

# SHG- As a Backbone for Women- With Special Reference to the Kumaun Region

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## Abstract

A self-help group (SHG) is a small, homogeneous group of women who decide to save and contribute among the members per their needs. SHG is a way to involve women with poor backgrounds to increase their income, savings, and credit needs with women's empowerment. Self-help group has a positive impact on the political, social, economic, personal, financial, and educational spheres of life. It is a dynamic platform for women participation making a significant impact in all aspects. The SHG as a phenomenon hope and confidence in women members by creating positive growth. The study addresses the role of self-help groups in changing women's lives. The information for the study has been collected through primary and secondary sources. The result of the study revealed that the SHG is an important medium to provide finance to women for setting up micro-enterprises and strengthens the capacity of the women making them empowered.

**Keywords:** Self-Help Groups, Empowerment, Women Enterprise, Kumaun

## Introduction

Microfinance activities have been fairly successful in building a strong network among the women members. Self-help groups (SHGs) are conducting a wide range of government-sponsored programs for the enhancement of women. It is an important channel for poverty reduction and women's empowerment. A SHG is a financial committee usually consisting of 10 to 20 women from BPL families (Below the Poverty Line) coming together to save a small amount regularly, deposit the amount collectively in a common fund to fulfil the emergency

need of loan which is collateral free decided by the group members. Women belonging to poor communities and rural backgrounds should be encouraged to participate in social, political, and economic activities so that they can handle problems in their way and get benefits from them. These activities will facilitate income generation and lead to career advancement. Kolte et al., (2010) studied that the emergence of SHG had opened the door of the outside world for women. Through SHG women were able to test their leadership qualities and found an opportunity to participate socially and tackle problems.

The origin of SHGs is from the Grameen Bank of Bangladesh, whose founder was Mohammad Yunus (Hazeltine, 2003; Rashid & Kumar, 2018; Nawaz, 2019). SHGs were started in 1975 but in a true sense, real efforts were taken after 1991–92 when the linkage program of SHG took place. SHG works as an alternative mechanism to develop their saving habits, enhance income, meeting credit needs through thrift. The SHG movement globally aimed at systematically empowering women from the grassroots level. Microfinance acts as a link between SHG and women to reduce the vulnerability of women.

Research by Naila Kabeer (2005) underscores the multifaceted impact of microfinance initiatives like SHGs. Kabeer argues that these initiatives are not merely financial interventions but also serve as tools for social transformation. By facilitating access to credit, encouraging savings, and fostering collective action, SHGs empower women to take control of their economic futures and challenge existing social norms. Similarly, Swain and Wallentin (2009) provide empirical evidence from India, demonstrating that SHGs significantly enhance women's self-esteem, bargaining power, and decision-making capacity within households. These findings highlight the potential of SHGs to contribute to broader socio-

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economic development goals. (Kondal, 2014) conducted a study titled “Women empowerment through self-help groups in Andhra Pradesh” and concluded that self-help groups positively impact women’s empowerment in Gajwel Mandal of Medak district of Andhra Pradesh. In the Uttarakhand state in recent years, self-help groups emerged as the most popular method to meet the small credit needs of women, foster feelings of ownership, low-interest loans, build saving habits, and multiple other social and economic benefits.

The Kumaun region, located in the northern state of Uttarakhand, India, provides a unique context for examining the impact of SHGs on women’s empowerment. Characterised by its mountainous terrain, rich cultural heritage, and diverse socio-economic landscape, Kumaun faces significant development challenges (Sharma, 2019; Joshi, 2020). The region’s women, often burdened with the dual responsibilities of household chores and agricultural work, encounter barriers to accessing education, healthcare, and financial services. In this challenging environment, SHGs have emerged as a critical means of empowerment, offering women the financial resources, social support, and skills necessary to enhance their lives (Rao & Sahu, 2021). The Kumaun region, with its diverse socio-economic landscape and unique development challenges, offers a valuable case study for examining the impact of SHGs on women’s empowerment. The region’s women, who are often engaged in subsistence agriculture and informal labour, face significant barriers to accessing financial services, education, and healthcare. In this context, SHGs have emerged as a lifeline, providing women with the resources and support needed to improve their lives.

