

MICROFINANCE AND A STUDY OF SELF-HELP GROUPS IN INDIA, WOMEN'S EMPOWERMENT VISAKHAPATNAM

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ABSTRACT

The progress of any country depends on the growth and development of various sectors of economy. In India, Since April 1st, the planned economic system has been in effect. by introducing the First Five Year Plan and it has now completed the Eleventh With some annual plans, a five-year plan is being developed. Now that India is in the Twelfth Five-Year Plan, the Government of India has planned to target a growth rate of 8.2 percent, although the National Development Council (NDC) approved an 8 percent growth rate for the Twelfth Five-Year Plan on December 27, 2012. No doubt, tremendous achievements have been made During the plan periods, in many sectors of the Indian economy. The present The study focuses on self-help groups for women's empowerment Empowerment of women necessitates a significant, dynamic, and democratic shift in our society's perspective of and expectations of women

INTRODUCTION

The progress of any country depends on the growth and development of various sectors of economy. In India, Since April 1st, the planned economic system has been in effect. by introducing the First Five Year Plan and it has now completed the Eleventh With some annual plans, a five-year plan is being developed. Now that India is in the Twelfth Five-Year Plan, the Government of India has planned to target a growth rate of 8.2 percent, although the National Development Council (NDC) approved an 8 percent growth rate for the Twelfth Five-Year Plan on December 27, 2012. No doubt, tremendous achievements have been made During the plan periods, in many sectors of the Indian economy. The present The study focuses on self-help groups for women's empowerment Empowerment of women necessitates a significant, dynamic, and democratic shift in our society's perspective of and expectations of women. The first objective for such a reform is to assist women in achieving economic independence. When a woman achieves economic independence, she becomes the master of her own body and the maker of her own choices. The process that leads to empowerment requires a scientific understanding of women's needs.

Objectives of the Study

The aim of the study are as follows:

1. Assess the current state empowerment of women in India
2. To investigate the socioeconomic background of a sample of SHG women members in terms of age, education, occupation, and other factors

- To suggest suitable measures for further improvement and manage the affairs of SHGs by women themselves for their better empowerment.

METHODOLOGY

The current study's methodology is based on gathering data and information from a variety of sources. Data for the analysis, as well as data that could help us meet our objectives and other study criteria, was primarily gathered from two sources: 1) primary and 2) secondary.

Limitations of the Study

Though the Dissertation work has been completed successfully a few limitations can be observed in the research

Due to time and financial constraints, the data is limited to specific areas of Visakhapatnam where women SHGs are concentrated..

Responses are collected through the random sampling basis Tankha (2002). Since the sample size is less, there is the possibility for giving the biased Answers. This may limit the researcher's ability to apply his or her results to the broader community.

Main Findings of the Study information on Group Formation

The women sample respondents are asked to specify whether they have any knowledge and awareness regarding the self-help groups in general and their objectives in particular Altekar, (1962). This information is depicted in Table 1.

S.No.	Area	Awareness on the objectives of SHGs		Total
		Yes	No	
1	2	3	4	5
1	Muralinagar	12 (40.00)	18 (60.00)	30 (100.00)
2	Madhavadhara	8 (26.67)	22 (73.33)	30 (100.00)
3	I T I Junction	10 (33.33)	20 (66.67)	30 (100.00)
4	Marripalem	14 (46.67)	16 (53.33)	30 (100.00)
5	Karasa	9 (30.00)	21 (70.00)	30 (100.00)
6	Gopalapatnam	15 (50.00)	15 (50.00)	30 (100.00)
	Total	68 (37.78)	112 (62.22)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

It was found that almost all the women are well known about the existence of these Self Help Groups through spread of word from neighbours and others. But only about 38 per cent of them are aware about their detailed objectives and their background Baby Sarojani (2006). It is in Gopalapatnam and Some of the respondents in Marrisipalem are aware of the goals of SHGs. In the next stage, the researcher has tried to identify the motives of sample respondents for joining the self help groups. The results of these probing are furnished in Table 2.

