

## Factors encouraging Women Self-Help Group members and their Sustainable Development: Evidence from Tamilnadu

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**Abstract:** *Having a sense of self helps groups achieve scale of economies, effective cost substitute intended for a variety of financial services, collective learning, a representative and partaking culture, and stable foundation for the sharing of ideas and teamwork. Self-help groups, on the other hand, offer advantages based on cooperation rather than competition. Observes your abilities to contribute and extracts that contribution according to your needs. Priorities for poverty reduction in the 1990s included increasing economic growth and creating conditions that confirmed the growth's spread. Considering this, there's strong evidence that empowering women everywhere through the creation of thrift and credit services is one of the most dynamic ways to alleviate poverty. Women's self-help groups in Tamil Nadu's Villupuram District have been studied for their effectiveness and long-term sustainability.*

**Key Words:** SHG Members. sustainable development. women empowerment. Micro credit. NABARD

### INTRODUCTION

In India, approximately half of the population is female. Traditionally, women were confined to the home and limited to domestic duties.[1] They are seen as the better parts of society. It was also assumed accurate that behind the success of each male, there's a lady when, in realism, women give heaps to the achievement of men but they're not acknowledged suitably. Women are undervalued in the male-dominated social system, which undermines their achievements. Also, their resources and potential are underutilized. [2]. A country's socio-economic growth cannot be fully implied if its women are marginalized and their potential untapped. Women entrepreneurship is gaining popularity nowadays due to both pull and push factors, and women see it as a true challenge to try something new and start their own business. [3]. The other category of women who started businesses to help themselves and their families has been restricted to India's metropolises and large towns. To achieve social justice, women, especially rural women, must be empowered. They are vital to the rapid and sustained economic development of agricultural areas, and thus the state's overall prosperity and development. [4]. However, rural women make up nearly half of the country's population. They have been denied even their basic rights until recently. Since independence, the government has introduced various initiatives for overall development, however the results are lacking. [5].

Due to socio-cultural, traditional traditions, conventions, and limitations, Indian women are restricted to their traditional duties in the home and agricultural. Women entrepreneurs are rare in our nation [6] generally true for rural women, but metropolitan women are gradually gaining a higher social status. Despite being 50% of the population, just 2.95 million of India's 2.64 million entrepreneurs are women. It shows their lack of economic freedom in society and their negative impact on our country's economy. [7].The experience of Third World countries suggests that managing development cannot be left solely to governments but must include non-governmental organizations. The Indian government is intent on involving NGOs in development management and has recognized their significance in the Seventh Five Year Plan. That volunteer agencies may effectively conduct anti-poverty programs was reaffirmed in the Eight Five-Year Plan. [8]. The Eighth Five Year Plan states that raising awareness, instilling skills, and developing programs are requirements for global development. During this time, the non-profit can organize beneficiaries, involve them in planning and development, and provide essential support.

The voluntary sector has done well in several development efforts, particularly women empowerment strategies, which have been overlooked for centuries. The women bill is still pending in the parliament. [9]. In the economic, social, and political sphere, women are increasingly offered chances and so encouraged to participate in economically and socially useful activities. The value of NGOs in women empowerment programs cannot be emphasized, and they excel at empowering women through self-help training, saving and thrift education, and microcredit. [10]. Self-help entails moving from passiveness to activity and making an innovative contribution. Before any external involvement, the self-help group has its foundation.

An organization's resources and management abilities expand along with its members' confidence to participate in public and personal concerns and programs. It provides a solid foundation for conversation and cooperation, as well as a cost-effective alternative for numerous financial services. Moreover, self-help groups promote collaboration over rivalry. [11]. It is based on the key notion of contribution and extraction. In the 1990s, accelerating economic growth and fostering a growth-spread environment were highlighted for poverty reduction. In this context, educating women on financial literacy is one of the most effective ways to reduce poverty and empower women. [12].

