

# MEASURING THE IMPACT OF SKILL DEVELOPMENT PROGRAMS BY SELF-HELP GROUPS ON YOUTH EMPLOYMENT IN INDIA

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### Abstract

The study investigates the measurable impact of skill development programs initiated by Self-Help Groups (SHGs) on youth employment in India. In recent years, skill development initiatives have gained prominence as a means to enhance employability and livelihood prospects among the youth population. This study aims to assess the effectiveness of such programs, specifically those implemented through SHGs, in addressing youth unemployment challenges. Through a combination of quantitative analysis and qualitative case studies, this research examines the extent to which skill development programs offered by SHGs contribute to improving the employability and job placement rates of young individuals. The study evaluates various dimensions, including the acquisition of relevant vocational skills, enhancement of soft skills, and provision of job-oriented training. It also delves into the factors that influence the success of these programs, such as program design, delivery mechanisms, and collaborations with local industries. Findings from this study offer insights into the strengths and limitations of SHG-driven skill development initiatives, shedding light on their role in reducing youth unemployment rates. By examining successful case studies and identifying best practices, this research provides recommendations to optimize the impact of skill development programs by SHGs. Ultimately, the research contributes to the ongoing discourse on youth employment strategies, offering valuable insights for policymakers, development practitioners, and stakeholders interested in promoting inclusive growth and sustainable livelihoods through SHGs and skill enhancement programs.

**Keywords:** Small Help Groups, Youth Employability, Skill Development

## 1. INTRODUCTION

In recent years, addressing youth unemployment has emerged as a critical challenge for economies worldwide, particularly in developing nations where a burgeoning young population coexists with limited employment opportunities (*Global Employment Trends for Youth 2022*). The quest for sustainable solutions to this predicament has led to the proliferation of skill development programs as a pivotal strategy to enhance the employability and livelihood prospects of youth (*International Labour Organization, 2016*). Among the agents driving such initiatives are Self-Help Groups (SHGs), community-based organizations that have gained prominence for their role in socio-economic development, especially in countries like India (*National Council of Applied Economic Research, 2018*). This study delves into the pivotal question of whether skill development programs conducted by SHGs in India measurably contribute to improving youth employment outcomes.

## 1.1 Background and Context

The context of this study is situated in India, a country characterized by its demographic dividend, the substantial proportion of youth within its population. However, harnessing this potential demographic advantage requires a concerted effort to equip young individuals with the requisite skills demanded by a rapidly evolving job market (*World Bank, 2013*). Traditional education systems often fall short in this regard, necessitating supplementary interventions like skill development programs (*World Economic Forum, 2020*). Self-Help Groups, comprising local communities, provide a unique platform for delivering these programs due to their deep-rooted connections within communities and ability to address specific local needs (*Mitra et al., 2020*).

## 1.2 Rationale and Significance

The significance of investigating the impact of skill development programs by SHGs on youth employment lies in their potential to not only address the unemployment crisis but also to foster inclusive growth. These programs hold promise not only for equipping the youth with job-specific skills but also for enhancing their adaptability, resilience, and overall employability in a rapidly changing job landscape. However, empirical evidence on the concrete impact of such programs, particularly those facilitated by SHGs, remains relatively limited. This study aims to bridge this knowledge gap by providing empirical insights into the effectiveness of SHG-driven skill development initiatives in promoting youth employment.

This research study aims to comprehensively evaluate the efficacy of skill development initiatives orchestrated by Self-Help Groups (SHGs) in augmenting the employability prospects of young participants. The study intends to achieve this through a multi-faceted approach, starting with the measurement of the effectiveness of these programs in fostering tangible employment outcomes among the youth. It seeks to quantify the extent to which youth employment rates are enhanced following participation in SHG-driven skill development endeavors. Moreover, the study will investigate the congruence between the skills acquired through these programs and the actual demands of industries, thereby gauging the practical potential of participants to secure jobs in sectors that align with their training. By delving into various variables such as the quality of training, mentorship provisions, and collaborations with industries, the research aims to discern the pivotal factors that significantly contribute to the success of skill development programs. Ultimately, the study aspires to offer actionable recommendations that can play a pivotal role in refining the conception, execution, and impact of SHG-led skill development initiatives, thereby fostering more robust and favorable employment outcomes for the youth. Given the growing need for productive employment opportunities among young individuals, the study holds substantial importance in not only shedding light on the effectiveness of SHG interventions but also in providing insights that can shape policies and strategies for bolstering youth employability and overall socioeconomic development.