Table 2
STATEMENT SHOWING IDENTIFICATION OF MOTIVES FOR JOINING IN SHGS

Sl No.	Area	Motives for Joining in SHGs					Total
		Promotion of Savings	Getting Credit	Access to Bank Credit	Persua sion by Others	Socio-economic Empowerment	
1	2	3	4	5	6	7	8
1.	Muralinagar	5 (16.67)	5 (16.67)	20 (66.66)	---	---	30 (100.00)
2.	Madhavadhara	5 (16.67)	5 (16.67)	15 (50.00)	5 (16.66)	---	30 (100.00)
3.	I T I Junction	---	5 (16.67)	20 (66.66)	---	5 (16.67)	30 (100.00)
4.	Marrisipalem	5 (16.67)	10 (33.33)	10 (33.33)	5 (16.67)	---	30 (100.00)
5.	Karasa	---	5 (16.67)	20 (66.66)	5 (16.67)	---	30 (100.00)
6.	Gopalapatnam	5 (16.67)	5 (16.67)	15 (50.00)	---	5 (16.66)	30 (100.00)
	Total	20 (11.11)	35 (19.44)	100 (55.56)	15 (8.33)	10 (5.56)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

According to the table, out of the total responders, bulk of them, i.e. 56 percent is joined the SHGs with a view to get access to bank credit. Another 19.44 percent of the respondents are joined this group for getting credit Badatya et al. (2006). This indicates that a large majority of them (76 per cent) joined the SHGs by keeping in view their credit requirements. Besides, while the promotion of savings is the motive for 11 per cent of the members, 8 per cent were persuaded by others to join. Only 5.56 per cent of the respondents are inspired by themselves with the goal of socio-economic empowerment Deshmukh, (2003).

An attempt is made to enquire into the agencies or persons that have motivated the sample women to join the self help groups. These details are furnished in Table 3.

Table 3
STATEMENT SHOWING MOTIVATION OF SAMPLE WOMEN BY VARIOUS AGENCIES FOR JOINING SHGS

Sl No.	Area	Distribution of Motivating Agencies					Total
		Self Initiative	Gram Sevika/V DO	DRDA	NGOs/ BANKS	Others	
1	2	3	4	5	6	7	8
1.	Muralinagar	25 (83.33)	---	---	---	5 (16.67)	30 (100.00)
2.	Madhavadhara	25 (83.33)	---	---	---	5 (16.67)	30 (100.00)
3.	I T I Junction	20 (66.66)	---	---	5 (16.67)	5 (16.67)	30 (100.00)
4.	Marripalem	20 (66.66)	---	---	5 (16.67)	5 (16.67)	30 (100.00)
5.	Karasa	20 (66.66)	5 (16.67)	---	---	5 (16.67)	30 (100.00)
6.	Gopalpatnam	20 (66.66)	5 (16.67)	5 (16.67)	---	---	30 (100.00)
	Total	130 (72.22)	10 (5.56)	5 (2.78)	10 (5.56)	25 (13.88)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

The table shows that out of the 180 women in the sample, 72.22 percent are joined SHGs by their self-initiative Frances, (2006). Another 14 percent of them joined through motivation provided by friends and others. The rest of the respondents are joined the SHGs with the inspiration extended by Village Development Officer/Gram Sevikas, NGOs, Banks, DRDA and so on.

Information on Group working

The respondents have further informed that meetings in all localities are normally held once in a month. The meetings in general lasts for one hour or more depending upon the nature of agenda placed before the meeting Goetz, (2001). The agenda items normally comprise issue of fresh loans, collection of monthly thrift amounts and repayments of loans and discuss recent developments connecting with the SHGs. They also discuss about the fresh joinings of new members if any, problems if any with the banks, with the members and any other matters relating to them.

Information on Support Facilities

Most of the respondent sample women participate in self-employment activities like tailoring, embroidery works, etc. and some work as labourers (as already indicated in the earlier chapter on socio-economic profile of sample women). Some of them did receive financial assistance Nanda, (1998). Very few of them engage in business activities and they make their own arrangements for marketing and normally sell the products from their place of residence or in the nearby areas close to their residence in their respective localities de Boef, et al. (2021) As the activities are being carried out by the specific respondents individually the question of sharing expenses, profit and their distribution does not arise.