Recent studies highlight the significant contributions of SHGs to rural development in India, including the Kumaun region. For instance, a study by Sahu and Singh (2020) explores the role of SHGs in enhancing financial literacy, promoting entrepreneurship, and improving the socio-economic conditions of women in rural areas. The study emphasises the need for targeted training programs, market linkages, and policy supports to address the challenges faced by SHGs and enhance their effectiveness.

Additionally, research by Datta (2015) on the socio-economic impacts of the JEEViKA project in Bihar, India, provides insights into the potential of large-scale

SHG initiatives to transform rural economies. Datta’s study underscores the importance of creating an enabling environment for SHGs, including access to markets, infrastructure, and institutional support. A study conducted by Kablana et al. (2011) studied on “Microfinance through self-help groups in India: An analytical study”, concluded that although SHG is capable of reducing, it also develops the entrepreneurship skills of women to start micro-enterprises and creating cooperation among women beneficiaries. The SHG has contributed to poverty alleviation and microfinance is also desirable to improve household and enterprise income and expand employment opportunities for women.

Nimisha and Arumugam (2019) in the study “Impact of self-help groups on self-social awareness and economic empowerment of women entrepreneurs of Coimbatore district “revealed that entrepreneurship skill programs, training, and follow-up programs for women should be conducted in an easy and accessible manner so that they can understand their implementation and improvisation. Aji and Abraham (2021) in the study entitled “Impact of self-help groups in women’s empowerment with special reference to Ernakulam district”. The study reveals that after joining SHG majority of the women experienced an increase in income and development in various fields comprising social development, political, cultural, and economic development. These findings are particularly relevant for the Kumaun region, where SHGs face similar challenges. The aim of this study is address to the strengthening of the linkages between SHGs and formal financial institutions, providing market access, and enhancing the skills of SHG members can significantly improve their impact on women’s empowerment. The present study is undertaken to analyse the performance of SHG in the development and growth of women particularly concerning the sample respondents in Pithoragarh and Almora districts. They also analyse the benefits provided to women through self-help groups as well as the impact of SHG in women’s lives.

## Material and Methods

The study aims to analyse the role of SHG in women’s progress in Kumaun districts. An analysis of self-help group women influences in the development of women. The present study proposes to cover 400 women belonging

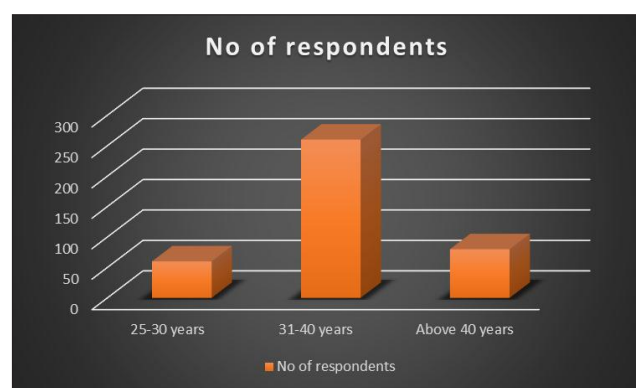
to self-help groups in the Pithoragarh and Almora districts of the Kumaun region of Uttarakhand. 200 respondents from each district were taken. The sample respondents are selected randomly (through the Random sampling method). Both Primary and secondary data were collected through personal interview methods and questionnaires. The secondary data were collected from various journals, books, research papers, and articles. To analyse the simple percentage method has been used in the present study. An analysis of the participation of the women self-help group and an assessment of the SHG activities benefits is one of the important aspects of the present study.

## Result

From the below Table 1, it reveals that out of the total 400 respondents taken for the study, 15% belong to the age group of 25–30 years, 65% of the respondents belong to the age group of 31–40 years and 20% of them belong to the age group above 40 years. It signifies that the majority of the respondents belong to the age group of 31–40 years (Fig. 1).

