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# Women Empowerment - A Study of SHGS in Satna & Maihar District of Madhya Pradesh

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## Abstract

*This study examines the effectiveness of Self-Help Groups (SHGs) in empowering women and improving their socio-economic conditions in Maihar and Satna, Madhya Pradesh. SHGs play a crucial role in enhancing financial stability, social inclusion, and decision-making skills among rural women. Using a quantitative approach, data was collected through structured questionnaires from SHG members, focusing on demographic details, participation levels, microfinance access, and empowerment indicators. Statistical tools like ANOVA, regression, and correlation analysis were employed to evaluate the impact of SHGs. Findings reveal that SHGs significantly enhance women's financial independence, entrepreneurial activities, and social networks, contributing to overall empowerment. Microfinance access emerged as a key factor in fostering economic growth. However, socio-demographic factors such as geographical location and income levels influence SHG success. The study concludes that despite challenges like resource limitations, SHGs remain a strong mechanism for women's empowerment and rural development in Madhya Pradesh. Strengthening SHG policies and financial support can further enhance their impact.*

**Keywords;** *Self-Help Groups, women empowerment, microfinance, socio-economic development, rural development.*

## INTRODUCTION

Women's empowerment has evolved significantly over the past century, marked by global movements for gender equality and social justice. Historically, women were often confined to domestic roles, with limited access to education, economic opportunities, and political participation. The global push for women's rights began in the late 19th and early 20th centuries, with suffrage movements in the United States and Europe laying the foundation for broader gender equality initiatives. These movements gradually expanded to include issues such as reproductive rights, access to education, and equal pay. [1]

The fight for women's empowerment in India has its roots in the anti-Sati and anti-child marriage campaigns of social reformers such as “Raja Ram Mohan Roy and Ishwar Chandra Vidyasagar” during the colonial era. With prominent figures like Mahatma Gandhi calling for women to join the independence movement, the fight for women's emancipation was further galvanised during this time. Following India's independence, the country's constitution made gender equality a basic right, opening the door to legislative and policy initiatives that sought to elevate women's economic and social standing.

## Statement of the Problem

Despite the growing presence of SHGs in Satna and Maihar districts, there is limited empirical evidence on their effectiveness in empowering women. While some studies suggest that SHGs have led to significant improvements in women's lives, others argue that the impact has been minimal, with many women still facing significant barriers to empowerment.

This study addresses this gap by providing a comprehensive analysis of the role of SHGs in women empowerment in these districts, with a particular focus on the socio-economic aspects.

### **Concept of Women Empowerment**

The freedom to make one's own decisions and have an impact on one's own and other people's lives is only one part of women's empowerment, which is a very complex idea. Having agency over one's life is being able to direct one's own resources, opportunities, and decisions. Historical and structural obstacles have often restricted women's autonomy and potential, making this process all the more important in relation to women's societal responsibilities. A comprehensive understanding of women's empowerment necessitates delving into its economic, social, and psychological dimensions. [2]

### **Works of Self-Help Groups (SHGs)**

Self-Help Groups (SHGs) play a crucial role in rural development by empowering marginalized communities, particularly women. They operate across multiple domains, including financial inclusion, skill development, social reform, health awareness, education, and environmental sustainability. Below is a detailed overview of their key works and contributions.

One of the primary functions of SHGs is savings and credit activities, where members pool their savings and provide small loans to each other at low interest rates. This helps in financial independence and eliminates dependency on moneylenders. Alongside, SHGs are actively involved in microfinance and income generation by providing access to loans for small businesses, such as handicrafts, dairy farming, and food processing. Many SHGs collaborate with banks and microfinance institutions under schemes like the National Rural Livelihood Mission (NRLM) to promote entrepreneurship.

### **Analysis of Madhya Pradesh' SHGs Loan Disbursement (2021-2024)**

Madhya Pradesh has demonstrated consistent growth in the formation of Self-Help Groups (SHGs) and loan disbursement over the past three years, signaling a positive trend towards economic empowerment, particularly for rural women. The data for Madhya Pradesh indicates steady growth in both the number of SHGs and the total loan disbursement amount, showing a strong alignment with national financial inclusion efforts.

