households.

**Table 5 Respondent's Reason for Joining the Self-Help Group**

ReasonforJoiningtheSelf-HelpGroup	Percentage
ToBecomeSelf-Dependent	12
ToIncreaseSavings	22
ToImproveFamilyFinancialCondition	20
ToAvailaLoan	46

Respondents gave reasons for joining as shown in table 5. While 12% joined the self-help group to gain more independence, 22% joined to increase their savings. Twenty percent of respondents joined self-help groups to improve their family's financial status, while forty-six percent joined to get loans. Most of the ladies join self-help groups for loans.

**Table6: Association between work experience and success rate in SHG among the women**

Workexperience/Trainingstatus		Levelofsuccess			Chivalu e	Pvalue
		Low	Averag e	High		
<b>Noworkexperie</b>	Count	34	41	59		
	%withinWorkexperience	25.4%	30.6%	44.0 %		
	%withinLevelofsuccess	18.5%	25.6%	44.0 %		
<b>Notinthe relevantfield</b>	Count	15	20	27		
	%withinWorkexperience	24.2%	32.3%	43.5 %		
	%withinLevelofsuccess	8.2%	12.5%	20.1%		
<b>Basic trainingis</b>	Count	5	28	1		



<b>given</b>	%withinWorkexperience	14.7%	82.4%	2.9%	109.56	<b>0.00 0**</b>
	%withinLevelofsuccess	2.7%	17.5%	.7%		
<b>Intensivetraining</b>	Count	37	17	33		
	%withinWorkexperience	42.5%	19.5%	37.9%		
	%withinLevelofsuccess	20.1%	10.6%	24.6%		
<b>Workisrelevantto study</b>	Count	93	54	14		
	%withinWorkexperience	57.8%	33.5%	8.7%		
	%withinLevelofsuccess	<b>50.5%</b>	<b>33.8%</b>	<b>10.4%</b>		

The table 6 illustrates a p-value of less than 0.001, that means null hypothesis-that job experience and women's success rate in SHGs are not related-is refused at a 1% level of significance. Therefore, it is inferred that there is some kind of correlation between women's success rates in SHG and their work experience. The mean value of the sample shows that women with no prior work experience attain high success. It is further argued that the entrepreneurs working on the projects of the study faced a mediocre to low level of business success. The Chi-Square value is 3.736E3, the Bartlett's test of sphericity was 0.959, and the Kaiser-Meyer-Olkin tests of sample adequacy were all statistically significant as shown in table 7. This therefore shows that the perceptions of the respondents based on 150 samples explain a large percentage of the factor analysis employed to reduce the data.

**Table 7: KMO and Bartlett's Test for Empowerment Skills**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.				.959
Bartlett's Sphericity	Test of	Approx. Chi-Square		3.736E3
		Df		45
		Sig.		.000

**Table 8: Total Variance Explained**

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
Self efficacy	8.016	80.157	80.157	8.016	80.157	80.157
Innovative skills	.366	3.664	83.820			
Locus of control	.321	3.209	87.029			
Risk Bearing	.269	2.694	89.723			

Achievement oriented	.247	2.470	92.193			
Leadership	.200	2.003	94.196			
Communication	.184	1.839	96.035			
Human relations	.156	1.558	97.592			
Technical	.134	1.340	98.932			
Inborn attitude	.107	1.068	100.000			

Above the table 8 shows that, individual variance has come out to be 80.157 and for those factors, Eigenvalue is coming out to be 8.016. Among the 10 entrepreneurial skills factor, 10 factors account to 80.157 of variation which is, statistically significant; table below further illustrates how each of the inferences made factor is loaded using specific variables.

**Table 9: Component Matrix**

Components	Metrics
Self efficacy	.887
Innovative skills	<b>.910</b>
Locus of control	.896
Risk Bearing	.894
Achievement oriented	<b>.919</b>
Leadership	.884
Communication	.906
Human relations	.904
Technical	.886
Inborn attitude	.867
Extraction Method: Principal Component Analysis.	
a. 1 components extracted.	

PCA was employed to determine and extract the main component. Table 9 shows the Component Matrix which indicates how the different variables impact it. Some of the factors that highly connect and contribute to a single factor include self-efficacy, leadership, technical skills, and innovative skills. The factor is likely to be an expression of empowerment or skill development because the analysis only extracts one part of it. All the variables at loadings above 0.85 show high correlations with the component. "Inborn attitude" has the least but still significant loading (0.867), and "Achievement oriented" has the highest loading of 0.919, meaning most components contribute large explanatory power. In capturing both personal and professional attributes needed to empower, the single component succeeds in summarizing the variance of data. This matrix while evaluating the multifaceted concept of women's empowerment points out how essential numerous variables are. Factor analysis transforms the respondent's empowering abilities into a single component. They are called factors of empowerment that are highly required.

### CONCLUSION

Young and middle-aged women form the bulk of the population, and most fall into the range 20 to 40 and 40 to 60 years of age. Most respondents have only a basic education; 36% had completed elementary school, and 34.7% remained illiterate. The percentage of joint families in rural areas has reduced considerably, and most respondents are married and belong to nuclear families. Most of the respondents join SHGs for the loan purpose, which further increases their level of financial independence. When respondents participate in SHGs, all their confidence, communication, and decision-making skills improve. Besides this, they get more financially sound and earn more money every month that allows them to contribute to their families to a greater extent, thereby raising their status and participation in the family's decision-making process. The survey further revealed that 98.7% of respondents have improved their saving habits as most of them have started saving for the SHGs themselves. According to factor analysis, self-efficacy and achievement orientation are the most important factors that affect women's empowerment in SHGs. This shows how the groups help people and society grow.

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