**Table 1: Age of the Self-Help Group Women**

Age	No of Respondents	Percentage
25-30 years	60	15%
31-40 years	260	65%
Above 40 years	80	20%
Total	400	100

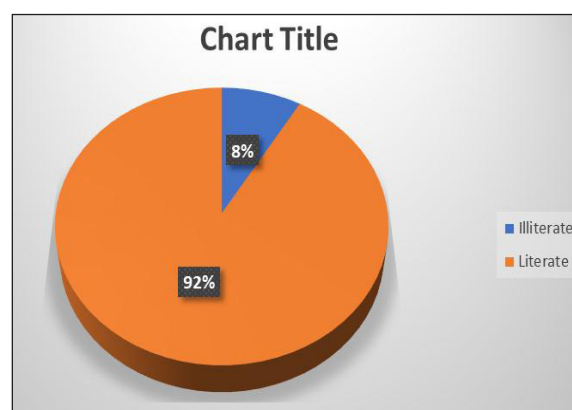


**Fig. 1: Respondents Age Groups**

Table 2 represents the educational qualifications of women respondents. 91.5% of respondents are literate from the total respondents and only 8.5% of respondents are illiterate. So I concluded that the majority of respondents are literate (Fig. 2).

**Table 2: Educational Qualifications of the Women Respondents of SHG**

Educational Qualification	No. of Respondents	Percentage
Illiterate	34	8.5%
Literate	366	91.5%
Total	400	100

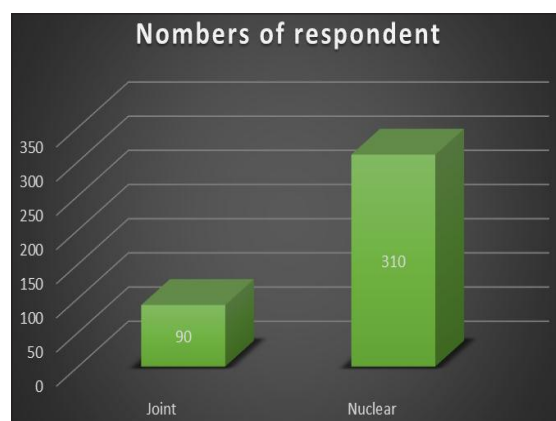


**Fig. 2: Respondent's Educational Qualification**

Table 3 represents the type of family status of women respondents. The table shows that 77.5% of the women belong to the nuclear family and 22.5% of the women respondents belong to the joint family.

**Table 3: Type of Family Structure of the Women Respondents of SHG**

Type of Family	No of Respondents	Percentage
Joint	90	22.5%
Nuclear	310	77.5%
Total	400	100



**Fig. 3: Respondent's Educational Qualification**

Table 4 depicts the benefits provided to respondents from SHG. From the above table, it is quite evident that women respondents got various benefits from SHG. The respondents were asked about the benefits received from SHG. It is observed that the major benefit received was the availability of credit at a low rate of interest 52.25%. 8.75% of respondents agree that they received government

scheme benefits 9.5% of women respondents gained knowledge of banking operations 8.25% of respondents were able to access a larger amount of resources followed by 21.25% of respondents who contributed their income to their families after the participation in SHG. The SHG schemes have exclusively benefited rural women over a long period of time.