In 2021-22, Madhya Pradesh had a total of 100,686 SHGs, with a loan disbursement of ₹1,407.52 crore. The growth trajectory for SHGs continued into 2022-23, where the total number of SHGs increased to 140,282, reflecting a significant rise of 39.5% in the formation of new groups. Correspondingly, the loan disbursement in this period rose to ₹2,452.23 crore, showing a substantial increase of 74.2% compared to the previous year.

In 2023-24, Madhya Pradesh saw further growth, with 163,579 SHGs formed, marking an increase of 16.6% from the previous year. The loan disbursement also grew to ₹3,584.64 crore, a rise of 46.2% compared to 2022-23. This steady increase in both SHG formation and loan disbursement highlights the growing role of SHGs in the state's rural development programs, especially in empowering women and promoting micro-enterprises.

### **Key Insights from Madhya Pradesh's SHG Data**

Madhya Pradesh's focus on increasing the number of SHGs and the corresponding rise in loan disbursement demonstrate the state's commitment to women's empowerment and rural economic growth. The significant percentage increases, particularly in the first two years, reflect the success of policies designed to promote financial inclusion and support for small-scale entrepreneurship. However, the state must continue to work on addressing challenges like ensuring the long-term sustainability of SHGs, strengthening the financial literacy of members, and expanding market access for SHG products to maximize the potential of this model for economic transformation.

1. **Growth in SHG Formation:** Madhya Pradesh saw a marked increase in SHGs, particularly between 2021-22 and 2022-23, where the number of SHGs grew by 39.5%. This reflects a growing interest and participation in SHGs, as they are crucial platforms for financial inclusion.
2. **Significant Increase in Loan Disbursements:** The loan disbursement amount also saw substantial growth, with a 74.2% increase from 2021-22 to 2022-23. This indicates the state's emphasis on providing financial support to these SHGs, enabling them to operate more effectively and expand their activities.
3. **Sustained Growth in the Following Year:** In 2023-24, Madhya Pradesh continued to maintain strong growth, with another 46.2% increase in loan disbursement. This continued rise reflects an ongoing commitment to supporting women-led businesses and fostering economic development in rural areas.

4. **Emphasis on Financial Empowerment:** The increase in both the number of SHGs and the disbursed loan amounts highlights Madhya Pradesh's focus on improving women's financial independence, enabling them to access capital for various productive purposes, such as agriculture, handicrafts, and small-scale industries.
5. **Challenges and Potential Areas for Improvement:** While the growth is commendable, ensuring that SHGs remain active and sustainable is a critical factor in the long-term success of this model. Increased efforts toward financial literacy, management training, and better access to markets for SHG members could enhance the effectiveness of these groups.

## LITERATURE REVIEWS

One of the biggest issues in India is poverty. The population boom, high unemployment, usage of underage labour, and increasing crime rate are all stemming from this issue. In order for the country to become wealthy and advanced, poverty reduction should be its primary objective. As part of a coordinated effort to alleviate poverty, the Indian government introduced the Swarnajayanti Gramme Swarozgar Yojana (SGSY) on April 1, 1999, to provide low-income rural residents with opportunities to start their own businesses. For the purposes of development programs or problem-solving, a self-help group is defined as a gathering of ten to twenty persons from comparable socioeconomic backgrounds. Banks and governments recognise these organisations, so they may create bank accounts in the SHG's name. This paper made an effort to lay out all the groundwork and specifics needed to grasp the SHGs idea. [3]

The paper's authors portrayed Self Help Groups (SHGs) as a powerful tool for empowering low-income people to get access to credit and establish a savings habit. The Self-Help Group's mission is to provide low-income people more agency and to nurture future leaders. The impoverished in rural areas often band together to create self-help groups, where members may pool their resources, save as much as they desire, and borrow money for things like productivity or unexpected expenses. The Self-Help Group's mission is to provide low-income people more agency and to nurture future leaders. The impoverished in rural areas often band together to create self-help groups, where members may pool their resources, save as much as they desire, and borrow money for things like productivity or unexpected expenses. Government initiatives aimed at empowering women and

the function of self-help groups were both covered in the article. [4]