Information is sought from the respondents whether there is any regular thrift activity in their respective groups in different locations Siwach et al., (2022). All of them informed about the prevalence of this thrift activity in all the groups in all areas. The thrift amount is contributed monthly but the amount of contribution varies from Rs. 30 to Rs. 75 per month. In the earlier years, the groups used to collect Rs. 30 per month and later this was enhanced to Rs. 50 and some groups have further enhanced to Rs. 75. In Mrippalem area five of the members in a group are contributing Rs. 250 as their monthly thrift Pal & Singh (2021).

Information on Savings and Lending

Enquiries are also made regarding the source of payment of thrift amount paid by the respondents to their respective groups. Further attempts are made to concentrate on source of income. Table 4 provides this information.

It can be seen from the table that over 79% of the responses are women. effected their payments of the thrift out of the income earned through their own labour. Another 20 per cent of them expressed that they obtained the amounts through borrowings from friends and others.

S.No.	Area	Sources of Thrift Payments			Total
		Own Labour	Livestock	Borrowings	
1	2	3	4	5	6
1	Muralinagar	25 (83.33)	---	5 (16.67)	30 (100.00)
2	Madhavadhara	25 (83.33)	---	5 (16.67)	30 (100.00)
3	I T I Junction	20 (66.67)	---	10 (33.33)	30 (100.00)
4	Mrippalem	26 (86.67)	---	4 (13.33)	30 (100.00)
5	Karasa	25 (83.33)	---	5 (16.67)	30 (100.00)
6	Gopalapatnam	22 (73.33)	---	8 (26.67)	30 (100.00)
	Total	143 (79.44)	---	37 (20.56)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

In the next stage, it is also attempted to ascertain the details of different periods payment, viz., monthly, weekly, fortnightly and daily. Table 5 gives the details of schedule of contributions Table 5.

S.No.	Area	Thrift Payment Schedule				Total
		Daily	Weekly	Fortnightly	Monthly	
1	2	3	4	5	6	7
1	Muralinagar	---	---	---	30 (100.00)	30 (100.00)

2	Madhavadhara	---	---	---	30 (100.00)	30 (100.00)
3	I T I Junction	---	---	---	30 (100.00)	30 (100.00)
4	Marripalem	---	---	---	30 (100.00)	30 (100.00)
5	Karasa	---	---	---	30 (100.00)	30 (100.00)
6	Gopalapatnam	---	---	---	30 (100.00)	30 (100.00)
	Total	---	---	---	180 (100.00)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

As can be seen from the table, practically every sample respondent was positive. provided information stating that they pay the amounts on monthly basis only which is the common payment mechanism developed or agreed upon. No body is making their payments on daily, weekly or fortnightly basis.

An attempt is also made to determine how much thrift the response group members have given since joining..

S. No	Area	Year-wise Contribution of Thrift Amount							
		2000	2001	2002	2003	2004	2005	2006	2007
1	2	3	4	5	6	7	8	9	10
1	Muralinagar	3,000	3,000	3,000	3,500	10,750	15,000	18,000	18,000
2	Madhavdhara	---	---	5,150	19,200	19,200	19,200	19,200	19,200
3	I T I Junction	1,500	3,000	3,000	3,000	3,000	13,650	15,600	15,600
4	Marripalem	---	---	---	---	2,400	26,280	26,280	26,280
5	Karasa	---	---	---	---	1,800	12,600	16,200	16,200
6	Gopalapatnam	1,800	3,300	3,600	3,600	8,200	13,200	13,200	13,200
	Total	6,300	9,300	14,750	29,300	45,350	99,930	1,08,480	1,08,480

It can be seen from the table that there is an encouraging trend as the regular thrift amounts contributed by the members accumulated year after year and over a period of time reached to a sizeable amounts. These enable the banks to advance loans to the members without any hesitation.

Working capital is the basic necessity for efficient The operation of self-help groups. If we consider the size of the sample of a self-help group and the women's backgrounds it is but natural that they used to borrow the required finance from various sources. Keeping this in view the respondents are enquired about their sources of finance for their groups. The responses are depicted in Table 7.

