

Factors Affecting Income Improvement of Women Self Help Group Members: The Case of Damot Gale Woreda, Wolaita Zone, Ethiopia

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Abstract

The study was conducted to assess the contribution of SHGs in income improvement of women members in Damot Gale district. Data for the study was collected from 97 rural SHG members from four kebeles. To attain the stated objectives of the study we have used different methods of data analysis i.e. descriptive analysis and econometric analysis used to identify the effect of independent variables on dependent variable. With descriptive analyses percentages, graphs, charts and tables were presented. The descriptive result shows that total annual income of respondents has grown almost by three folds after they have joined in SHGs. Net increase in income is 726,731.75 birr, it is two times fold increase comparing with the annual income of members they have got before they were organized in SHGs, per capita annual income before they were joining in SHG is 3,629.52 birr and has been increased to 11,121.60 birr, net per capita annual income increase is 9,715.92 birr. The SHG members with dependency ratio less than 1, have their per capita income increased 10,830.34 Birr after they have joined to SHG, but with highest dependency ratio (>2) their income increased less than their counter parts about 4,225.14 Birr, respondents education attainment at least primary and above helps SHGs members to manage savings and credit better than others, The SHG women those are in their house with Male headed family participate freely and more than that of female headed ones, the female headed SHG women's are burdened with different problems at household and community level which hindered their participation in their SHG saving and credit related activities. The factors affecting household income improvement among SHG members in the study area computed by employing the econometric analysis i.e. multiple linear regression model and the regression result revealed that, household age, education level, dependency ratio, livestock ownership (tlu), access to loan, attitude towards SHG, training, investment and saving amount affected SHG income improvement of the study area significantly at 1percent, 5 percent and 10 percent.

Keywords: Self Help Groups, Impact, Income Improvement, Poor Women

1. INTRODUCTION

1.1. Background of the Study

Ethiopia is one of the poorest countries in the world as evidenced by a variety of indicators of wellbeing. Gross national income per capita in Atlas Method; World Bank, 2004, and life expectancy, educational enrolment, and access to health services are all very low. Over the last 30 years, life expectancy has shown little improvement, food production per capita has declined, and school enrolment levels have changed little (Bigsten et al 2003; IMF, 1999). It has reasonably good resource potential for development (agriculture, biodiversity, water resources, and minerals). Yet, Ethiopia was faced with complex poverty, which was broad, deep and structural. Thus, poverty eradication has been the central development agenda of the government that guides its development activities. In October 2001, the government reorganized its structure to provide effective guidance and support to the challenges of poverty reduction.

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben *et al.*, 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information.

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments (OECD, 2010). Women usually invest a higher proportion of their earnings in their families and communities than men.

In order to cope up with their problems through collective action, Ethiopians have their own traditional way of pooling their resources so as to help each other at the neighborhood level. "Iqub, Iddir, and Maheber" are among the major strategies that poor people usually form to cope up with poverty. Although these coping mechanisms are not exactly the same with Self Help Group (SHG) concept, which this study will attempt to examine, they share some common characteristics with it. The self help group development model is a community owned and managed development scheme designed to alleviate poverty in general and the miserable

life condition of poor women in particular (SDPRP, 2002).

1.3. Objective of the Study

1.3.1. General Objective

The general objective of this study is to assess the contribution of SHGs in income improvement of women members

1.3.2. Specific objectives of the study:

- 1.3.2.1 To assess the contribution of SHGs on household income improvement of women members in the study area;
- 1.3.2.2 To analyze the factors affecting household income improvement among SHG members in the study area.

2. RESEARCH METHODOLOGY

This chapter starts by presenting and illustrating the location and climatic condition of the study area. It also goes through the detail methodology followed to conduct the study such as sampling procedure, method of data collection and data analysis. Finally, it presents the specification of Binary logit model, the variables hypothesized and household commercialization index used to present the result of analysis.