**Table 4: Benefits Provided to Respondents from SHG**

<i>Sr. No.</i>	<i>Benefits / (Column)</i>	<i>No of Respondents</i>	<i>Percentage</i>
1.	Availability of credit at low interest rate / (A)	209	52.25%
2.	Government schemes benefit / (B)	35	8.75%
3.	Gaining knowledge of banking operations / (C)	38	9.5%
4.	Able to access a larger amount of resources / (D)	33	8.25%
5.	Contribution of money to family / (E)	85	21.25%

**Table 5: Statistical Data of Respondents' Responses Related to the Benefits of Providing**

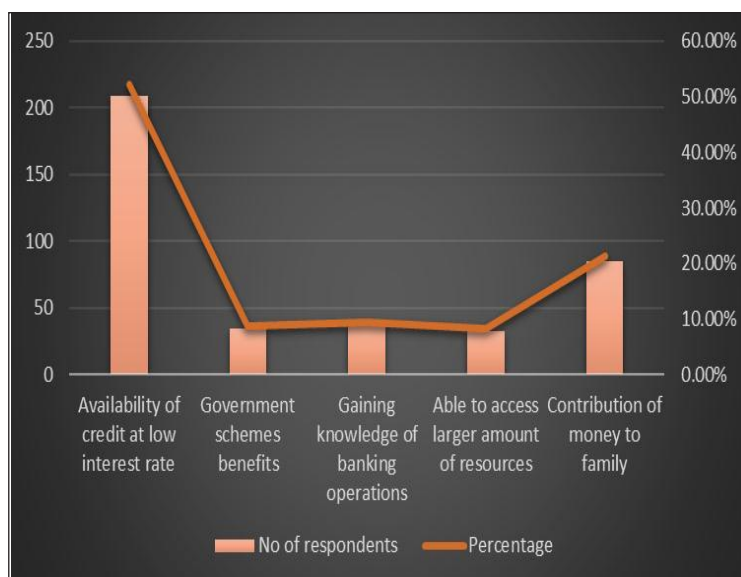
<i>Column</i>	<i>A</i>	<i>B</i>	<i>C</i>	<i>D</i>	<i>E</i>
Number of values	4	4	4	4	4
Minimum	47	7	8	7	19
Maximum	58	11	11	10	24
Mean	52.25	8.75	9.5	8.5	21.25
Std. Deviation	4.787	1.708	1.291	1.291	2.217
Std. Error of Mean	2.394	0.8539	0.6455	0.6455	1.109
Lower 95% CI	44.63	6.032	7.446	6.446	17.72
Upper 95% CI	59.87	11.47	11.55	10.55	24.78

**Table 6: Comparisons of Respondents' Responses were Processed under Tukey's Multiple Comparison Tests**

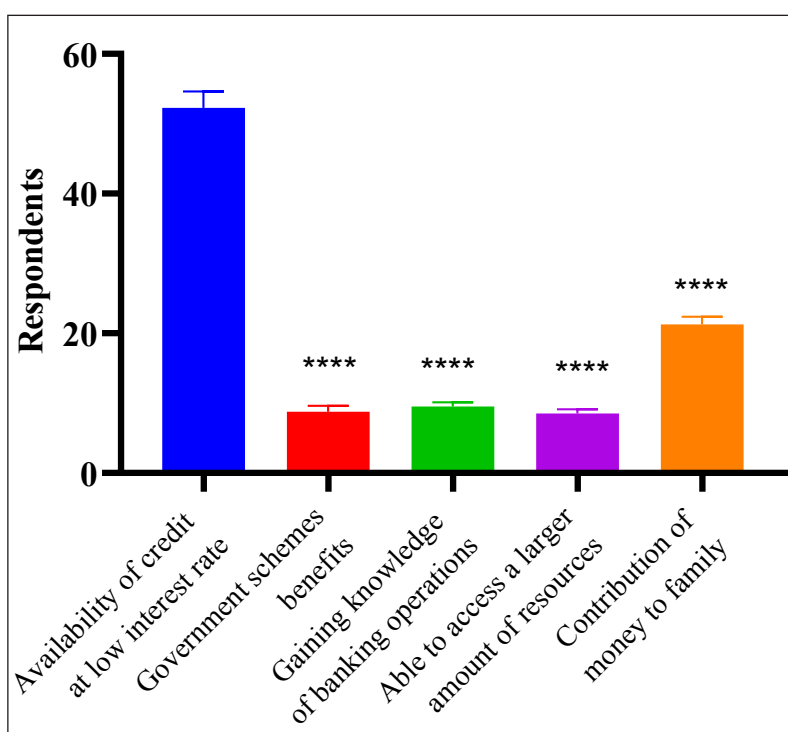
<i>Tukey's Multiple Comparisons Test</i>	<i>Mean Diff.</i>	<i>95.00% CI of Diff.</i>	<i>Significant</i>	<i>Summary</i>	<i>Adjusted P Value</i>
Column A vs. Column B	43.5	37.80 to 49.20	Yes	****	<0.0001
Column A vs. Column C	42.75	37.05 to 48.45	Yes	****	<0.0001
Column A vs. Column D	43.75	38.05 to 49.45	Yes	****	<0.0001
Column A vs. Column E	31	25.30 to 36.70	Yes	****	<0.0001
Column B vs. Column E	-12.5	-18.20 to -6.799	Yes	****	<0.0001
Column C vs. Column E	-11.75	-17.45 to -6.049	Yes	***	0.0001
Column D vs. Column E	-12.75	-18.45 to -7.049	Yes	****	<0.0001

