

Empowering Women, Alleviating Poverty: The Role of Self-Help Groups in Shivamogga

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Abstract

The two main issues that all developing and underdeveloped nations face are poverty and women's empowerment. The Indian government intended to develop and put into practice strategies to deal with issues caused by extreme poverty in order to eliminate the threat posed by such circumstances. One of those tactics, Self Help Groups (SHG), reduced hunger and poverty after connecting rural banks. By lowering the poverty barriers faced by the socioeconomically disadvantaged segment of society, this initiative has stimulated the rural economy. The study examines many aspects of SHGs, such as their organizational structures, operational models, and historical development, through a thorough literature analysis. Based on information from official publications, program assessments, and scholarly research, the study examines the economic, social, and political contributions made by SHGs.

This study aims to explore the factors that support women's empowerment in Indian self-help groups (SHGs) using secondary data. The findings of this study may promote greater female involvement in SHG programs and development projects. Additionally, the study examines the effectiveness and impact of well-known SHG programs in several Indian states. In addition to recognizing SHGs' important contributions to inclusive women's empowerment and poverty reduction. The report assesses the demographic profile and examine the benefits and challenges faced by SHG member's ends with suggestions for women's empowerment in India.

Keywords: Self-help group (SHGs), Women empowerment, Poverty elevation.

Introduction

Poverty is the state in which people do not have the basic resources they need to survive.

In particular, extreme poverty denotes extreme deprivation, which includes the lack of basic facilities necessary to maintain life. One in five Indians, nearly 167.49 million people, live below the poverty line, according to the World Bank estimate from 2024. According to the World Bank's recent publication of the India Poverty Profile, 115.08 million people comprising 68.70% of India's impoverished population, live in rural areas. The Self-Help Group (SHG) model is one of the most well-known approaches of reducing poverty in India. SHGs have become a crucial means for

rural women to earn their own money and have developed into a major strategy for reducing poverty in the country.

Absolute and relative well-being are the two main variables that are frequently used to characterize women's empowerment. Enhancing the general welfare of women is the goal of absolute well-being, as demonstrated by metrics like educational achievement, healthcare access, labour force participation, contraceptive use, mobility, and asset. Relative well-being, on the other hand, is concerned with raising women's standing in the family hierarchy in comparison to men. Metrics including women's participation in intra-household decision-making, their

command over household assets and money, and their loan-accessibility are used to evaluate this dimension. By offering venues for financial independence and promoting increased agency in domestic decision-making, Self-Help Groups (SHGs) are essential to the advancement of both aspects of women's empowerment.

People who decide to meet together informally to look for ways to improve their quality of life are known as self-help groups. One conceptual framework that promotes independence and poverty alleviation is self-help. It can be characterized as an independent, peer-led, organized collective made up of people from comparable socioeconomic backgrounds who are dedicated to working together to accomplish common goals.

The grassroots, volunteer-run Self-Help Groups (SHGs) are primarily composed of economically disadvantaged individuals, especially women from underrepresented groups. These organizations get together with the sole purpose of resolving common issues via mutual aid and cooperative self-reliance. In addition to being socioeconomically lacking, a poor woman does not have access to information about opportunities in society. They can, however, transcend many of these limitations when they work together. Microcredit emphasizes the development of underprivileged women's capabilities through the self-help group (SHG) group approach. Currently, Self-Help Groups (SHGs) are expanding quickly in an effort to assist women in redefining their roles within the home and in society.

Literature Review:

- Dr, A. Sundaram (2012) The primary objective of this paper is to evaluate the impact of Self-Help Groups on India's socioeconomic development environment. This comprises an overview of Self-Help

Groups (SHGs), their significance, their current state in India, their effects, their drawbacks, and recommendations for how to make SHGs better in that country.