The government's strategy for poverty alleviation and women empowerment includes more space for women self-help groups. The government has increased the amount of space available to women and ensured their sustainability. [13] Effective from April 1999, the central government expanded the group approach as the primary mode of conducting Swarna Jayanthi Gram Swaraj Yojana. It has been a decade since the National Bank for Agriculture and Rural Development (NABARD) launched the SHG-bank Linkage Programme to provide banking services to disadvantaged rural families. The program has grown at a breakneck pace during the previous five years. [14] While NGOs have spearheaded SHG formation, a variety of official and non-governmental financial service promoters and intermediaries are now involved. Other national and state governments have undertaken projects and schemes involving the formation of savings and credit organizations, generally of disadvantaged women, with backing from bilateral and multilateral agencies.

As a result, SHGs are now viewed as an important route for non-financial services delivery within larger aims of livelihood promotion, community development, and women's empowerment. [15]. Savings and credit have been used to organize (poverty-stricken) women into SHGs as a practical entry point activity. These SHGs function as covert "micro-banks," able to assist financial intermediation through the use of their own resources, grants, and borrowed funds. SHGs may evolve into a platform for the dissemination of development ideas and expertise, a community mobilization organization, or an organizational unit capable of collaborating with other economic, social, and political initiatives. Numerous concepts and procedures have been developed to ensure the efficacy and sustainability of this social institution. [16] Either financial or non-financial elements are included in these models. It's worth considering the costs and benefits of SHGs, and thus the emerging SHG federations, especially those promoted by leading non-profits. This may help understand "best practices" in SHG development and help spread the SHG mode. [17]. It is also expected to help donors and other funders target cash towards efficient microfinance organizations and activities.

## **LITERATURE REVIEW**

Manoranjan Roy [18] observed the Impact of Self Help Groups (SHGS) on Decision Making. The empowerment of women through SHGs will deliver benefit not only to the individual women but also for the family and community through the collective effort for development. These SHGs have a common perception of necessity and an impulse towards collaborative action. Empowering women is not just for addressing their economic requirements but also for more holistic social development. The study concluded that SHGs have improved the socio-economic status of women in the society and brought a change women from housekeeper to decision making. From this study, it can be calculated that majority of members joined SHGs for the purpose of saving. Most of the respondents accepted membership willingly but with the assumption of risk of money loss. Thus, the women as members of SHGs were able to take more decision as compared to those who are not the members of SHGs.

Rajagopal.N [19] studied Social Impact of Women SHGs A Study of NHGs of 'Kudumbashree' in Kerala. SHGs have a substantial impact on rural economic transformation. In terms of outreach, social standing, and sustainability, its remarkable rise aids the resurrection of society's weaker segments. Kerala's 'Kudumbashree' SHGs are the largest in India for women. According to the study's findings, NHGs have developed a social platform for women to improve social activities and strengthen social ties. Certain social variables have different societal implications in tribal and non-tribal locations, whereas others do not. Study results show that NHGs should be promoted as a tool for "social transformation" to help women better integrate into society.

Priyanka Murria [20] studied empowering the Marginalized and the Underprivileged Women. Since Prof. Mohammad Yunus of Bangladesh launched a macro shift in the shape of microloans from Grameen Bank encouraged economies worldwide to rethink their development plans initiatives. Several countries, notably India, began lending to the credit-starved underprivileged minority on incapacity to provide collateral security Self-help groups formed as a result, generating cash beneficiaries by creating income. The study concluded that, majority of the literature indicates that SHGs empower marginalized and underprivileged women. On the social front, some research focused attitude, confidence, and communication ability enhancement. As a result, company modernisation and leadership development were enhanced activities. Members of SHGs acquired respect, fair treatment, and a voice because of their membership. A family decision SHG membership improved linguistic and financial skills. SHGs aided members in their fight against drunkenness, child marriage, dowry, and superstitions.

SHGs assist fight exploitation and improve members' social lives. On the economic front, it promotes women's engagement in low-income activities. This improves monthly household income, controls consumption, and saves.