S. No.	Area	Repayable Debts to Various Agencies	Total
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		SHG	Banks	Money Lenders	Friends	Others	
1	2	3	4	5	6	7	8
1	Muralinagar	---	25 (83.33)	---	5 (16.67)	---	30 (100.00)
2	Madhavadhara	---	25 (83.33)	---	5 (16.67)	---	30 (100.00)
3	I T I Junction	---	30 (100.00)	---	-	---	30 (100.00)
4	Marripalem	---	27 (90.00)	---	3 (10.00)	---	30 (100.00)
5	Karasa	---	23 (76.67)	---	7 (23.33)	---	30 (100.00)
6	Gopalapatnam	---	30 (100.00)	---	---	---	30 (100.00)
	Total	---	150 (88.89)	---	20 (11.11)	---	180 (100.00)

Note: Figures in brackets represent percentages of totals.

It is discovered that sample women are indebted to various agencies such as banks and friends. About 89 per cent are indebted to banks and 11 per cent to friends. Banks are given credit to these women through the medium of self help groups.

The respondents are asked to specify the purpose for which loans are taken. This information is provided in Table 8 out of the total respondents, over 61 percent of the women borrowed loans towards the education of their children. Another 25 per cent are taken loans for domestic consumption. Besides 11 per cent of sample women have taken credit for repayment of old loans and only 3 percent of the women taken loans for health purpose.

Information on Implications and Impact

Information is also gathered about the various benefits derived by the sample women and the details of these are presented in Table 7.

In general, almost all the sample women of the study areas are benefited through the activities of self help groups. Over 47.22 per cent have secured benefits by way of economic empowerment. About 28 per cent of them were able to save some money for their future needs. Another 19 percent of the women respondents have expressed their happiness as the SHGs have improved their self-confidence. The remaining 11 percent of the women felt that because of the loans available at low rates of interest they are able to get free from old debts.

S. No.	Area	Purpose-wise Distribution of loans						Total
		Domestic Consumption	Education for Children	Health	Festivals & Ceremonies	Repayment of Old debts	Investments	
1	2	3	4	5	6	7	8	9
1	Muralinagar	10 (33.33)	20 (66.67)	---	---	--	---	30 (100.00)

2	Madhavadhara	5 (16.67)	20 (66.66)	5 (16.67)	---	---	---	30 (100.00)
3	I T I Junction	5 (16.67)	20 (66.66)	---	---	5 (16.67)	---	30 (100.00)
4	Marripalem	10 (33.33)	15 (50.00)	---	---	5 (16.67)	---	30 (100.00)
5	Karasa	10 (33.33)	15 (50.00)	---	---	5 (16.67)	---	30 (100.00)
6	Gopalapatnam	5 (16.67)	20 (66.66)	---	---	5 (16.67)	---	30 (100.00)
	Total	45 (25.00)	110 (61.11)	5 (2.78)	---	20 (11.11)	---	180 (100.00)

S. No.	Area	Distribution of Benefits Derived Through Self Help Groups						Total
		Savings	Economic Empowerment	Self-confidence	Social solidarity	Free debts	Owning assets	
1	2	3	4	5	6	7	8	9
1	Muralinagar	5 (16.67)	15 (50.00)	5 (16.67)	---	5 (16.67)	---	30 (100.00)
2	Madhavadhara	5 (16.67)	15 (50.00)	10 (33.33)	---	---	---	30 (100.00)
3	I T I Junction	5 (16.67)	20 (66.66)	5 (16.67)	---	---	---	30 (100.00)
4	Marripalem	10 (33.33)	10 (33.33)	5 (16.67)	---	5 (16.67)	---	30 (100.00)
5	Karasa	15 (50.00)	10 (33.33)	5 (16.67)	---	---	---	30 (100.00)
6	Gopalapatnam	10 (33.33)	15 (50.00)	5 (16.67)	---	---	---	30 (100.00)
	Total	50 (27.78)	85 (47.22)	35 (19.44)	---	10 (5.56)	---	180 (100.00)

Note: Figures in brackets represent percentages of totals.