## 2. LITERATURE REVIEW:

Self-Help Groups (SHGs) have a notable origin in India and have played a transformative role in empowering marginalized and economically disadvantaged sections of society (*Arjun Y Pangannavar, 2016*). The concept of SHGs emerged in the early 1970s as a grassroots movement aimed at alleviating poverty and promoting self-reliance among women in rural areas (*A. Abdul Raheem A Abdul Raheem, 2017*). Driven by the need to address financial constraints, lack of access to formal credit, and gender-based inequalities, the SHG movement gained momentum as a locally driven mechanism for social and economic empowerment (*Swapan Shaw, 2018*). The first instances of SHGs were observed in the state of Maharashtra in the 1970s, initiated by organizations like MYRADA (Mysore Resettlement and Development Agency) and NABARD (National Bank for Agriculture and Rural Development). However, it was in the 1980s that the SHG movement truly gained traction, thanks to the pioneering efforts of organizations like SEWA (Self-Employed Women's Association) in Gujarat, which brought together women engaged in various informal sectors to collectively address their financial needs. The SHG model involves a small group of individuals, primarily women, coming together to pool their savings, access microcredit, and engage in income-generating activities (*Rukmini Banerji, 2001*). These groups also serve as platforms for social support, knowledge sharing, and collective decision-making. Over the years, SHGs have diversified their activities beyond microfinance, branching into areas such as health, education, and skill development (*Nirmala Buch, 2008*).

Self-Help Groups (SHGs) facilitate financial inclusion by fostering collective savings and microcredit activities within marginalized communities (*Nancy A. Johnson, 2014*). Through regular contributions from members, SHGs create a pool of funds that can be lent to members in need of capital for income-generating activities or emergencies (*Nancy et. al., 2009*). This microcredit mechanism not only grants access to much-needed funds but also cultivates financial discipline and literacy among participants (*Rhyne et. al., 2011*). Additionally, SHGs often receive support from financial institutions and government agencies, enabling them to access formal banking services, insurance, and government-sponsored schemes (*Nirmala Buch, 2007*). By promoting a culture of thrift, providing accessible credit, and connecting members to mainstream financial services, SHGs play a vital role in bridging the gap between marginalized individuals and the formal financial sector, thereby contributing significantly to overall financial inclusion efforts (*Aloysius Fernandez, 1997*).

Self-Help Groups (SHGs) have emerged as potent drivers of rural women's empowerment in India, catalyzing transformative social and economic changes (*Rukmini Banerji et. al., 2009*). By fostering unity and collaboration among women in rural areas, SHGs provide a platform for knowledge-sharing, skill development, and collective decision-making, enabling participants to challenge traditional gender norms and assume leadership roles within their communities (*Swapan Shaw, 2018*). Through microcredit initiatives, these groups grant women access to financial resources for income-generating activities, enhancing their financial independence and decision-making authority. This

empowerment has a cascading impact on rural India, leading to improved education for children, better healthcare practices, enhanced agricultural productivity, and overall community development (*Aloysius Fernandez, 2003*). SHGs serve as vehicles for women's agency, amplifying their voices and dismantling barriers, consequently fostering inclusive growth and sustainable change across rural landscapes.