Sivakami Nagarajan and Ilango Ponnusamy [21] studied the mainstreaming of Women Self-Help Groups to Promote Social and Solidarity Economy. The study found and concluded that, the state and central governments' ongoing assistance has enhanced self-help groups' economic function and rural credit links. These SHG women have begun to consider aspects of their lives beyond their economic situation. Women are recognized as self-help group participants, leaders, and problem-solvers. The government recognizes these self-help groups as mainstream for rural development, and many government programs are funneled via them. The time needed to grasp and accept change, question the system if necessary, and contribute to the social and solidarity economy is still not realized by the organizations' members. Poverty is still a major issue they must address first. The research suggests that regular, intense training programs on developing capacity can resolve the grey areas, enabling each Self-help group member to be an ambassador of social change to accomplish the Sustainable Development Goals. Their contribution to the social and solidarity economy will make India proud.

Nada Amer Abdulhafedh Al-Kubati and Doris Padmini Selvaratnam [22] studied the Empowerment of women through the Self-Help Group Bank Linkage Programme as a tool for sustainable development in India. Socially active self-help groups can help a government achieve its sustainable development goals. Bank Linkage Self-Help Group The largest microfinance program in the world with 10 million groups. The example of India demonstrates that the Self- Women can benefit from the Help Group Bank Linkage Program because it empowers them and makes it easier for them to manage their finances entrepreneurial operations, build trust and confidence, and give technical assistance market access and talents these are all aspects of long-term growth aims and promote long-term viability.

Girish Shanbhogue [23] examined the role of self-help group in building the women entrepreneurship - a case study of Adarsha. Self-Help Groups are made up of persons from the poor areas of society. The Self Help group main concepts include mutual trust, consensus, shared duties, and group decision making. The study concluded that, the Self-help groups inspire people, especially women in rural regions, to pursue income-generating activities. SHGs foster win-win situations. Encouragement, group support, common responsibility, collaborative bargaining and leadership, democratic setup, moral support, etc.

Philip Onyango Were and Sarah Wairimu Kimaru-Muchai [24] evaluated Self-Help Groups in Promoting Women Socio- Economic Empowerment in Kibra Sub-County, Nairobi County, Kenya. SHGs use collective savings to increase loan access for vulnerable women in the sub-county. SHG leadership experience has improved women's decision-making abilities and confidence. SHGs have benefited the economy by empowering women and diversifying revenue. The report suggests frequent leadership and income-generating training. The government should market and construct infrastructure for SHG products and subsidize SHG loans. Encourage young women to join SHGs so they can start earning early and saving for their projects.

Siddeswari G.K and P.V. Sathya Gopal [25] identified the Factors influencing the entrepreneurial behavior of women entrepreneurs of self-help groups in Andhra Pradesh. The study found that nearly two-fifth (37.92%) of the total women entrepreneurs had neutral entrepreneurial behavior, followed by 21.67 % with highly favorable and 18.75 % with moderately favorable entrepreneurial behavior, whereas only 12.5 % and 9.16 % of them had moderately favorable and highly unfavorable entrepreneurial behavior, respectively. The overview of the correlation analysis revealed that education, annual income, social participation, mass media exposure, extension contact, training received, innovativeness, decision making ability, achievement motivation, value orientation, management orientation, economic orientation, scientific orientation, risk orientation and credit orientation had a positively significant relationship with the entrepreneurial behavior of women entrepreneurs at 0.01 level of significance. The 'R<sup>2</sup>' value of 0.80 depicted that all the selected seventeen independent variables put together explained about 80 % variation in the entrepreneurial behavior of women entrepreneurs.

Based on the above literature and theoretical framework, this paper identifies the factor determining women self-help group members and their sustainability with regard to Villupuram District of Tamil Nadu.

## **RESEARCH METHOD AND DATA BASE**

Villupuram District is an important district in Tamilnadu in terms of agriculture and industry. This district was purposefully assigned in this manner. This region has revealed a superior level of execution of women's advancement programs in numerous villages throughout the block, which is one of the reasons for the research area's selection. This is an empirical study with a focus on study technique and key information acquired from women SHG through a well-structured interview schedule. Vikravandi, Vanur, Kandamangalam, Gingee, and Melmalaiyanur are among the 22 blocks that make up this district. The survey has visited each block and is available to all respondents, who have chosen Kalvi Kendra (NGO) to assist SHGs under Tamilnadu's Mahalir Thittam (Project Execution Unit). This NGO was the first to establish a large number of self-help groups in the study region.