The mean value of availability of credit at a low interest rate was higher ( $52.25 \pm 2.39$ ), whereas the Contribution of money to family mean was ( $8.75 \pm 0.85$ ). The average value of people with Gained knowledge of banking operations response of ( $9.5 \pm 0.65$ ). In the Contribution of money to family and Government schemes benefit satisfaction levels of response were close to each other

with less mean value ( $8.5 \pm 0.65$ ) and ( $8.75 \pm 0.85$ ) respectively (Table 5). A significant difference was also observed between all rating respondent groups by using the One - way ANOVA statistical analysis ( $F_{4, 15} = 206.9$  at ( $P < 0.0001$ )) followed by the post-hoc test of Tukey's multiple comparison test (Fig. 5 and Table 6).



**Fig. 4: Respondents' Benefits from SHG**



**Fig. 5: Respondents' Benefits from SHG**

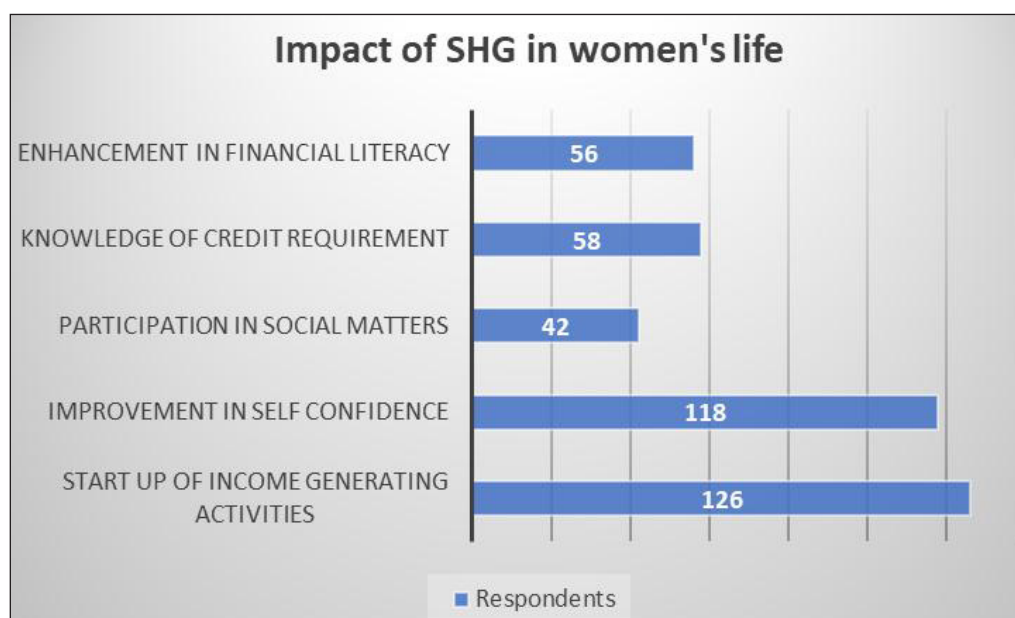
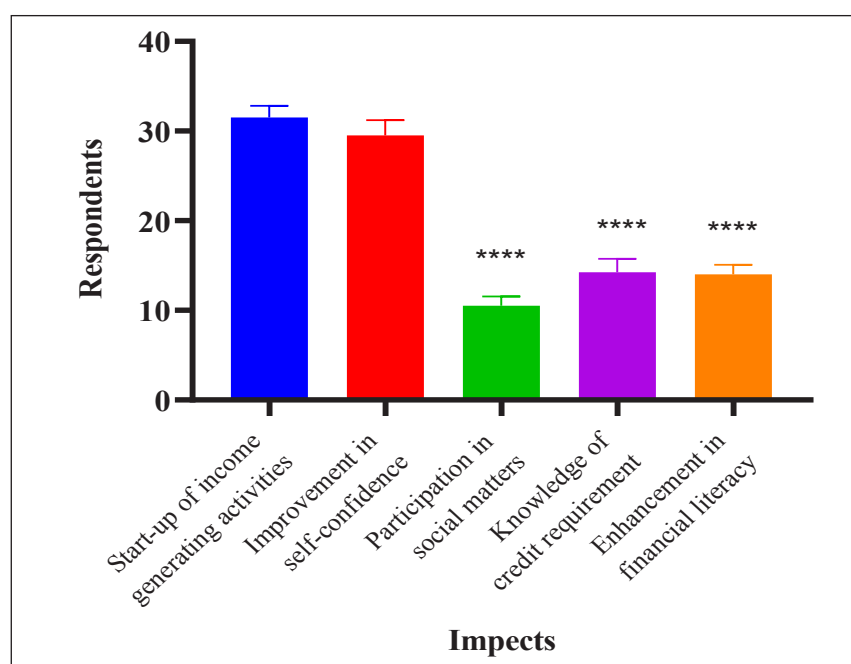
From the above Table 5, the impact of SHG in women's life is presented. It has been found that 31.5% of the women respondents start up income-generating activities through SHG as a medium. 29.5% of respondents agree that improvement in self-confidence is involved with SHG. 10.5% of women respondents participate in social gatherings 14.5% of women respondents agree that