S. No	Area	Distribution of Factors Responsible for Sustainability Groups								Total
		Felt Need	Homogeneity	Solidarity	Implementation	Participation	Leadership	Transperancy	Collection Action	
1	2	3	4	5	6	7	8	9	10	11
1	Muralinagar	5 (16.67)	15 (50.00)	---	---	---	---	---	10 (33.33)	30 (100.00)
2	Madhavadhara	5 (16.67)	20 (66.66)	---	---	5 (16.67)	---	---	---	30 (100.00)
3	I T I Junction	---	20 (66.67)	---	---	10 (33.33)	---	---	---	30 (100.00)
4	Marripalem	---	20 (66.66)	---	5 (16.67)	---	5 (16.67)	---	---	30 (100.00)
5	Karasa	5 (16.67)	15 (50.00)	---	---	10 (33.33)	---	---	---	30 (100.00)
6	Gopalapatnam	10 (33.33)	15 (50.00)	---	5 (16.67)	---	---	---	---	30 (100.00)
	Total	25 (13.89)	105 (58.33)	---	10 (5.55)	25 (13.89)	5 (2.78)	---	10 (5.56)	180 (100.00)

Note: Figures in brackets represent percentages of totals.

There is a remarkable change in the attitudes of women in recent years especially after their association with the SHGs. Keeping this in view, the sample women are asked to specify the factors that are responsible for sustainability of self help groups. These are processed and depicted in Table 10.

It is observed from the table that homogeneity among members is the crucial factor that contributed for the sustainability of the self help groups. This is because their common wavelength of thinking faculty, their economic conditions, their attitudes, needs – all totally contributed for this. About 64 per cent of the respondents have expressed their opinion on this. This is observed in almost all locations. Fulfilment of the felt need is another factor that has contributed for this and about 14 per cent of the women opted for this. The important factor is the participation in the activities of SHG and another 14 per cent of them expressed satisfaction over this. Other factors listed out by women in some areas are implementing the loan facility, leadership quality,

transparency in the activities of SHGs contributing for the self-help groups' long-term viability.

Further information is gathered in the next stage by way of the opinions of sample women regarding the status of women. Table 11 presents the responses regarding status of women.

S.No.	Area	Impact on the Women's Status				Total
		Economic Sphere	Social Sphere	Culture Sphere	Political Sphere	
1	2	3	4	5	6	7
1	Muralinagar	30 (100.00)	---	---	---	30 (100.00)
2	Madhavadhara	30 (100.00)	---	---	---	30 (100.00)
3	I T I Junction	---	30 (100.00)	---	---	30 (100.00)
4	Marripalem	---	30 (100.00)	---	---	30 (100.00)
5	Karasa	15 (50.00)	15 (50.00)	---	---	30 (100.00)
6	Gopalapatnam	15 (50.00)	15 (50.00)	---	---	30 (100.00)
	Total	90 (50.00)	90 (50.00)	---	---	180 (100.00)

Note: Figures in brackets represent percentages of totals.

The table shows that out of the total respondents 50 per cent of women felt that they were able to increase their status towards economic sphere and another 50 per cent of women experienced their enhanced status towards social sphere. None of them bothered about the cultural and political aspects of their status and they are concerned only with their socio-economic improvement.

Information is gathered from the respondents about the member's perception to be a good SHG member and the factors contributed for this. Their responses are depicted in Table 12.

S.No.	Area	Perceptions of Respondent SHG Members						Total
		Active Participation	Talk to Bank Officials	Govt. Officials	Good Attendance	Good Repayment	Regular savings	
1	2	3	4	5	6	7	8	9
1	Muralinagar	---	---	---	20 (66.66)	5 (16.67)	5 (16.67)	30 (100.00)
2	Madhavadhara	---	---	---	15 (50.00)	10 (33.33)	5 (16.67)	30 (100.00)
3	I T I Junction	5 (16.67)	3 (10.00)	2 (6.66)	10 (33.33)	5 (16.67)	5 (16.67)	30 (100.00)
4	Marripalem	---	---	---	10 (33.33)	10 (33.33)	10 (33.33)	30 (100.00)
5	Karasa	---	---	---	20	5	5	30

					(66.66)	(16.67)	(16.67)	(100.00)
6	Gopalapatnam	5 (16.67)	2 (6.66)	3 (10.00)	10 (33.33)	5 (16.67)	5 (16.67)	30 (100.00)
	Total	10 (5.56)	5 (2.78)	5 (2.78)	85 (47.22)	40 (22.22)	35 (19.44)	180 (100.00)

Note: Figures in brackets indicate percentages to respective totals.