- Dr. G. Sivanna (2022), there is benefit to employing Self-Help Groups (SHGs) as a channel for programmes aimed at reducing poverty, drawing on the Andhra experience. The connections between various strategies for development, eradicating poverty, and empowering people are one interesting finding.
- Gayathri, A. N., & Sridhar, N. (2015), comprises of two sections, financial inclusion and self-help groups are discussed in Section A, while Section B discusses the goals, methods, and accomplishments of the SKDRDP (Sri Kshethra Dharmasthala Rural Development Program) program, as well as conclusions. "Pragathi Bhandu" groups are distinct self-help group models created by SKDRDP that focus on cultivating waste lands through labor sharing.

Objective:

1. To investigate various initiatives that support self-help groups in accomplishing their goals.
2. To comprehend how self-help groups affect women's empowerment and poverty alleviation.
3. To give an overview of Indian microfinance.
4. To assess the demographic profile and examine the benefits and challenges faced by SHG members.

Research Methodology

The study uses data from both primary and secondary sources. The questionnaire was used to collect the primary data, and several websites, books, microfinance magazines,

government publications, and journals were used to collect the secondary data. For the study, convenience sampling method with a sample size of 80 respondents from Shivamogga Taluk was taken into consideration.

Origins of the Self-Help Group Movement:

Mohammad Yunis founded the Grameen Bank of Bangladesh in 1976, which is where SHGs may have their origins. India's thinking has also contributed to the development of SHGs' social function. This is the origin of the concept of help clusters. The Reserve Bank of India's policies in the 1990s encouraged financial institutions to lend to Self-Help Groups (SHGs), which led to the creation of the SHG program. NABARD, a financial institution for Agriculture and Rural Development, also strongly supported the program.

Since 1991, a concerted attempt has been made to connect 500 SHGs with financial institutions, after NABARD's launch of an initiative to connect financial institutions with help organizations. SHGs are often thought of as a form of rural banking. SHGs received assistance from India's National Bank for Agriculture and Rural Development (NABARD) in the 1990s, and in 1993 the Reserve Bank of India permitted SHGs to open bank savings accounts. The Swarnajayanti Gram Swarozgar Yojana, a formal government initiative to support SHGs, was launched in 1999 but was redesigned by NRLM after failing to meet its objectives.

Role of shg in the process of empowerment of women:

Empowerment refers to a process of transformation in which individuals or groups have the ability and agency to take charge of their situation. Access to resources, increased participation in decision-making, more bargaining power, and increased control over

resources, benefits, and individual agency are all included in this. The development of self-confidence, self-esteem, and self-respect is essential to this idea since it improves wellbeing overall. There are economic, social, and political facets to this multifaceted concept.

• **Economic empowerment:** In order to promote financial independence, economic empowerment requires that opportunities be made available for people, especially women, to gain control over productive resources. This means making financial services more accessible and creating avenues for generating revenue and accumulating assets, like buying real estate, starting a business, and owning land. Additionally, it entails giving people the information and abilities they need to confidently navigate financial institutions.

• **Social empowerment: Social empowerment** is the process of improving people's life in society and communities so they can all participate and be represented fairly in different areas of public life. Legal structures may support gender equality, but ingrained social conventions frequently keep inequalities alive. However, the growing number of women in institutional areas including financial institutions, local governing organizations, and governmental committees is proof of progress in social empowerment. This development helps women feel more valuable, dignified, and empowered, which leads to more significant changes in society, such as fewer child marriages and more access to education for girls.

• **Political empowerment:** This entails helping women develop their organizational, analytical, and mobilizing skills so they may actively engage in initiatives to bring about social change. This includes cultivating civic engagement and leadership skills, as demonstrated by a greater participation in

community projects and election procedures. Women's increasing involvement in local government institutions highlights how important they are becoming as political actors, which promotes inclusive and participatory governance structures.

Microfinance and Empowerment

Since traditional financial institutions were unable to adequately serve low-income groups, microfinance emerged in the 1970s. People with limited financial means or those caught in poverty cycles are frequently excluded from traditional banking products because they lack sufficient collateral or official sources of income.