they gain knowledge of credit requirements and 14% of the women's financial literacy raises. SHG helps the rural female to start up their own businesses along with boosting their self-confidence. It could be seen as a trend that a large percentage of women participate in social affairs and raise financial literacy.



**Table 7: Impact of SHG in Women's Life**

Sr. No.	Impact / (Column)	Respondents	Percentage
1.	Start-up of income-generating activities / (A)	126	31.5%
2.	Improvement in self-confidence / (B)	118	29.5%
3.	Participation in social matters / (C)	42	10.5%
4.	Knowledge of credit requirement / (D)	58	14.5%
5.	Enhancement in financial literacy / (E)	56	14%

**Fig. 6: Impacts of SHG in Women's Life****Fig. 7: Impacts of SHG in Women's Life**

The start-up of income-generating activities had a greater mean value ( $31.5 \pm 1.32$ ), while the Participation in social matters of family was lowest ( $10.5 \pm 1.04$ ). Here the participation in social matters, knowledge of credit requirement and enhancement in financial literacy were significant low as compared to the start-up of income-generating activities and improvement in self-confidence

(Table 8). For the impact of SHG in women's life, the one-way ANOVA was conducted to find the impact of SHG women members. The calculated value of one-way ANOVA was ( $F 4, 15 = 52.18$  at  $P \leq 0.0001$ ) followed by a post-hoc test of Tukey's multiple comparison test that results from a high level of significance test (Fig. 7 & Table 9).