The self-help groups were chosen based on the assumption that they had been active for at least three years. For the duration of the study, 100 sample women SHG members were randomly selected from the list of SHGs within the

assigned blocks. The primary data were obtained from 100 women SHG members from five blocks in the Villupuram District of Tamilnadu (viz. Vikravandi, Vanur, Kandamangalam, Gingee, and Melmalaiyanur). The primary data for this study was examined using factor analysis on a sample of women SHG members from the following socioeconomic classes: Petty Business, Processing Units, Production Units, and Service Units. Moreover, the study is confined to Vikravandi, Vanur, Kandamangalam, Gingee, and Melmalaiyanur are among the 22 blocks that make up this Villupuram district of Tamilnadu. The study based on sample survey and the results of the study show a thin layer of the population of study area.

Therefore this study focusses on the following objective: [1] to identify the factor determining women self-help group members and their sustainability about Villupuram District of Tamil Nadu.

**FACTORS ENCOURAGING WOMEN SHG MEMBERS AND THEIR SUSTAINABILITY**

Self-help groups can be understood as a reaction to industrialization, the collapse of the relational system, and the weakening of the community, while other views perceive it as a consideration of an ineffective, inefficient, and desensitizing formal precautionary system. As of now, the increased number of self-help groups can be attributed to the growing interest in family-centered services. [26]. the consensus is that a new model to complement and accompany specialized services is required, and self-help groups are growing at an unprecedented rate around the world despite the variety of definitions for the issue. [27]. since groups will cease to exist if they have no value, the proliferation of self-help groups in many countries can be seen as a fundamental indicator of self-help group success. The factor analysis method was used to analyze the data in order to discover the most pressing concerns of self-help group members and the effectiveness of self-help groups as a whole. [28].

As a result, factor analysis is rather similar to multiple regression analysis in terms of math, and each variable is represented as a linear arrangement of the main components. Communality refers to the proportion of a variable's variation that it shares with all the other variables in the analysis. In terms of a small number of common factors, each variable's co-variation is characterized by a unique factor for each variable [29]. These factors are not over observed. If the variables are standardized, the factor model may be represented as:

$$[X.sub.i] = [A.sub.i1][F.sub.1] + [A.sub.i2][F.sub.2] + [A.sub.i3][F.sub.3] + \dots + [A.sub.im][F.sub.m] + [V.sub.i] [U.sub.i]$$

Where,

[X.sub.i] = ith standardized variable,

[A.sub.ij] = Standardized multiple regression coefficient of variable 'i' on common factor 'j'

F = Common factor,

[V.sub.i] = Standardized regression coefficient of variable 'i' on unique factor 'i'

[U.sub.i] = the unique factor for variable 'i'

m = Number of common factors

The unique factors are uncorrelated with each other and with the common factors. The common factors themselves could be expressed as linear combinations of the observed variables.

$$[F.sub.i] = [W.sub.i1][X.sub.1] + [W.sub.i2][X.sub.2] + [W.sub.i3][X.sub.3] + \dots + [W.sub.ik][X.sub.k]$$

Where,

[F.sub.i] = Estimate of ith factor

[W.sub.i] = Weight or factor score coefficient

K = Number of variables.

In order to explain the majority of the total variance, it is likely that weights or factor score coefficients will be selected. It is also possible to select a second set of weights in order to account for much of the residual variance, subject to being uncorrelated with the primary component. The same norm might be used to select additional weights for the other variables. As a result, the variables can be evaluated so that, unlike the value of the first variables, their factor scores are not associated. In addition, the primary component is responsible for the most variance in the data, followed by the second factor, which is responsible for the second greatest variance in the data further further down.