Self-Help Groups (SHGs) hold significant importance in enhancing youth employability through their diverse initiatives and programs (*M.A. Hossain, M.A. Begum, 2019*). These groups provide a unique platform for imparting relevant skills, fostering entrepreneurship, and preparing young individuals for the job market. SHGs often collaborate with vocational training institutes and industries to design skill development programs aligned with market demands, equipping youth with practical and marketable abilities (*Minimal M C, Makesh K G, 2012*). By offering mentorship, guidance, and exposure to real-world scenarios, SHGs bridge the gap between theoretical knowledge and practical application, thereby boosting participants' confidence and readiness for employment. Additionally, SHGs empower youth to initiate their own ventures, promoting self-employment and entrepreneurship, which not only creates job opportunities for themselves but also for others in the community (*Henriques, E, 2016*). The holistic approach of SHGs, focusing on both skill enhancement and personal development, enhances youth employability by producing job-ready candidates who possess the necessary skills, mindset, and networks to succeed in the evolving job landscape. Through these efforts, SHGs contribute significantly to reducing unemployment and fostering economic growth within communities (*M.A. Khan, 2015*).

### 3. RESEARCH MODEL AND HYPOTHESES

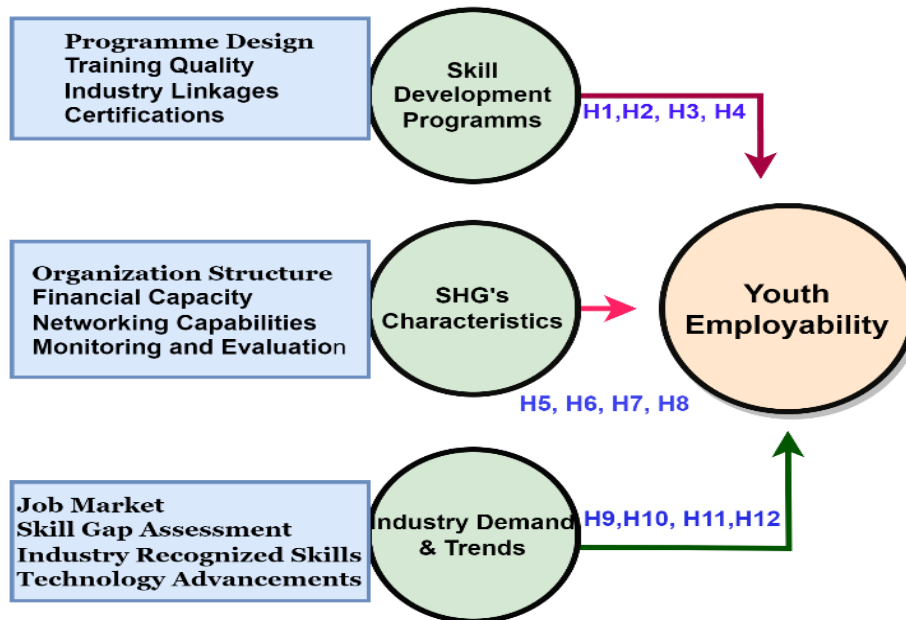
Past research studies have underscored the pivotal role of Self-Help Groups (SHGs) in bolstering youth employability. These studies have consistently demonstrated that SHGs play a crucial role in imparting job-relevant skills, enhancing entrepreneurial capabilities, and fostering a sense of self-reliance among young participants. By collaborating with local industries and vocational training providers, SHGs facilitate access to skill development programs that directly align with the demands of the job market. Moreover, the mentorship and guidance provided by SHGs have been shown to cultivate a professional mindset, effective communication skills, and a proactive approach to problem-solving, all of which are essential for securing and excelling in employment opportunities. With a track record of equipping youth with both technical and soft skills, SHGs emerge as a proven and effective avenue for boosting youth employability, leading to positive socioeconomic outcomes in communities.

The formulation of skill development programs within Self-Help Groups (SHGs) is pivotal in influencing youth employability outcomes, and this process has been carefully crafted with the aim of addressing various dimensions. The  $H_1$  hypothesis, which is formulated by considering the intricate interplay of program design elements, posits that a well-structured curriculum, grounded in the dynamic demands of the job market, leads to enhanced employability prospects for youth participants. This hypothesis takes into