Self Help Groups are encountering several challenges, according to the study's authors. Among these issues are those pertaining to marketing, funding, product quality, infrastructure, and the assistance of facilitators. In order to address these issues and ensure that SHG beneficiaries thrive, which will result in rural development in the study area, certain recommendations have been made, including the following: timely and adequate financing; sufficient infrastructure; capacity building and skill upgrading; the creation of adequate marketing facilities; strong political will; effective supervision and monitoring of investment activities; and inspection of the end use of the loan. [5]

According to the study's authors, who reviewed the relevant literature extensively, self-help group (SHG) bank linkage programs are a powerful instrument that nations throughout the world are using to address a variety of socioeconomic concerns. This study delves into the group-level performance and sustainability of such a program in India. Both the effectiveness and longevity of self-help groups are influenced by the gender ratio of its members, as well as other factors. This study's research is predicated on survey data collected from six Indian states. The results show that all-female SHGs are the most effective. In terms of loan repayment and savings per capita, the female SHGs are excelling. Only SHGs comprised entirely of women may be considered viable, according to the economic data. Recovering debts, saving per capita, and connecting with a SHG federation are the criteria that decide sustainability. [6]

## RESEARCH METHODOLOGY

This study used a descriptive research strategy to examine and characterise women's empowerment in the Satna and Maihar districts of Madhya Pradesh via Self-Help Groups (SHGs). The current circumstances, features, and impacts of women's involvement in SHGs may be better understood and documented using a descriptive study method, which avoids changing the variables. This study uses a quantitative research approach to collect numerical data, which allows for systematic analysis and comparison of variables such as socio-economic status, empowerment levels, and demographic characteristics of the women involved in SHGs. A survey method is chosen as the primary data collection tool, as it is effective for gathering large amounts of data from a wide sample of respondents. By using a structured questionnaire, the research design facilitates the collection of consistent and comparable data

from all participants. The research design also emphasizes the use of statistical analysis to test hypotheses and identify patterns in the data. The use of IBM SPSS software will allow for efficient data processing and analysis, ensuring that the findings are statistically valid and reliable. Based on actual data from the chosen areas, the study is organised to provide a thorough knowledge of how SHGs affect women's empowerment and their socio-economic growth.

## DATA ANALYSIS AND INTERPRETATION

The primary focus of this analysis is to assess how SHGs contribute to improving the socio-economic conditions of women, with an emphasis on factors such as financial stability, access to resources, decision-making power, and social inclusion.

The section will also explore the role of microfinance in supporting women's entrepreneurial activities and the development of leadership skills. Using tools such as descriptive statistics, ANOVA, regression analysis, and correlation analysis, the findings from the data will be interpreted to validate or challenge the hypotheses outlined earlier in the study.

## Demographic information of the respondents

**Table 1: Age group**

Age group					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 years to 25 years	123	23.4	23.4	23.4
	26 years to 35 years	222	42.3	42.3	65.7
	36 years to 45 years	103	19.6	19.6	85.3
	46 years and above	77	14.7	14.7	100.0
	Total	525	100.0	100.0	

The table summarizes the age distribution of 525 respondents in the study. The majority (42.3%) are aged 26 to 35 years, followed by 23.4% in the 18 to 25 years category. Respondents aged 36 to 45 years account for 19.6%, while those 46 years and above form the smallest group at 14.7%. The cumulative percentage highlights that 65.7% of the respondents are 35 years or younger, and 85.3% are 45 years or younger, indicating a relatively younger population among the study participants. This distribution provides insights into the age demographics of the respondents involved in the study.