2.1 Description of the Study Area

Damot Gale is located at 350 Km at South-West of Addis Ababa and 135 Km from Hawasa (Seat of SNNPR) in Southern Nations Nationalities and Peoples Region (SNNPR) in Wolaita zone. The area is located at 07°00'N and 37° 54' E. There are three agro-ecological zones in the district, namely highland ("dega") (11.6%), midland ("woyna dega") (60.4%) and wet lowland (wet "Kolla") (28%). The total population of Damot Gale is 144,763 out of which 22,008 are male headed and 4310 are female headed. The total area of the district is 22,252.75 ha with density per square Km of 750 (BoARD, 2007). It is an area of intensive agriculture; farming systems that combines annual and perennial crops; where cereals, root crops and cash crops grown. Cropping system in Damot Gale could be categorized into; intensive cereals, root crops and pulses. Major cereals crops growing in the area are like Wheat, Barley, Teff, Sorghum, and Maize, from cereals Wheat is mainly grown for market.

2.2 Sampling Technique

The study population was the SHGs in the 'Terepeza' Development Association Project. The project was purposively chosen considering that TDA is pioneer organization in promoting SHGs as a development model to work for the well-being of the poor community, particularly for the poor women, of all SHGs promoted by TDA those SHGs. who were matured to create any effects on income of SHG members only were chosen for the study. Accordingly the SHGs formed before January 2014 were considered for the study.

2.3. Sample Size

In selecting the sample of the study from the SHGs, the following factors were considered. There were total 140 SHGs in organized by TDA under SHGs promotion programme. SHGs were selected and listed according to their years of establishment. SHGs of at least three (3) years old were purposely selected for the study.

Accordingly, 15 mature SHGs from the total of 140 SHGs were selected purposively. The total membership of all 15 SHGs was 255. To determine the sample size Yamanah (1967) formula was used as follows:

$$n = \frac{N}{1 + N(e)^2} \quad (1)$$

Where: n = sample size

N = population size

e = Error margin

$$n = \frac{255}{1 + 255(0.08)^2} = 97$$

2.4. Data analysis method

In order to seek answers to research questions, both quantitative as well as qualitative data were used. The quantitative data was analyzed using SPSS 20 and STATA 11.

Multiple Linear Regression Analysis

In order to achieve the second objective of the study i.e. to identify factors that influence the magnitude of income improvement of SHGs members based on the hypothesized variables linear regression analysis was employed.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_m X_m + \epsilon \text{-----} 1$$

In this model Y is the dependant variable representing the self help group(SHG) net income, $X_1, X_2 + \dots + X_m$ are explanatory variables of the model and ϵ is the random (or unexplained) part of the model. The residual term ϵ is again assumed to be normally distributed with expectation 0 and variance σ^2 . The unknown parameters $\beta_0, \beta_1, \dots, \beta_m$ are called the regression coefficients.

The Model of this study has the following form

$$Y = \beta_0 + \beta_1 \text{Age} + \beta_2 \text{Edu} + \beta_3 \text{Depr} + \beta_4 \text{Mars} + \beta_5 \text{Loan} + \beta_6 \text{Land} + \beta_7 \text{Sav} + \beta_8 \text{Exp} + \beta_9 \text{Partc} + \beta_{10} \text{Inve} + \beta_{11} \text{Train} + \beta_{12} \text{attitSHG} + \beta_{13} \text{tlu} \text{-----} 2$$

Table 1 the summary of variables and their relationship with dependent variable:

No	Independent Variable	Variable type	Expected sign
1.	Age	Continuous	+ve
2.	Education level	Categorical	+ve
3.	Dependency Ratio	Continuous	-ve
4.	Marital Status	Categorical	+ve
5.	SGHs loan Amount	Continuous	+ve
6.	Land size	Continuous	+ve
7.	SHGs saving Amount	Continuous	+ve
8.	Years of experience in IGA	Continuous	+ve
9.	Participation in household Economic decision making	Dummy	+ve
10.	Total investment in Economic Activity	Continuous	+ve
11.	SHGs Training	Dummy	+ve
12.	Attitude toward SHGs	Categorical	+ve
13.	Livestock ownership	Continuous	+ve

3. RESULT AND DISCUSSION

This chapter deals with the results of descriptive statistics and multiple liner regression results of the determinants of income improvement among self help group women members. The analysis was done in light of the objectives of the study. Section 3.1 deals with descriptive analysis and section 3.2 presents the results of the econometric analysis.