account the duration of the program, the methodologies employed, and the balance between technical expertise and soft skills cultivation. The multifaceted dimensions of Training Quality, Entrepreneur Skills, Industry Linkages, Communication Skills, Self-Employment Initiatives, and Certifications collectively shape the impact of youth employability provided by Self-Help Groups (SHGs), and their influences are framed within a series of hypotheses.  $H_2$  posits that the caliber of Training Quality significantly affects youth employability, as a well-structured curriculum, hands-on training, and expert guidance equip participants with practical skills demanded by the job market.  $H_3$  indicates that strong Industry Linkages incorporated into SHG initiatives directly correlate with improved job placement prospects for youth participants.  $H_4$  suggests that gaining Certifications through SHG programs bolsters employability, as recognized credentials validate skill sets for potential employers. Together, these hypotheses underscore the intricate interplay of various factors that collectively enhance the youth employability landscape through SHG interventions.

The crucial characteristics of Organization Structure, Financial Capacity, Networking Capabilities, Community Engagement, Leadership & Commitment, and Monitoring and Evaluation collectively underpin the significance of youth employability through Self-Help Groups (SHGs), with each attribute framed as a hypothesis.  $H_5$  asserts that an effective Organization Structure within SHGs enhances youth employability outcomes, as clear roles and responsibilities streamline program implementation.  $H_6$  posits that robust Financial Capacity of SHGs positively influences employability, enabling sustained investment in skill development initiatives.  $H_7$  suggests that Networking Capabilities of SHGs play a pivotal role, as connections with industries and stakeholders broaden employment opportunities for youth participants.  $H_8$  postulates that robust Monitoring and Evaluation mechanisms heighten employability by ensuring program effectiveness and continuous improvement. These hypotheses collectively underscore the importance of these attributes in shaping the employability landscape for youth, providing a comprehensive framework to justify SHGs' role in enhancing youth employability.

Industry demand and trends play a pivotal role in shaping youth employability, influenced by factors such as the Job Market, Skill Gap Assessment, Industry Recognized Skills, Technology Advancements, Market Dynamics, and Economic Conditions. Each of these attributes is framed as a hypothesis, beginning with  $H_9$ , which asserts that the Job Market directly impacts youth employability, as it dictates the availability and types of employment opportunities.  $H_{10}$  posits that Skill Gap Assessment informs employability by identifying the mismatch between youth skills and industry requirements, guiding targeted training efforts.  $H_{11}$  suggests that possessing Industry Recognized Skills enhances employability, as validated competencies are sought after by employers.  $H_{12}$  hypothesizes that staying updated with Technology Advancements bolsters employability, enabling youth to remain competitive in evolving industries. These hypotheses collectively underscore the intricate relationship between industry demand and the identified attributes, elucidating their collective impact on youth employability within a dynamic job landscape. The framework has been presented in the below diagram for the study.



**Figure 1: Research Model**

#### 4. METHOD

Data collection was conducted by sourcing information from diverse Self-Help Group (SHG) associations spanning across the southern regions of India, specifically encompassing Karnataka, Kerala, Telangana, and Andhra Pradesh. To achieve this, a meticulously designed structured questionnaire was disseminated among the members of the respective SHG groups. This process allowed for the systematic acquisition of data, providing a comprehensive insight into the dynamics of the SHG initiatives and their impact within the designated regions. The study meticulously incorporated a dataset comprising 256 responses collected from the aforementioned regions. Through a comprehensive data collection process, the research effectively synthesized insights from a diverse pool of participants, enhancing the depth and validity of the study's findings. This substantial sample size provides a robust foundation for analysis, enabling the study to draw meaningful conclusions and extrapolate insights pertinent to the research objectives.

The findings from the explanatory factor analysis revealed that the items' factor loadings spanned between 0.678 and 0.863. The scale's reliability, assessed using Cronbach's alpha coefficient, was calculated at 0.798. Elaborated information, encompassing Cronbach's alpha scores for specific factors, item factor loadings, and the goodness of fit indices resulting from the confirmatory factor analysis, are comprehensively presented in the accompanying tables.