**Table 2: Educational Qualification**

Educational Qualification					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Illiterate	69	13.1	13.1	13.1
	Primary	187	35.6	35.6	48.8
	Secondary	151	28.8	28.8	77.5
	Higher Secondary	111	21.1	21.1	98.7
	Graduate and above	7	1.3	1.3	100.0
	Total	525	100.0	100.0	

The table presents the educational qualifications of 525 respondents. A significant portion (35.6%) has completed primary education, followed by 28.8% with secondary education and 21.1% with higher secondary education. Respondents who are illiterate constitute 13.1%, while only 1.3% have a graduate or higher qualification, making it the smallest category. The cumulative percentage reveals that 77.5% of respondents have an education level of secondary or below, and nearly all (98.7%) have not studied beyond higher secondary, highlighting limited access to advanced education among the participants. This distribution reflects the educational landscape of the study population.

**Table 3: Marital Status**

Marital Status					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	395	75.2	75.2	75.2
	Unmarried	74	14.1	14.1	89.3
	Widowed	56	10.7	10.7	100.0
	Total	525	100.0	100.0	

The table summarizes the marital status of 525 respondents. The majority, 75.2%, are married, while 14.1% are unmarried. A smaller proportion, 10.7%, are widowed. The cumulative percentage indicates that 89.3% of respondents are either married or unmarried, with the remaining 10.7% being widowed. This distribution highlights that the study predominantly involves married individuals, reflecting the marital demographics of the population under study.

**Table 4: Family Type**

Family Type					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Joint	357	68.0	68.0	68.0
	Nuclear	168	32.0	32.0	100.0
	Total	525	100.0	100.0	

The table illustrates the family type distribution among 525 respondents. A significant majority, 68.0%, belong to joint families, while 32.0% are part of nuclear families. The cumulative percentage confirms that all respondents fall into these two categories, with joint families being more prevalent. This distribution highlights the dominance of joint family structures within the study population.

**Table 5: Duration of SHG Membership (in years)**

Duration of SHG Membership (in years)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 1 year	77	14.7	14.7	14.7
	1-3 years	203	38.7	38.7	53.3
	3-5 years	104	19.8	19.8	73.1
	More than 5 years	141	26.9	26.9	100.0
	Total	525	100.0	100.0	

The table presents the duration of SHG membership among 525 respondents. The highest proportion, 38.7%, has

been members for 1 to 3 years, followed by 26.9% who have participated for more than 5 years. Respondents with 3 to 5 years of membership constitute 19.8%, while 14.7% have been members for less than 1 year. The cumulative percentage shows that 73.1% of respondents have been members for 5 years or less, indicating that most participants are relatively newer members, while a substantial group has longstanding membership.

**Table 6: Monthly Household Income (in INR)**

Monthly Household Income (in INR)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 5,000	193	36.8	36.8	36.8
	5,001-10,000	236	45.0	45.0	81.7
	10,001-20,000	49	9.3	9.3	91.0
	Above 20,000	47	9.0	9.0	100.0
	Total	525	100.0	100.0	

The table summarizes the monthly household income distribution among 525 respondents. The majority, 45.0%, have an income between ₹5,001 and ₹10,000, followed by 36.8% earning less than ₹5,000. A smaller percentage, 9.3%, falls within the ₹10,001 to ₹20,000 range, while 9.0% earn above ₹20,000. The cumulative percentage reveals that 81.7% of households have an income of ₹10,000 or less, indicating a predominantly low-income group within the study population.

**Table 7: Village/Block**

Village/Block					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Maihar	83	15.8	15.8	15.8
	Amarpatan	58	11.0	11.0	26.9
	Ramnagar	53	10.1	10.1	37.0
	Nagod	44	8.4	8.4	45.3
	Rampurbaghelan	65	12.4	12.4	57.7
	Sohawal	69	13.1	13.1	70.9
	Uchehra	89	17.0	17.0	87.8
	Majhgawan	64	12.2	12.2	100.0
	Total	525	100.0	100.0	