Table 1.1 The factors identified which encouraging women SHG members and their sustainability

| Variables                                   | Factor 1<br>Guidance of<br>NGO's | Factor 2<br>Status of<br>Bank | Factor 3<br>Status of SHGs<br>members | Factor-4<br>Govt., Attention |
|---|----------------------------------|-------------------------------|---------------------------------------|------------------------------|
| Guidance from NGOs                          | Factor Loadings                  |                               |                                       |                              |
| NGO guiding activities of Self Help Groups  | [0.77*]                          | -0.71                         | 0.09                                  | 0.12                         |
| All short of guiding Information of members | 0.73*                            | -0.08                         | 0.15                                  | 0.03                         |

|  |       |         |         |         |
|--|-------|---------|---------|---------|
| Training by Mahalir Thittam is very effective              | 0.45* | -0.02   | -0.06   | 0.16    |
| Status of the Bank   |       |         |         |         |
| Adequate facilities to save                                | 0.01  | [0.79*] | 0.10    | 0.01    |
| Rate of interest is reasonable                             | -0.23 | 0.62*   | -0.01   | 0.01    |
| No difficulties in the repayment                           | 0.30  | 0.45*   | -0.15   | 0.15    |
| Status of SHG's Members                                    |       |         |         |         |
| Social status has been improved                            | -0.02 | 0.11    | [0.58*] | 0.15    |
| Economic status has been improved                          | -0.01 | 0.08    | 0.51*   | 0.16    |
| Government Attention                                       |       |         |         |         |
| SHG is not recognizing the skill                           | 0.09  | 0.10    | 0.04    | [0.66*] |
| Govt. programmes have had received proper attention in SHG | -0.20 | -0.39   | 0.08    | 0.52*   |
| Eigen value  | 5.28  | 4.22    | 3.58    | 2.16    |
| Percentage variance  | 15.1  | 13.8    | 12.4    | 10.2    |
| Cumulative percentage                                      | 15.1  | 28.9    | 41.3    | 51.5    |

Source: Computed

Note: \* Significant factor loading Variables

A figure in the square brackets represents the variables with the highest loadings

Table 1.1 display the rotated factor loadings for the ten statements (i.e., variables) encouraging SHG members' and their sustainability and it's perfect that each one the ten statements had been extracted into four factors, namely, [F.sub.1], [F.sub.2], [F.sub.3] and [F.sub.4]. The factors recognized which encouraging women SHG members and their sustainability is obtainable in Table 1.1, All kinds of information for members and Training by Mahalir Thittam is incredibly active were the factors with higher positive loading on Factor, it's apparent that NGO's guide SHG activities, – I. The above said three variables with high loadings on Factor - I categorized as Guidance of NGOs. Therefore, [F.sub.1] is designated as guidance of NGOs and therefore the eigen value for the above Factor - I used to be 5.28 and therefore the percentage variance was 15.1. It's possible to resolve that the NGOs' guidance is a motivating factor for women SHG members and their long-term sustainability in the study area, and it ranks as the first important factor thanks to the voluntary agencies, which should also educate and make self-help group members practice a well-known accounting system in order to handle funds.

Furthermore, the variables with stronger positive loadings on Factor - II included acceptable savings facilities, a reasonable interest rate, and no repayment troubles. Those three variables with strong factor II loadings are known as Status of Bank variables. Hence, [F.sub.2] is named as Status of Bank and therefore the eigen value for the above Factor - II was found to be 4.22 and therefore the percentage variance was 13.8. It might be decided that the status of bank factor is encouraging women SHGs members and their sustainability within the study area and it had become the second significant factor because of the very fact that the agricultural population primarily be determined by on agriculture and other allied activities.

To a large extent, it is possible that the SHG's views on rural financial deepening will be largely endorsed. For starters, they're a self-sustaining network of non-profits with no ties to the government. Second, the NGO's or banks have pushed these organizations. The small savings of individuals or organizations accumulated on a daily basis by cutting back on unproductive consumption were also used to create a standard SHG fund. The internal savings generated by SHGs were sometimes augmented by external resources such as loans or donations from non-profit organizations dedicated to SHG promotion and strengthening. During the monthly meetings, the credit needs of the members were often assessed. This ensured fast repayment of bank loans by the SHGs. As a result, the SHGs had given the agriculturally poor a way to acquire finance. The transaction cost was low as a result of the constant and effective supervision, proper use of the loans and consequently payback of the loans.