## 5. RESULTS

Within this study, the tools of structural equation modeling (SEM) and confirmatory factor analysis (CFA) were utilized to conduct data analysis and assess the connections between variables. This study utilized SPSS, a statistical data analysis software, and AMOS, a tool designed for structural equation modeling, to conduct SEM and CFA. In brief, structural equation modeling involves a variety of multivariate statistical techniques that establish complex connections between observed variables and underlying constructs. Confirmatory factor analysis (CFA), as outlined by Joseph, Marko, Torsten, and Christian (2012), verifies the factor structure of observed variables. The proposed equation model aimed to elucidate Skill Development programs, incorporating four latent variables: Programme Design, Training Quality, Industry Linkage, and Certificates. Among these, SHG Characteristics stood as an exogenous (independent) latent variable, while Organization Structure, Financial Capacity, Networking Capabilities, and Monitoring and Evaluation were observed variables deemed significant predictors of Youth Employability—an endogenous (dependent) latent variable. Additionally, Industry Demand and Trends served as an independent variable, featuring four latent variables: Job Market, Skill Gap Assessment, Industry Recognized Skills, and Technology Advancements, along with their corresponding observed variables. The study successfully identified three factors representing the total variance, aligning precisely with the intended number of factors. The overall variance accounted for by the model reached 65%, a statistically reasonable proportion of variance (Table 1).

**Table 1: Total Variance Explained**

Factor	Initial Eigenvalues		Sums of Squared Loadings				Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.314	35.949	35.949	4.314	35.949	35.949	2.621	21.838	21.838
2	1.762	14.680	50.629	1.762	14.680	50.629	2.573	21.443	43.280
3	1.552	12.930	63.559	1.552	12.930	63.559	2.433	20.278	63.559
4	.738	6.154	69.712						
5	.661	5.506	75.219						
6	.621	5.178	80.397						
7	.518	4.318	84.715						
8	.477	3.974	88.689						
9	.445	3.712	92.401						
10	.375	3.123	95.525						
11	.309	2.578	98.103						
12	.228	1.897	100.000						

The assessment of the model's suitability and degree of fit was carried out through the examination of several fit indices, encompassing the chi-square to degrees of freedom ratio ( $\chi^2/df$ ), Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Root Mean Square Error of Approximation (RMSEA), Comparative Fit Index (CFI), Non-Normed Fit Index/Tucker Lewis index (NNFI/TLI), and Incremental Fit Index (IFI).

**Table 2: Model fit indices for the measurement model**

CMIN/DF	AGFI	IFI	TLI	CFI	RMSEA	GFI
2.527	0.912	0.955	0.94	0.955	0.64	0.943

The outcomes of this analysis are detailed in Table 2. As indicated by the data in Table 2, all calculated indices exceeded the predetermined threshold values, indicating a high level of fit for the measurement model. The standardized and unstandardized path coefficients of the structural model are depicted in Figures 2. After closely examining the pattern matrix (Additional file 1: Tables S1-S7) for all three factors, it became evident that the coefficients between benefits and their corresponding observed variables displayed significance ( $p < .005$  or  $t > 1.96$ ). Cumulatively, the results underscored the substantial positive influence of the four observed variables—Programme Design, Training Quality, Industry Linkages, and Certifications—on Benefits ( $\beta = 0.73$ ,  $\beta = 0.58$ ,  $\beta = 0.73$ ,  $\beta = 0.70$ ). This alignment with hypotheses (H1, H2, H3, H4) robustly fortified the study's propositions.

Upon analyzing the coefficients between the characteristics of Self-Help Groups (SHGs) and their respective observed variables, significant relationships were discovered ( $p < 0.005$  or  $t > 1.96$ ). The findings related to the four observed variables—Organization Structure, Financial Capacity, Networking Capabilities, and Monitoring and Evaluation—indicated a notably positive influence on the intended purpose ( $\beta = 0.79$ ,  $\beta = 0.76$ ,  $\beta = 0.90$ ,  $\beta = 0.86$ ), thereby corroborating hypotheses H6, H7, H8, and H9. Similarly, the examination of the coefficients concerning the usage of Facebook and its corresponding observed variables revealed significant results ( $p < 0.005$  or  $t > 1.96$ ). The comprehensive dataset further demonstrated that the five observed variables—Communication, Perceived Identification and Work-Related Factors, Personal Usage, and Educational Usage—significantly and positively impacted Facebook usage ( $\beta = 0.74$ ,  $\beta = 0.77$ ,  $\beta = 0.75$ ,  $\beta = 0.67$ ), thus offering support for hypotheses H5, H6, H7, and H8.