**Table 8: Views of the respondents**

Questions/statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Group activities encourage collective decision-making	86	103	133	34	169
Regular meetings improve accountability among members	218	150	92	33	32
Leadership opportunities within groups promote skill development	286	99	69	69	2
Training sessions enhance members' capabilities	279	128	53	32	33
SHGs provide a platform for social interaction	200	113	72	28	112
Group savings are effectively managed	101	90	165	71	98
Members are supported in achieving financial independence	191	162	84	42	46
SHGs help in addressing local community issues	295	97	71	52	10
Group discussions foster mutual learning	218	118	96	45	48
Monitoring by SHGs ensures adherence to goals	177	153	66	23	106
Access to SHGs has improved income levels	99	90	159	79	98
Financial contributions from SHGs help manage household expenses	191	156	90	40	48
Participation in SHGs leads to better educational opportunities for children	297	95	71	52	10
Members experience improved housing conditions	218	112	102	45	48
SHGs contribute to better health awareness and practices	175	165	62	23	100
Group initiatives support livelihood generation	168	82	85	30	160
Members have improved access to government schemes	228	120	63	13	101
Savings habits have strengthened through SHGs	292	34	105	86	8
Economic independence reduces dependency on family income	190	142	89	63	41
SHGs encourage entrepreneurship among members	214	123	93	18	77
SHGs enhance decision-making capacity	224	113	120	6	62
Financial control within families improves through SHGs	222	147	102	32	22
Group activities promote self-confidence	265	132	77	47	4
Leadership roles in SHGs improve social status	252	150	62	38	23
Training programs increase awareness of rights	197	103	70	49	106
SHGs facilitate access to financial resources	136	116	99	79	95
Collective actions address social barriers	216	151	84	28	46
Group participation improves knowledge-sharing	294	70	57	52	52
SHGs reduce gender-based discrimination	229	126	46	87	37
Active membership fosters personal growth	208	115	110	12	80
Group discussions resolve internal conflicts effectively	172	128	106	28	91
Diverse opinions in SHGs enhance problem-solving strategies	206	187	53	48	31
Collective action addresses financial challenges	191	128	82	74	50
Members share experiences to find solutions	197	154	41	90	43
SHGs provide resources for addressing emergencies	221	82	124	15	83
Collaboration fosters trust among members	149	110	100	60	106
Leadership roles help in effective conflict resolution	211	148	82	43	41
SHGs encourage innovative approaches to problems	261	94	72	63	35
Regular interaction strengthens problem-solving capacity	265	114	44	65	37

Group structure promotes accountability in resolving issues	213	117	99	15	81
SHGs contribute to improved local infrastructure	151	161	104	23	86
Group activities encourage the development of small businesses	187	223	45	44	26
Training programs lead to skill enhancement in the community	169	176	79	71	30
SHGs address issues related to poverty reduction	184	180	44	61	56
Financial literacy improves through SHG initiatives	197	131	97	17	83
Participation in SHGs enhances community health standards	222	86	72	37	108
Group savings promote long-term community projects	215	96	107	36	71
SHGs encourage collaboration with local governance bodies	213	128	117	53	14
Educational programs improve literacy levels	206	182	67	28	42
SHGs help mitigate migration by providing local opportunities	169	117	95	36	108
Microfinance loans are accessible to SHG members	149	89	92	44	151
Microfinance initiatives support entrepreneurial activities	257	153	57	6	52
Loan repayment schedules are flexible and convenient	250	53	84	75	63
Microfinance helps in managing household expenses	196	114	54	128	33
Financial literacy improves with access to microfinance	201	61	164	8	91
Microfinance reduces dependency on informal credit sources	143	92	116	72	102
Group-based microfinance fosters accountability	178	183	86	31	47
Microfinance enables long-term investment planning	301	97	63	61	3
Training programs accompany microfinance initiatives	239	150	58	39	39
Group savings complement microfinance schemes	206	121	69	15	114

The responses from the survey highlight the impact of Self-Help Groups (SHGs) on women's empowerment and socio-economic development in Satna and Maihar districts. A significant proportion of respondents strongly agreed or agreed that SHGs encourage collective decision-making (189), improve accountability (368), and promote leadership skills (385). These findings indicate that SHGs play a crucial role in enhancing women's participation in decision-making and leadership development. Financially, SHGs have contributed to income growth and financial independence. Many respondents acknowledged that SHGs improve access

to financial resources (252) and help in managing household expenses (347). However, concerns exist regarding the accessibility and flexibility of microfinance loans, as seen in the mixed responses regarding loan repayment schedules and dependency on informal credit. The social impact of SHGs is evident, with respondents agreeing that SHGs foster social interaction (313), enhance self-confidence (397), and reduce gender-based discrimination (355). Furthermore, SHGs support livelihood generation (250) and provide skill enhancement through training programs (345).