According to the data shown in Table 1, social rank and economic position were the two variables with the highest positive loadings on Factor III. Factor - III's heavy loadings on the previously mentioned two variables have been dubbed the Status of SHG Members. It follows that this factor is known as the Status of SHG Members, and the eigenvalue for Factor III was found to be 2.58, translating into a percentage variance of 12.4 per cent. As a result, it's safe to say that in the study area, the standing of SHG members had increased, making it the third most important factor. Many times, this is because the self-help group provides agricultural women with microcredit with the goal of making them enterprising women and motivating them to start their own businesses. Self-Help Groups improve the status of women as equal participants, decision-makers, and beneficiaries in the economic, social, and cultural realms of life. Self-Help Groups. Women's self-help groups encourage their members to play a significant role in the state's socioeconomic development.

Factor - IV was heavily loaded in favor of the variables related to SHGs, such as recognizing skill and government programs receiving sufficient attention. Variables having large Factor - IV loads, such as those mentioned above, are classified as attracting government attention. The government attention is therefore referred to as [F.sub.4], and the eigenvalue for the aforesaid Factor - IV was 2.16, with a variation of 10%. It's safe to say that the government's focus on SHG operations in the study area was effective, and it's now the ninth critical component. This is frequently due to the undeniable fact that women's status necessitates the implementation of intervention programs (income-generating projects) or the engagement of women in income-generating activities, which should be accompanied by structural and institutional changes that give women access to leadership, decision-making, and economic independence. They came to the conclusion that the DWCRA groups' organizational behavior had a direct impact on the active status of the affected groups. To put it another way, the women's organizational behavior served as a tool for their personal empowerment.

Finally, the variables with the very best loadings for the factors encouraging women SHG members and their sustainability, table 1.1 it's clear that NGO guiding the activities of SHG with a factor loading of 0.77, Adequate facilities for saving of 0.79, social rank has improved of 0.58, SHG isn't recognizing the skill of 0.66 were found to be the variables with the very best factor loadings under factors [F.sub.1], [F.sub.2], [F.sub.3] and [F.sub.4]. Therefore, these are the identified nine variables which had encouraged women SHG members and their sustainability for this study.

### CONCLUSION

The women-led SHGs have effectively proved their ability to mobilize and manage savings better, as well as analyze their own credit needs and enforce financial self-discipline among members of the SHG group. Women's self-help groups were studied in depth, and the results showed that the organizations' success in promoting women's empowerment through linking programs and raising awareness among the agricultural community had been met. These women's organizations had grown in self-confidence, and their members' attitudes and social outlooks had shifted as a result. Self-help organizations have arisen as a new paradigm for reducing poverty in the study area in this rural district. Agricultural women's credit requirements were all but met thanks to these cooperatives. These organizations improved the status of women as equal participants, decision-makers, and beneficiaries in the democratic, economic, social, and cultural spheres of their lives and educated the women members on the necessity of playing an active role in the socio-economic development of rural India's agricultural villages. On the basis of the study's findings, the following recommendations are made:

[1] When women work outside the home, they have to deal with the dilemma of playing a dual role and balancing family responsibilities with their professional goals. As a result, the boy's family has to be educated on the necessity of female entrepreneurship. Then, their perspective, role, and expectations will all alter as a result of this interaction with you. The domestic chores should be split equally between the man and the woman, allowing the woman enough time to focus on her own venture.

[2] Publicizing the success stories of various self-help groups through the media, radio, and so on may promote the activities of self-help groups;

[3] Having inadequate training and exposure to financial management methods such as account maintenance leads to poor business planning and development. As a result, accurate records must be kept and updated on a regular basis. Additionally, internal savings should be increased;

[4] In order to improve a woman's personality, it is critical that she receives an education. Providing an opportunity in a conducive environment free of prejudice and retribution is urgently required right now.

[5] SHGs that have been successful should lend a hand to new SHGs looking to get started and keep going.

[6] All SHGs should get together to form women-only cooperative societies. The cooperatives sector of government is in charge of providing the assistance and guidance needed.

[7] All SHG-related concerns should be discussed within cooperative societies before being brought to the attention of the government with the help of cooperative societies. The government has the power to solve their issues.

[8] The Self-Help Groups should support and make advantage of various government incentive programmes.

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