3.1 Descriptive analysis

3.1.1 Overall increase in annual income of the respondent

In line with the objective of the study analysis of income improvement that might have occurred as livelihood outcome of the SHG members is important. In order to capture these differences in returns due to different income generating activity of SHG member's further analysis were important. The most apparent income improvement considered in the analysis of this study was increased income of SHG members. This would help assess the income differences before and after joining SHGs. Analysis of per capita income difference before and after joining SHG could show whether there was income increase or not. It was observed from the survey results that income improvement was important in the study area as illustrated in Table 2:

Table 2: Annual Income improvement among SHG members (n = 97)

Annual Income (Birr)	Before SHG (3 years average)	After SHG (3 years average)	Net increase
Total annual income	352,063.45	1,078,795.20	726,731.75
Maximum	157,675.5	543,999.90	386,324.40
Minimum	56,989.25	207,857.90	150,868.65
Per capita annual income	3,629.52	11,121.60	9,715.92

Source: Field Survey, 2017

As it was revealed in Table 2, total annual income of all respondents had grown nearly by three folds after they joined in SHGs. Net increase in income was 726,731.75 birr, it was considerable increase compared to the annual income of members they got before they were organized in SHGs. Per capita annual income before they join in SHG was 3,629.52 birr and it increased to 11,121.60 birr, net per capita annual income increase was by 9,715.92 birr. This showed that there was remarkable improvement in annual income of Respondents after they have organized in SHGs.

3.1.2. Membership Duration

Table 3: Membership Duration and income improvement

		Membership Duration (n= 97)			
		3-5 years	6-8 years	9-11 years	Total
Frequency	No of respondents	34	51	12	97
	Percentage	35.1	52.6	12.3	100
Total annual Income (Birr)	Before SHG	123,403.68	185,105.52	43,554.24	352,063.45
	After SHG	178,134.40	567,201.60	333,459.20	1,078,795.20
	Net income	54,730.72	382,096.1	289,904.96	726,731.78
	% increase	44.4	206	665	206
Per capita increase (Birr)		1,609.72	7,492.1	24,158.74	

Source: Field Survey, 2017

It is presented in Table 3, regarding the membership duration in groups, the younger groups were associated with SHGs for 3-5 years and the older groups were for about 11 years for the younger groups, 3-5 years of age, annual income increased by 44.4%, or they could be able to earn additional income of 54,730.72 birr after they organized under SHGs. The middle age groups earned 382,096.1 birr additional income and their per capital income increased by 7,492.1 birr. The older groups were few in number, 12 out of 97, and they were also able to get an additional income of 289,904.96 birr amounting to per capita income of 24,158.74 birr which was relatively higher amount than those of the younger and the middle age groups. The result showed that as it was expected when membership duration increased SHGs additional income also correspondingly increased.

3.2 Econometric Model Result analysis

In addition to the basic descriptive statistics, the multiple regression models was employed to identify the factors affecting household income improvement among SHG members in the study area. The variables included in the model were tested for the existence of multi-co linearity, if any. Contingency coefficient and variance inflation factor were used for multi-collinearity test of dummy and continuous variables, respectively. Contingency coefficient value ranges between 0 and 1, and as a rule of thumb variable with contingency coefficient below 0.75 shows weak association and value above it indicates strong association of variables. The contingency coefficient for the discrete variables included in the model was less than 0.75 that didn't suggest multi-collinearity to be a serious concern (cited in Paulos, 2002). As a common practice continuous variable having variance inflation factor of less than 10 are believed to have no multi-collinearity and those with VIF of above 10 are subjected to the problem and should be excluded from the model (Gujarati, 2009, pp340)

So as to identify the factors affecting household income improvement among SHG members in Damot Gale woreda the dependent variable, SHG net income was regressed against various explanatory variables. The regression table revealed that multiple linear regression models managed to predict 84 percent of the variance correctly.