Savings of SHGs with Banks -Agency-wise position as on 31 March 2023

(Amt. ₹ lakh)

Sl. No.	Name of the Agency	Total Savings of SHGs with Banks			Out of Total - Exclusive Women SHGs		Out of Total - Under NRLM/SGSY		Out of Total - Under NULM/SISRY	
		No. of SHGs	Savings Amount	No. of Members	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount	No. of SHGs	Savings Amount
1	Commercial Banks	7753137	946899781	97311666	4230560	2953538.80	4614146	2950249.71	504495.00	23542753
2	Regional Rural Banks	4047836	182027734	45651722	3568000	1721591.81	3001447	1274968.89	1443348.00	102069.26
3	Cooperative Banks	1602110	599992.81	18913990	1473363	570417.10	585667	117241.02	89928.00	19215.40
	Total	13403063	588926756	161897378	11291943	524554771	8001260	3743479.62	738771.00	354712.19

Source:<https://www.nabard.org/auth/writereaddata/tender/1409233729status-of-microfinance-in-india-2022-23.pdf>

The SHG Bank Linkage Program is a strong intervention that promotes financial inclusion and economic progress among the economically disadvantaged groups in society. This effort, which was initially designed to increase access to banking services for underprivileged groups, has developed into a comprehensive program with the goal of promoting livelihoods and reducing poverty. The number of SHGs with savings bank accounts, the amount of credit disbursed, the amount of bank loans that are still pending, and the total amount of savings have all shown notably good trends over the last three years.

Progress of SHGs savings linkage with the banking sector.

Table 2.1: Progress under SHG-Bank Linkage Programme (2020-21 to 2022-23)
(Number in lakh/₹ in crore)

Particulars	2020-21		2021-22		2022-23	
	No. of SHGs	Amount	No. of SHGs	Amount	No. of SHGs	Amount
SHG Savings with Banks as on 31st March						
Total SHG Nos.	112.23 (9.57%)	37477.61 (43.31%)	118.93 (5.97%)	47240.48 (26.05%)	134.03 (12.7%)	58892.68 (24.67%)
All women SHGs	97.25 (10.11%)	32686.08 (40.16%)	104.05 (6.99%)	42104.77 (28.81%)	112.92 (8.52%)	52455.48 (24.58%)
% of Women	86.65	87.21	87.43	89.13	84.25	89.07
Of which NRLM/SGSY	64.78 (11.9%)	19353.7 (35.22%)	71.84 (10.89%)	27576.94 (42.49%)	82.01 (61.19%)	37424.80 (63.55%)
% of NRLM/SGSY groups to Total	57.72	51.64	60.40	58.38	61.19	63.55
Of which NULM/SISRY	5.29 (12.79%)	1954.09 (28.26%)	5.81 (9.87%)	2600.19 (33.06%)	7.39 (27.11%)	3547.12 (36.42%)
% of NULM/SISRY groups to Total	4.71	5.21	4.89	5.50	5.51	6.02

Source:<https://www.nabard.org/auth/writereaddata/tender/1409233729status-of-microfinance-in-india-2022-23.pdf>

The SHG-BLP program has enrolled 142 million families, generating cumulative savings deposits of Rs 47,240 crore, according to the Economic Survey of 2022–2023. The number of SHGs obtaining credit linkage has increased significantly over the last ten years, from FY13 to FY22, with a Compound Annual Growth Rate (CAGR) of 10.8%. According to the previously cited data, the per-SHG credit disbursement has grown at a compound annual growth rate (CAGR) of 5.7% over this time.

SHGs COMPRISE THE FOLLOWING RENOWNED ORGANISATION:

RGMVP (Rajiv Gandhi Mahila Vikas Pariyojana): Since its founding in 2002, the Rajiv Gandhi Charitable Trust, a recognized non-profit organization devoted to rural development, women's empowerment, and poverty alleviation in Uttar Pradesh, India, has made it its flagship program. The main focus of the organization's vision is "reducing poverty in India through women as the primary change-agents." By combating poverty and discrimination via the creation of community institutions in the form of Self-Help Groups (SHGs), they aim to empower economically disadvantaged women.