The significance of coefficients between Industry Demand and Trends and its corresponding observed variables was notably high ( $p < .005$  or  $t > 1.96$ ). Furthermore, the comprehensive dataset indicated that the four observed variables namely, Job Market, Skill Gap Assessment, Industry Recognized Skills, and Technology Advancements are exerted significantly positive influences on Facebook usage ( $\beta = 0.60$ ,  $\beta = 0.79$ ,  $\beta = 0.69$ ,  $\beta = 0.63$ ). These findings robustly support the hypotheses H9, H10, H11, and H12.



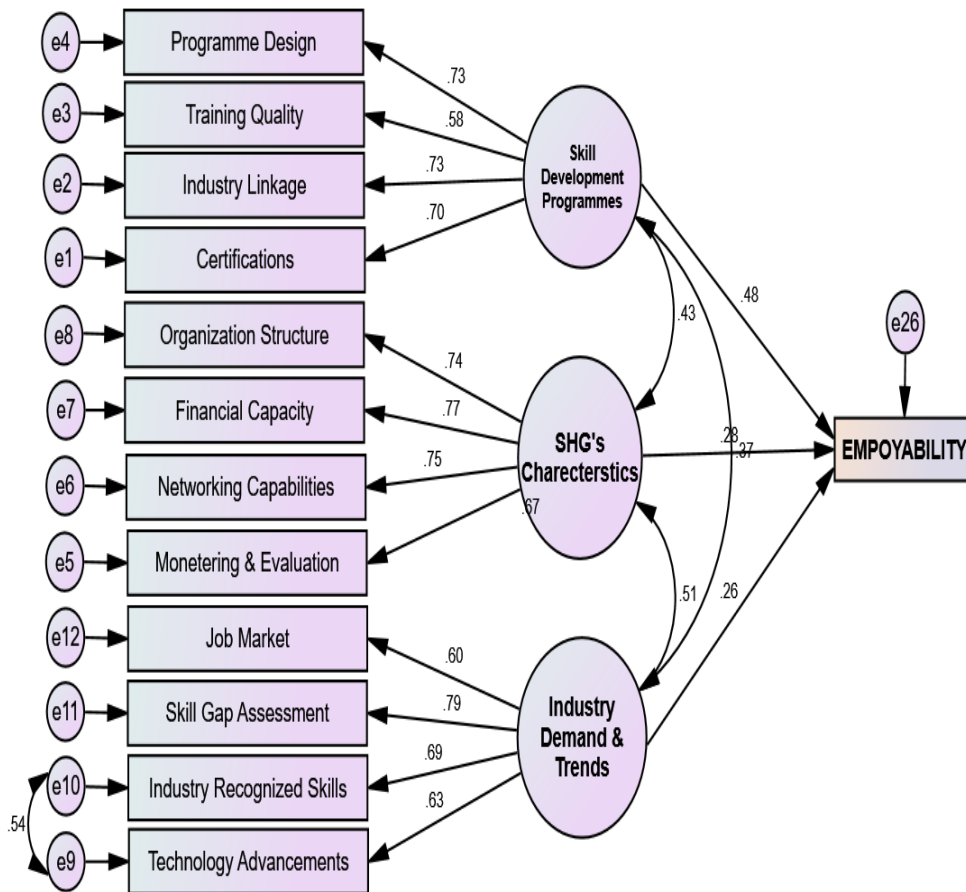


Figure 2: The result of proposed research model (standardized estimates)