Estimation Result of the Model

The Multiple linear regression model was used to estimate the factors affecting household income improvement among SHG members. The estimation result of the model is presented in table 4 below

Table 4 Model result (dependant variable income improvement)

Income of SHG	Coefficient	Std. Err.	T	P> t	(95% conf. Interval)	
Age	39.50729	20.89284	1.89	0.060*	-1.670529	80.68511
Dependency ratio	-638.90885	151.0422	-4.23	0.001**	-852.358	674.8925
Marital status	440.1146	624.1934	0.71	0.482	-790.1117	1670.341
Education	406.4985	74.65954	5.44	0.000***	259.3516	553.6454
decision making	547.1923	531.0682	1.03	0.304	-499.4931	1593.878
Land size	547.3597	561.5131	0.97	0.331	-1654.049	559.3296
Experience	10.13651	195.0988	0.05	0.959	-374.3847	394.6578
Tlu	158.633	25.7939	6.15	0.000***	1466.528	2850.737
Training	863.235	332.013	2.60	0.010**	696.4055	5030.064
Attitude	443.742	188.8263	2.35	0.020**	655.017	-232.4663
Saving amount	16.66424	5.41046	3.08	0.023**	-13.73594	47.06443
Loan amount	.6994728	.3670326	1.91	0.058*	-.0239138	1.422859
Investment	37.42416	4.807867	7.78	0.000***	27.94831	46.90001
cons	1473.475	1929.417	0.76	0.446	-2329.223	5276.173

Number of obs = 97 F(13, 83) = 72.64 R-squared = 0.8421 Prob > F = 0.0000
 Adj R-squared = 0.8305 Root MSE = 3659

NB: * significant at 10%, ** significant at 5% and *** significant at 1%

Source: Survey result using Stata, 2017

Households Age and SHG net Income improvement

Age is positively correlated with income improvement of women members of SHGs and statistically significant at less than 10 percent level. As it was expected that as age increases women households would acquire knowledge and experience through continuous learning which help them to actively participate in different activities that help them improve income. Therefore, age increase by a unit the women households' net income increase at about 39.5 Birr.

Dependency Ratio and income improvement

Dependency ratio and probability of being poor positively related and the coefficient is different from zero at 1% significance level. Holding all other variables constant on their mean values, as the dependency ratio of household's increases by one unit, the SHG members net income decrease at about 638.9 Birr. The possible explanation for it is that as dependency ratio increases, SHG family members who were engaged in income generation activity will be less. The negative relation of dependency ratio on SHG income is also consistently confirmed by the community members during focus group discussion.

Education level and SHG income improvement

Educational status of the household SHG women is positively related with the net income improvement of women in SHG and is statistically significant at less than 1% level of significance. Although, educational status of other income earner household members have great importance, that of SHG women household heads plays a significant role in shaping household members by being exemplary and willing to invest on education. The finding shows, other things remaining constant, net income of SHG members increase by about 406.5 birr as head of the household becomes literate by one grade. It is explained in terms of contribution of education on working efficiency, competency, diversify income, adopting technologies and becoming visionary in creating conducive environment to educate dependants with long term target to ensure better living condition than illiterate ones. This finding was consistent with the study of (Vida Awube Blay, 2011) on empowerment of women through participation in women self help groups in the Kumasi Ghana metropolis.

TLU and SHG net income improvement

One of the factors affecting household income improvement among SHG members in the study area is total livestock held by the SHG members. As hypothesized the livestock owned by the women SHG members has significant (1% level) and positive correlation with the net income of SHG members. Holding other variables at their mean value livestock holding increase by one unit the net income of SHG members increase by 158.6 Birr. The logic behind is that livestock rearing helps the SHG members in many ways such as income from sale of products, insurance against draught, emergency cash requirements, tenancy for share cropping, household nutrition, fuel for cooking, manure for crops, drought power for farming, store of value etc. Livestock ownership increases the wealth of the rural household and raises the income earning potential..

Training and SHG net income improvement

Training is one of the determinants of income improvement in women's who were in SHG. As it was expected training has positive relation with income improvement and the coefficient is different from zero with 10% significance level. Holding other the model variables at their mean value, increasing training by one unit (one more training), leads increase in net income of SHG members about 863 Birr. The possible explanation for this

result is training enhance the capacity to capture technology, it may help to use improved seed for agricultural practices, it can give awareness creation to save, to educate their children's, and to engage in different income generation activities. This finding was in line with the study of (Vida Awube Blay, 2011) on empowerment of women through participation in women self help groups in the kumasi metropolis(Ghana).

Loan and SHG net income improvement

The expectation is that access to loan provides better chance of involving in farm and non-farm activities for SHG women members like fattening, purchasing ploughing oxen, petty trade etc., as a result of which women's could increase and diversify their income. Multiple linear regressions revealed that the coefficient for the variable was found to be positive and significant at 10 percent level. Accordingly, SHG members with loan access by one unit leads to increase in SHG net income about 0.699Birr holding other variables at their mean value.