Self-Employed Women's Association (SEWA) Cooperative Bank:

The SEWA Cooperative Bank was founded in 1974 to meet the financial needs of women who work for themselves in India's unorganized sector. The bank is owned and run by its members, who are mostly women who work from home, sell goods on the street, and engage in small-scale business. It makes sure that their opinions are heard while decisions are being made. By providing customized financial services like insurance, credit facilities, savings accounts, and remittance services, the bank hopes to advance financial inclusion and give women more economic power. Its primary goal is to support economic growth by lending money to self-help groups (SHGs) for asset acquisition and revenue-generating ventures. SEWA supports the development of women's financial resilience and entrepreneurial abilities by promoting saving and providing capacity-building initiatives. The lives of its members and their families are eventually improved by its activities, which have a major societal impact by empowering women, reducing poverty, and fostering communal development.

Mahila Arthik Vikas Mahamandal (MAVIM): Maharashtra-based Mahila Arthik Vikas Mahamandal (MAVIM) is dedicated to empowering women economically by establishing Self-Help Groups (SHGs). In order to bring women out of poverty and raise their socioeconomic standing, it offers training, financing facilities, and assistance for a range of income-generating endeavors.

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY- NRLM):

It is the primary program for poverty alleviation run by the Ministry of Rural Development of the Indian government. In 2011, it was introduced. By uniting rural

women into grassroots organizations like Self-Help Groups (SHGs) and their associations, Village Organizations (VOs), Cluster Level Federations (CLFs), and higher order collectives like Producer Groups (PGs) and Farmer Producer Organizations (FPOs), among others, the program aims to reach about 10 crore impoverished households. DAY-NRLM seeks to empower low-income households by giving them access to possibilities for skilled wage work and productive self-employment, with the ultimate goal of reducing poverty. It is regarded as one of the biggest programs in the world aimed at improving the lives of those who are less fortunate financially.

Bandhan-Konnagar: Bandhan-Konnagar is an NGO that works to reduce poverty by forming Self-Help Groups. Its main goal is to help women in underserved communities become economically independent and enhance their quality of life by offering them livelihood support, training, and financial services.

Kudumbashree: The Keralan government launched the Kudumbashree program, which aims to eradicate poverty and empower women. It promotes the development of neighborhood associations, which ultimately come together to form Self-Help Groups. Kudumbashree has a strong emphasis on empowering women and reducing poverty by promoting a variety of revenue-generating endeavors and capacity building.

Bhagini Nivedita Gramin Vigyan Niketan (BNGVN): An organization dedicated to rural development, BNGVN supports sustainable livelihoods and the empowerment of women. It supports rural development and women's empowerment by facilitating the creation of Self-Help Groups (SHGs) and providing women with technical assistance, financial services, and training for income-generating endeavors.

National Rural Livelihood Mission: Ministry of Rural Development launched the National Rural Livelihood Mission to reduce poverty. Established in 2010 with the goal of addressing rural poverty, the mission changed its name in 2016 to DAY-NRLM (Deendayal Antyodaya Yojana – National Rural Livelihood Mission). By encouraging the establishment of strong grassroots institutions among the poor, this mission's main goal is to reduce poverty. Through these organizations, low-income households can obtain chances for both skilled wage work and self-employment.

Challenges of shgs

- Absence of a skilled facilitator
- Contrary to expectations group membership is not solely correlated with extreme poverty
- An excessive dependence on NGOs and the government.
- Insufficient skill development
- The members' mutual trust allows them to operate. Because they may not be sure that their savings are safe, members of Self-Help Groups grow suspicious of one another.