The above table shows that out of the total respondents 64 percent felt that good attendance to meetings and other activities of the SHGs constitute an important one and this is followed by good repayment and regular savings. Another important one is the active participation in group activities.

S.No.	Area	Participation in one Programme	Participation in more than one programme	No Participation	Total
1	2	3	4	5	6
1	Muralinagar	---	---	30 (100.00)	30 (100.00)
2	Madhavadhara	---	---	30 (100.00)	30 (100.00)
3	I T I Junction	---	---	30 (100.00)	30 (100.00)
4	Marripalem	---	---	30 (100.00)	30 (100.00)
5	Karasa	---	---	30 (100.00)	30 (100.00)
6	Gopalapatnam	---	---	30 (100.00)	30 (100.00)
	Total	---	---	180 (100.00)	180 (100.00)

Note: Figures in brackets indicate percentages to respective totals.

The responses of the members reveal that all the groups are not participated in any programmes, though they are taken loans more than 90% of the bank-affiliated organisations were exclusively women's organisations. Bank loans to SHGs have totaled Rs. 3,900 crores in disbursements. Beginning in 1992-93 with a modest coverage of 255 SHGs linked over 17,000 SHGs are linked with a bank credit of about Rs. 300 million covering over 300 million families. Income generation through SHGs was satisfactory, since most of the SHG members got increased money and employment as a result of their participation in SHGs. The positive impact of social capital (group savings) adds a social dimension to the development in the economic aspects related to household welfare of the SHG members.

Majority of the respondents (46.11 per cent) belonged to the age bracket of 31-40 years old. Only 12.22 per cent of women fall in the age-group of 41-50. The vast majority of responders (86.11%) are from backward castes. The vast majority of responders (86.11%) are from backward castes and those pertain to OCs and STs constitute only 13.89 per cent. Further, educational status of the respondents is also examined. Of the total respondents, 41 per cent of them have primary education.

Another 32.77 per cent of the respondents possessed secondary education. Only 26.67 per cent of them are illiterates without any educational background.

Regarding the type of family, about 97 per cent of the families were nuclear in nature, which is the urban characteristic of the society. Out of the total respondents, bulk of them (76 per cent) falls in the size class of 4-6 family members. This situation is seen in more or less in all the localities. 47 percent of the respondents staying in pucca houses, another 28 percent of them are residing in kuttcha houses. Only 25 percent of the women respondents living in semi-pucca houses. A great majority (77 per cent) of the respondents lived in rented accommodation, only one-fourth of them had their own houses.

70 per cent of the total respondents are working in tailoring, embroidery Arya works, teaching, taking tuitions etc. and another 22 per cent of the respondents are engaged as labour such as house construction workers, servant maids in houses, etc. The main income generating programmes undertaken by the respondents were sale of tea powder, chilli powder (Hot Powder), pan shop, vegetable vending, marketing of fruits, pickle making etc. and only 8% of them were involved in some way. in these activities. Two-thirds of the total respondents falls between Rs. 10,000 to Rs. 13,000 in and one-third of them are in the range of less than Rs. 10,000. Only 3 per cent of the respondents earn over Rs. 13,000 through various activities.

A perusal of the motives of sample respondents for joining the self help groups indicates that a large majority of them (76 per cent) joined the SHGs by keeping in view their credit requirements. Besides, promotion of savings is the motive for 11 percent of the members. Out of the 180 sample women, 72.22 percent are joined SHGs by their self-initiative. Another 14 percent of them joined through motivation provided by friends and others.

In general, almost all the sample women of the study areas are benefited through the activities of self help groups. Over 47.22 per cent have secured benefits by way of economic empowerment. About 28 per cent of them were able to save some money for their future needs. Another 19 percent of the women respondents have expressed their happiness as the SHGs have improved their self-assurance. As regards the status of women 50 per cent of them felt that they were able to increase their status towards economic sphere and another 50 per cent of women experienced their enhanced status towards social sphere. None of them bothered about the cultural and political aspects of their status and they are concerned only with their socio-economic improvement.

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