Saving and SHG income improvement

Saving is one of the factors that affect the improvement of SHG net income. As it was hypothesized the variable was positively related to SHG income improvement and significant at 5 percent level. Holding other variables constant as increase in saving by one unit leads to increase in SHG net income about 16.66 Birr. This finding was consistent with the finding of (Melese Kassa, 2015) study on Women Participation in Self Help Group and its Contribution to Women Empowerment.

Attitude towards SHG and income improvement

As it was hypothesized the variable is positively related to SHG income improvement and the coefficient is different from zero with 5% significance level. As attitude towards SHG change from negative/neutral to positive attitude to SHG membership importance net income increase at about 443.7 Birr. The possible explanation was that those with positive attitude have efficient mode of promoting group action, technology dissemination, develop their capabilities through training programmers for enhancing the benefits of value addition and processing technologies for employment and income generation.

Investment and SHG income improvement

Investment is one of the factors that affect the SHG women members' income improvement. In this study the variable was positively related to income improvement of SHG women members and the coefficient is different from zero with 1 percent significant level. Holding other variable constant as investment increase by a unit leads to increase in income improvement at about 37.42 Birr.

4. CONCLUSION AND POLICY RECOMMENDATION

4.1 CONCLUSION

The study was conducted to assess the contribution of SHGs in income improvement of women members in *Damot Gale woreda*. Data for the study was collected from 97 rural SHG members from four kebeles. To attain the stated objectives of the study we have used different methods of data analysis i.e. descriptive analysis and econometric analysis used to identify the effect of independent variables on dependent variable. With descriptive analyses percentages, graphs, charts and tables were presented.

The result shows that total annual income of respondents has grown almost by three folds after they have joined in SHGs. Net increase in income is 726,731.75 birr, it is two times fold increase comparing with the annual income of members they have got before they were organized in SHGs, capita annual income before they were joining in SHG is 3,629.52 birr and has been increased to 11,121.60 birr, net per capita annual income increase is 9,715.92 birr, the majority (90%) of the respondents' families comprised of more than 4 members on average family size and the result indicates that the SHG members with less family size were able to earn more annual income than others, the members in younger age(18-25) and those in between 36-50 years of age could be able to earn almost the same average annual income before they were joining SHGs the middle age group, 26-35 were able to earn relatively higher annual income than others before they were joining in SHGs.

The SHG members with dependency ratio less than 1, have their per capita income increased 10,830.34 Birr after they have joined to SHG, but with highest dependency ratio (>2) their income increased less than their counter parts about 4,225.14 Birr, respondents education attainment at least primary and above helps SHGs members to manage savings and credit better than others, The SHG women those are in their house with Male headed family participate freely and more than that of female headed ones, the female headed SHG women's are burdened with different problems at household and community level which hindered their participation in their SHG saving and credit related activities

The factors affecting household income improvement among SHG members in the study area computed by employing the econometric analysis i.e. multiple linear regression model and the regression result revealed that, household age, education level, dependency ratio, livestock ownership (tlu), access to loan, attitude towards SHG, training, investment and saving amount affected SHG income improvement of the study area significant at 1percent, 5 percent and 10 percent. As a result the following policy recommendations were made.

4.2 POLICY RECOMMENDATION

- Proper attention should be given to limit the increasing population because dependency ratio in the study area critically determines the net income of SHG members. Therefore, this could be achieved by proper awareness creation about practicing in family planning activities. Hence, family planning activities should be geared up so that family size would be controlled through integrated health and education services.
- Saving amount significantly affect the SHG members future income .Therefore to improve saving among SHG members education and training are strongly advocated. These would reduce their expenditure and subsequently increase their aggregate monthly income, which is positively related to saving and close following up of the implementation of Policies that reduce household size was improve savings of SHG members.
- The findings of this study suggests that loan access was the key factors in influencing both women's decision to participate in SHG and enhancing their level of participation in different income generating activates. Thus adequate availability of loan service can help to facilitate SHG members to participate in its production and to produce a significant amount. Broadening and expanding sources of such institutional service is another possible recommendation from the present study.
- Training was positively related to the SHG income improvement in the study area due to this responsible bodes should provide regular training to the SHG members..

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