Data Analysis and Interpretation

Table No 1 : Demographic Profile of the respondent

Age of the respondent	No. of Respondent	Percentage
Less than 25	9	11.25
26 to 35 years	42	52.5
36 to 45 years	17	21.25
above 45 years	12	15
Total	80	100
Education level of the respondent	No. of Respondent	Percentage
Illiterate	9	11.25
SSLC	12	15
PUC	30	37.5
Graduate	24	30
Post graduate	5	6.25
Total	80	100
Marital status	No. of Respondent	Percentage
Married	53	66.25
Unmarried	23	28.75
Divorced	1	1.25
Widow	3	3.75
Total	80	100
Occupation	No. of Respondent	Percentage
Agriculturalist	16	20
Workers	27	33.75
Business	15	18.75
Housewife	19	23.75
Student	3	3.75
Total	80	100

The above table shows that 11.25 % of the respondent belongs to the age group of less than 25, 52.5% of the respondent belongs to the age group of 26-35 years, 21.25% of the respondent belongs to the age group of 36-45 years. 15% of the respondent belongs to the age group of above 45 years and 11.25% of the respondents are illiterate, 15% of the respondents having the educational qualification till SSLC, 37.5% are having the qualification of PUC, 30% and 6.25% are graduates and post-graduates. Among the 80 respondents 66.25% are married, 28.75% are unmarried, 1.25% are divorced, 3.75% are widow. The table shows that 20% of the respondent are agriculturalist, 33.75% are workers, 18.75% are businesswomen, 23.75% are housewife and 3.75% are the students.

Table No 2: Monthly income level of the respondent before and after joining SHG

Monthly income level	Before joining SHG		After joining SHG	
	No. of Respondent	Percentage	No. of Respondent	Percentage
No income	10	12.5	1	1.25
up to 2000	18	22.5	1	1.25
2001-5000	28	35	13	16.25
5001-10000	17	21.25	37	46.25
above 10001	7	8.75	28	35
Total	80	100	80	100

The highest percentage of members before joining the SHGs lie in the income category of 2001-5000 with 35% of respondent but after joining the self-help groups there will be increase in the level of monthly income with 46.25% of respondent in the category of 5001-10001 and 35% in the category of above 10001. This rise indicates that after joining the self-help groups, participants' income levels have increased.

Table No 3: Monthly Expenditure of the respondent before and after joining SHG

Monthly expenditure	Before joining SHG		After joining SHG	
	No. of Respondent	Percentage	No. of Respondent	Percentage
Nil	2	2.5	0	0
Upto 1000	38	47.5	21	26.25
1001-4000	39	48.75	16	20
4001-7000	1	1.25	43	53.75
Above 7001	0	0	0	0
Total	80	0	80	100

There is an increase in the monthly expenditure with the increase in income level. Before joining SHGs the highest monthly expenditure level of respondent in the category of 1001-4000 was 48.75%, but after joining SHGs the expenditure level increased to 53.75% with the expenditure of Rs.4001-7000.

Table No 4: Monthly saving of the respondent before and after joining SHG

Monthly savings	Before joining SHG		After joining SHG	
	No. of Respondent	Percentage	No. of Respondent	Percentage
No savings	11	13.75	0	0
Upto 1000	18	22.5	0	0
1001-2000	28	35	11	13.75
2001-3000	22	27.5	32	40
Above 3001	1	1.25	37	46.25
Total	80	100	80	100

According to the study, 13.75% of the respondents before joining SHGs were not having the savings but there is a remarkable improvement in the saving with the highest percentage of 46.25 % under the category of above Rs. 3001.

Table No 4: Monthly saving of the respondent before and after joining SHG

Influencing factor for joining SHGs	No. of Respondent	Percentage
Self-Decision	28	35
Family members	20	25
Neighbours	32	40
Total	80	100

The study states that 35% of the respondent are joining the SHGs with self-decision, 25% of the respondent joining the SHGs by family

influence and the highest percentage with 40% respondent are SHGs by the influence of Neighbours.

Table No 5: Purpose of the loan from SHG

Purpose of the loan from SHG	No. of Respondent	Percentage
Tailoring	21	26.25
Hotel	3	3.75
Handicraft	11	13.75
Dairy	11	13.75
Others	34	42.5
Total	80	100

According to data majority of 26.25% of the respondents have taken credit facility for Tailoring and 3.75% for hotel, 13.75% for handicraft, 13.75% for dairy and 42.5% for other activities which makes women independent.