**Table 8: Statistical Data of Respondents' Responses Related to the Impact of SHG**

<i>Impact</i>	<i>Start-Up of Income Generating Activities</i>	<i>Improvement in Self-Confidence</i>	<i>Participation in Social Matters</i>	<i>Knowledge of Credit Requirement</i>	<i>Enhancement in Financial Literacy</i>
Number of values	4	4	4	4	4
Minimum	29	26	8	11	12
Maximum	35	34	13	18	17
Mean	31.5	29.5	10.5	14.25	14
Std. Deviation	2.646	3.416	2.082	2.986	2.16
Std. Error of Mean	1.323	1.708	1.041	1.493	1.08
Lower 95% CI	27.29	24.06	7.188	9.498	10.56
Upper 95% CI	35.71	34.94	13.81	19	17.44

**Table 9: Comparisons of Women Respondents' Responses were Processed under Tukey's Multiple Comparison Tests**

<i>Tukey's Multiple Comparisons Test</i>	<i>Mean Diff.</i>	<i>95.00% CI of Diff.</i>	<i>Significant</i>	<i>Summary</i>	<i>Adjusted P Value</i>
Column A vs. Column C	21	15.09 to 26.91	Yes	****	<0.0001
Column A vs. Column D	17.25	11.34 to 23.16	Yes	****	<0.0001
Column A vs. Column E	17.5	11.59 to 23.41	Yes	****	<0.0001
Column B vs. Column C	19	13.09 to 24.91	Yes	****	<0.0001
Column B vs. Column D	15.25	9.344 to 21.16	Yes	****	<0.0001
Column B vs. Column E	15.5	9.594 to 21.41	Yes	****	<0.0001

## Discussion

Self-help groups (SHGs) have emerged as a powerful instrument for empowering women, particularly in regions like Kumaun. The Kumaun region, nestled in the Himalayan foothills of Uttarakhand, faces unique socio-economic challenges, including limited access to resources and opportunities for women (Tiwari & Joshi, 2015). SHGs, with their emphasis on collective action, savings, and credit, have proven to be a transformative force in this context. Several studies have documented the impact of SHGs on women's empowerment in the Kumaun region. A study by (Sahni et al., 2022) found

that women participating in SHGs reported higher levels of self-esteem and decision-making power within their households. Another study by (Joshi, 2019) demonstrated the positive correlation between SHG membership and women's economic and social well-being in the region. He found out that various factors such as age, education level, family structure, and proximity to markets have a significant influence on women's engagement in Self-Help Groups (SHGs). An overwhelming majority of women involved in SHGs were found to be literate in the study. This high literacy rate indicates that educational initiatives and efforts to improve literacy among women in these groups have been largely successful. The

National Rural Livelihood Mission (NRLM) programme acts as a flagship program prominently in the Uttarakhand state. The women of the state have immense potential in the fields of handloom, craft, and food processing like pickle, juice making, pahadi salt, and spices so to promote the finished goods made by women NRLM through SHGs made it possible and full-fill the dreams of women to become an entrepreneur. Currently, the NRLM program is an Aajivika outlet spread in all the districts of Uttarakhand. Furthermore, our analysis reveals a notable discrepancy in empowerment index values before and after joining SHGs, indicating a substantial increase in empowerment following participation in these groups. Sanguri Sunita (2018), studied in “A Study of economic empowerment of marginalised sections of society through financial inclusion”. It concluded that the enabling the empowerment of marginalised groups, the results revealed that the implemented programs have been beneficial for enhancing the economic status of individuals in the districts of Almora, Nainital, and Udham Singh Nagar, particularly through targeted financial interventions. The study by Vermani and Sihag (2022) identified self-help groups (SHGs) as an effective means of promoting women’s economic empowerment. Empowering women is crucial for initiating change and achieving economic success in a country. It demonstrated that participating in SHGs positively impacted income, employment, and savings. So, the SHGs have been vital to empowering rural women in the examined region. Similarly, Jyotirmoy Dey and Sanjay Kumar (2024) studied the role of Self-Help Groups (SHGs) in empowering community members, improving their standard of living, and addressing challenges faced by both beneficiaries and non-beneficiaries. A large number of the respondents reported that they have started income-generating activities. These activities have had a positive impact on their lives, contributing to their financial independence and enhancing their overall well-being. By engaging in entrepreneurial ventures or small businesses, these women can support their families and improve their quality of life. The findings reveal that SHGs significantly empower members by enhancing social awareness and financial access, with Likert scale scores averaging above 60 for these aspects.