Table 3: Parth Co-Efficient and T-Values between Latent and Observed Variables

Latent Variables	Observed Variables	Path Co-efficient	T-Value	Cronbach's Alpha $\alpha$
Skill Development Programmes	Programme Design	0.725	3.95	.771
	Training Quality	0.581	3.84	
	Industry Linkage	0.729	4.07	
	Certifications	0.754	4.17	
SHG's Characteristics	Organization Structure	0.743	3.78	.824
	Financial Capacity	0.77	3.81	
	Networking Capabilities	0.754	3.77	
	Monitoring and Evaluation	0.673	3.66	
Industry Demand and Trends	Job Market	0.604	3.83	.801
	Skill Gap Assessment	0.793	4.14	
	Industry Recognise Skills	0.69	3.95	
	Technology Advancements	0.634	3.98	
Youth Employability	Youth Employability	0.26	3.66	.741

## 6. DISCUSSION

This study delved into the intricate dynamics of youth employability by constructing and analyzing a structural equation model (SEM) through the utilization of SPSS and AMOS. The overarching aim was to comprehensively explore the factors that significantly contribute to enhancing youth employability. The study specifically investigated the impact of four central variables: effective program design, quality of training provision, industry linkages established by Self-Help Groups (SHGs), and the provision of participant certifications. This study comprehensively examined the influence of Self-Help Group (SHG) characteristics, including financial capacity, networking capabilities, and monitoring and evaluation mechanisms, on youth employability. Findings revealed that these attributes significantly shape employability outcomes through SHGs. SHGs with greater financial resources are better positioned to provide impactful training, while networking capabilities foster industry connections that bridge education and employment. Robust monitoring and evaluation systems enable tailored skill development. Policymakers can use these insights to enhance SHG effectiveness, while SHGs can leverage the findings to optimize their strategies, collectively contributing to the advancement of youth employability. Further research could explore nuances and moderating factors within these relationships. This study's findings underscore the intrinsic connection between industry demand, job market dynamics, and youth employability, intricately interwoven with the pivotal role of Self-Help Groups (SHGs). By investigating variables such as skill gap assessment, industry-relevant skills, and technological advancements, the study illuminates how SHGs bridge the gap between evolving industry needs and the skills youth possess. The dynamic nature of industry demand influences youth employability, as SHGs strategically tailor training to match market requirements. SHGs' proactive skill gap assessments and focus on industry-relevant skills empower youth with the competencies needed to thrive in the job market's shifting landscape, particularly in the face of technological advancements. In concert, these insights highlight the essential synergy between industry trends, SHG interventions, and enhanced youth employability, offering direction for policymakers and SHGs alike in their quest to optimize the transition from education to sustainable employment. Further research could delve into the specific methodologies employed by SHGs to ensure a seamless alignment with industry needs and the lasting impact on youth careers.

## 7. IMPLICATIONS

The study's implications encompass a comprehensive strategy to elevate youth employability, calling for policymakers to craft skill development programs that resonate with industry requisites and fortify the financial capabilities of Self-Help Groups (SHGs) to ensure high-quality training. Simultaneously, SHGs should cultivate robust industry connections to offer skill training that directly responds to job market dynamics, infuse technological education into their curricula, and enhance monitoring and evaluation

systems. A policy landscape calibrated to industry trends can harmonize regulatory frameworks with the evolving needs of the job market, collectively nurturing a more resilient and job-ready youth populace. It's worth exploring in future research the long-term impact of these suggestions on individual career trajectories and the broader socioeconomic landscape.

## 8. CONCLUSION

This study delved into the multifaceted landscape of youth employability within the realm of Self-Help Groups (SHGs). Through an intricate web of interrelated variables, ranging from effective program design and training quality to industry linkages and technological advancements, the study underscored the paramount role of SHGs in bridging the gap between education and meaningful employment. The findings illuminated the interconnectedness of industry demand, market dynamics, and SHG interventions, presenting a cohesive framework that policymakers and SHGs can leverage to empower the youth. By aligning skill development initiatives with industry needs, enhancing monitoring and evaluation mechanisms, fostering industry collaborations, and embracing technological progress, the study's implications guide us toward a brighter future for youth employability. This study encourages a collaborative endeavor to cultivate a generation of young individuals equipped not only with skills but also with the acumen to navigate an ever-evolving job landscape. As the pathways from education to employment continue to transform, this research serves as a stepping stone for further exploration and action, ultimately contributing to a more empowered, resilient, and thriving youth workforce.

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