Table No 6: Repayment behaviour of members

Repayment behaviour of members	No. of Respondent	Percentage
Repayment in time	69	86.25
Repayment in advances	9	11.25
Repayment not in time	2	2.5
Total	80	100

According to the study the Repayment behaviour of the members state that 86.25% of the respondents Repay the loan in time, 11.25% Repay in advance and 2.5% of respondent repay not in time.

Table No 7: Benefits you derived from the members Self-Help Groups

Choose the Benefits you derived from Self-Help Groups	No. of Respondent	Percentage
Improved loan facility access	72	90
A rise in personal earnings	68	85
Better standard of living	54	67.5
Improved communication abilities	43	53.8
Gaining confidence	40	50
Development of leadership skill	29	36.3
An increase in social awareness	41	51.2
An improvement in the ability of family and group decision-making	48	60
Total no. of respondent	80	

The study states that majority of the respondents are benefited by the credit facility with the response of 90% in the category of improved loan facility access. Along with that they are benefited in all phases where as 85 % witnessed the rise in personal earnings,67.5%

had a better standard of living, 53.8% Improved communication abilities, 50 % Gained confidence,36.6% Developed leadership skills, 51.2% felt an increase in social awareness, 60% saw improvement in the ability of family and group decision-making.

Table No.8: Opinion about economic and social empowerment of women through SHGs

Σύνολο	80	100
Σημαντικά Διαφωνώ	0	0
Διαφωνώ	0	0
Μηδιστικά	4	5
Σημαντικά Συμφωνώ	56	70.5
Συμφωνώ	20	25
Opinion about economic and social empowerment of women through SHGs	No. of Respondent	Percentage

From the study it is stated that 62.5% agree, 32.5% of the respondent and 5% of the respondent moderately agree that economic and social empowerment of women through SHGs.

Table No.9: Opinion about Role of SHGs in alleviating the poverty

Opinion about Role of SHGs in alleviating the poverty	No. of Respondent	Percentage
Agree	47	58.75
Strongly Agree	24	30
Moderate	9	11.25
Disagree	0	0
Strongly Disagree	0	0
Total	80	100

From the study it is stated that 58.75% agree, 30% Strongly Agree, 11.25% of the respondent moderately agree that Role of SHGs is in alleviating the poverty is essential.

Findings and Suggestions

According to the study, impoverished people, especially women, have improved their living standards by participating in a variety of economic activities on their own after joining SHGs. An upward trend in Income and savings has been recorded. According to the data analysis results of the current study, SHGs have been using microfinance to effectively contribute to social-economic

development and carry out their credit and savings operations. Shivamogga Talukas were chosen for this study based on convenience and closeness.

In order to increase their income level and saving capacity through the creation of self-employment, microfinance services should offer opportunities through creative solutions for economic activities. By including them in family and other financial decisions, microfinance through SHGs not only improves living standards and reduces poverty, but it also causes significant changes in their social standing. We can infer that the SHG program has the potential to significantly alter the lives of women in the country's impoverished communities.

Conclusion

SHGs have had a remarkable journey towards financial inclusion and poverty eradication, driven by regulatory backing from organizations like the Reserve Bank of India and NABARD. Through training, capacity-building assistance, and access to microfinance services, SHGs have helped women escape the cycle of poverty, become financially independent, and stand up for their rights in society.

A thorough examination of the function of Self-Help Groups (SHGs) in India shows that they have a complex influence on women's empowerment and the country's overall economic situation. It is clear from a thorough analysis of several SHG models and programs, such as RGMVP, SEWA, MAVIM , DAY-NRLM, Bandhan-Konnagar, Kudumbashree, BNGVN, and the National Rural Livelihood Mission, that SHGs act as forces for women's empowerment in a variety of social, political, and economic domains.

The success of Self-Help Groups (SHGs) in India is a result of cooperation between grassroots organizations, government

agencies, non-governmental organizations, and financial institutions. Maintaining and expanding these programs going forward, as well as resolving current issues, will be essential to maximizing SHGs' ability to empower women and alleviate poverty.

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