**Table 3: Hypotheses Testing**

Hypotheses	Test	Result
H <sub>01</sub> : There is no significant impact of SHGs on the socio-economic status of women.	One-way ANOVA	Null hypothesis rejected
H <sub>02</sub> : Demographic characteristics do not significantly influence women empowerment in SHGs	Linear Regression	While the overall model is significant, only the Village/Block variable has a meaningful impact on women's empowerment in SHGs. Other demographic characteristics like age, education, marital status, family type, income, and SHG membership duration do not have a significant influence on empowerment. Therefore, we fail to reject the null hypothesis for most of the variables, except for the

		location (Village/Block), which does show significance.
H <sub>03</sub> : There is no significant impact of time spent in SHG groups on problem-solving among group members.	One-way ANOVA	Null hypothesis rejected
H <sub>04</sub> : There is no significant relationship between the socio-economic development and women empowerment in SHGs from all selected villages.	Pearson Correlation	Null hypothesis rejected
H <sub>05</sub> : Microfinance does not significantly impact women empowerment in SHGs.	One-way ANOVA	Null hypothesis rejected

The hypothesis testing results provide critical insights into the role of Self-Help Groups (SHGs) in women's empowerment and socio-economic development. The rejection of H<sub>01</sub> through one-way ANOVA confirms that SHGs significantly impact the socio-economic status of women, reinforcing their role in financial stability and social mobility. The analysis of H<sub>02</sub> using linear regression reveals that demographic characteristics generally do not influence women's empowerment in SHGs, except for the Village/Block variable, which has a significant impact. This suggests that the geographical location of women plays a crucial role in their empowerment, potentially due to differences in resource availability and socio-cultural factors. The rejection of H<sub>03</sub> highlights that the time spent in SHGs significantly improves problem-solving among members, demonstrating the importance of active engagement in group activities. Similarly, H<sub>04</sub> findings establish a strong positive relationship between socio-economic development and women's empowerment in SHGs across selected villages, indicating that improved financial and social conditions directly contribute to empowerment. Finally, the rejection of H<sub>05</sub> confirms that microfinance significantly enhances women's empowerment, emphasizing the importance of access to credit and financial support for entrepreneurial and economic activities. These findings validate SHGs as a powerful tool for fostering women's empowerment and rural development.

## CONCLUSION

The study concludes that Self-Help Groups (SHGs) play a transformative role in empowering women and improving their socio-economic conditions in the rural districts of Maihar and Satna, Madhya Pradesh. By providing access to microfinance, skill development, and a platform for collective decision-making, SHGs have significantly contributed to women's financial independence, social mobility, and leadership capabilities. The research findings indicate that SHG participation enhances income generation, access to credit, and financial literacy, leading to greater economic stability and self-sufficiency among women.

Additionally, SHGs have fostered social empowerment by increasing women's confidence, decision-making abilities, and active participation in community development. Despite these positive outcomes, challenges such as limited financial resources, lack of awareness, and socio-cultural barriers persist. Geographical location and income disparities also influence the success of SHGs. Addressing these challenges through policy support, financial inclusion programs, and capacity-building initiatives can further strengthen the impact of SHGs. Overall, SHGs remain a vital tool for women's empowerment and rural development. Their sustainability and effectiveness can be enhanced by government interventions, NGO collaborations, and improved access to financial and educational resources. Strengthening SHG networks will contribute to a more inclusive and equitable society, fostering long-term socio-economic progress for women.

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