One of the key ways in which SHGs serve as a backbone for women in the Kumaun region is through economic

empowerment. By pooling resources and engaging in income-generating activities such as handicrafts, agriculture, and small-scale enterprises, women in SHGs can generate supplementary income for their families. This economic independence not only improves their well-being but also enhances their status within their households and communities. In Uttarakhand, Self-help groups (SHGs) have emerged as influential networks, particularly vital in rural areas facing notable challenges such as financial limitations, low literacy rates, and skill gaps. (Tomar, Ashu, & Parchey, 2024), the study captures the dynamic environment of women’s entrepreneurship in Uttarakhand, underscoring the diverse effects of government initiatives on both individual livelihoods and community advancement.

Moreover, SHGs provide a platform for women to voice their concerns and collectively address issues affecting their lives. Through regular meetings and discussions, women in SHGs gain awareness about their rights, health, and various government schemes available to them. This collective empowerment enables them to negotiate better access to services such as healthcare and education for themselves and their families. Over half of the women respondents highlighted the availability of credit at a low interest rate as one of the most significant benefits in the study. This access to affordable credit plays a crucial role in empowering women by providing them with the financial means to undertake various activities, thereby improving their economic status. (Aji & Abraham, 2021) concluded that Self-help groups are pivotal in empowering women, particularly in rural areas, at the grassroots level. Research indicates that over fifty percent of women experience developmental improvements upon joining such groups. Numerous studies indicate that self-help group programs have succeeded in changing the lives of poor women by providing micro-credit schemes. SHGs go a long way towards enhancing income and increasing their self-esteem. This is quite evident by looking at the surprising growth of self-help groups.

Additionally, SHGs serve as a source of social support and solidarity for women in the Kumaun region. In a patriarchal society where women often face discrimination and marginalisation, the sense of belonging and camaraderie fostered within SHGs helps them overcome barriers and build confidence. They become agents of change not only in their own lives but also in challenging gender norms



and promoting women's rights within their communities. Kumar, (2014) examined the intricate relationship between socio-cultural factors and women entrepreneurs in Uttarakhand State. The research indicates that the socio-cultural status and residential background of entrepreneurs have a considerable impact on the opinions, perspectives, and behaviours of women entrepreneurs. Moreover, the study underscores that socio-cultural factors exert a significant influence on women entrepreneurs and their contributions to the state economy.

## Suggestions

The government schemes introduced must be communicated and advertised in a more promotional manner to reach the women beneficiaries through the medium of SHG federation, NGO, and other cooperatives.

SHGs are recommended to make more awareness among women about the financial assistance provided by SHGs. Besides, this creates awareness of the latest technology applied in SHG for the transaction of bank accounts. Motivational campaigns, networking events and training to encourage women must be organised by state authority from time to time.

Entrepreneurship programs should be designed for aspiring entrepreneurs acquiring skills, and knowledge to turn their business ideas into successful ventures.

## Conclusion

The findings from the study depict that SHG played a beneficial role in the progress of women's development. The women from the poor category were substantially able to share a major role in their family development through getting credit for the small fulfilment of needs such as education of kids, weddings, health issues, construction of the house, and purchase of cattle. SHG results in the achievement of equality, enhancing social dignity, and better status in the community as a whole. Being, parts of SHG women become decision-makers in family and community. The women paved the way to reach the path of sustainable livelihood and empowerment. The empowerment of women brings a milestone in economic and social independence. Thus, SHG is a reliable platform for the betterment of women.

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