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## STATUS OF SELF-HELP GROUPS (SHGs) ACTIVITIES UNDER NATIONAL RURAL LIVELIHOODS MISSION (NRLM) AT SRIKAKULAM DISTRICT OF ANDHRA PRADESH

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### Introduction

Self Help Groups (SHGs) are considered as one of the most significant tools in participatory approach for the economic empowerment of women. It is an important institution for improving life of women on various social components under National Rural Livelihoods Mission (NRLM). The basic objective of SHG is that it acts as the platform for members to provide space and support to each other. SHGs Comprises very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment<sup>1</sup>. Today, in India, Self Help Groups (SHGs) represent a unique approach to financial intermediation. This combines access to low-cost financial services with a process of self management and development for the women who are SHG members. SHGs are formed and supported usually by Non- Governmental Organizations by Government agencies.

Self Help Groups are seen to confer many benefits, both economic and social. SHGs are enable women to grow their savings and access the credit which banks are increasingly willing to lend. SHGs can also be community platform from which women become active in village affairs, stand for local election to take action to address social<sup>2</sup>. In India before introduce this scheme for rural women were largely negligible. But in recent years the most significant emerging system called Self Help Group is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. However, the significant success of several SHGs show that the rural poor indeed efficient to manage credit and finance. Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is “Self Help Group” (SHGs). It is a tool to remove poverty and improve the women entrepreneurship and financial support in India<sup>3</sup>.

Srikakulam district is one of the twenty-six districts of the Indian state of Andhra Pradesh, located in the Uttarandhra region of the state, with its headquarters located at Srikakulam. It is one of the six districts, located in the extreme northeastern direction of the state. It was formerly known as Chicacole.

National Rural Livelihoods Mission (NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. The Mission aims at creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood enhancements and improved access to financial services. NRLM set out with an agenda to cover 7 Crore rural poor households, across districts, blocks, Gram Panchayats and finally at the villages in the country through self-managed Self Help Groups (SHGs) and federated institutions and support them for livelihoods collectives in a period of 8-10 years.

The NRLM has been rechristened as Deendayal Antayodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) from February 2016. At least one-woman member from each identified rural poor household is to be brought under the Self-help Group (SHG) network in a time bound manner. Special emphasis is particularly on vulnerable communities such as manual scavengers, victims of human trafficking, Particularly Vulnerable Tribal Groups (PVTGs). The beneficiaries, i.e. target groups, are identified through the Participatory Identification of Poor (PIP) method. DAY-NRLM provides Revolving Fund (RF) and Community Investment Fund (CIF) as resources in perpetuity to the institutions of the poor, to strengthen their institutional and financial management capacity and build their track record to attract mainstream bank finance ([aajeevika.gov.in/community-funds-resources-perpetuity](http://aajeevika.gov.in/community-funds-resources-perpetuity)). It has to be admitted that SHG is a right approach to address the issues of rural women particularly who live below the poverty line (BPL). The author has carried out a large of studies across the country particularly in rural areas of India and observed SHG approach has not only helped to earn income but also empowered them. (Chatterjee 2015 and Chatterjee 2013).



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## Self Help Groups in India

The SHGs microcredit approach in India was first developed through the Self-help Affinity Groups facilitated by the Mysore Resettlement and Development Agency (MYRADA) in 1985, since which more than two million self help groups have been created across the country (NABARD 2005-2006). In 1986-87, there were about 300 SHGs in Myrada's projects, many of which had emerged from the breakdown of large cooperatives because of lack of confidence in the leadership and poor management. In areas where the cooperatives had broken down, several members (usually in groups of 15-20 people) approached Myrada requesting it to revive the credit system. When reminded about the loans they had taken from the cooperatives, they offered to return them to Myrada but not to the cooperative which, in their experience, was dominated by a few. Myrada staff realized that they would need training on organising meetings, and so efforts were made to train the members in a systematic way. From an analysis of these members's activities, (Fernandez 2006), it emerged that they were linked by a degree of affinity based on relations of trust and support. They tended also to be homogeneous in terms of income and occupation (for example, agricultural labourers). Caste and creed played a role, but in several (caste/creed) mixed groups affinity relations and economic homogeneity were stronger.

The real effort to support SHGs in India, however, came in the late 1990s when the central government of India introduce a holistic program, Swarnjayanti Gram Swarozgar Yojana (SGSY) based on the group approach for rural development. The SGSY approach was to encourage the rural poor to organize themselves into SHGs and to independently take up viable economic activities as micro-enterprises with support from government subsidies and bank credit (Tripathy 2004). This SHG strategy has become an important component of the Government of India, included in every annual plan since 2000. Follow up for SHGs is provided by the Indian Banks Association, State-Level Bankers Committees, District Consultative Committees, Sponsor Banks, the National Bank for Agriculture and Rural Development (NABARD), facilitating NGOs and appointed research teams and research institutions. Indian SHG self-help guides have been developed and are now available free of charge on the Internet, including, for example, a training manual aimed at SHG formation in the rural context (NABARD 2009), and a workshop instruction manual for SHGs oriented to microenterprise, produced by the Haryana Community Forest Project (HCFP 2003).

In case of the Hisar district of the state of Haryana, in north-western India, 500 SHGs have been registered under the SGSY and promoted by the District Rural Development Authority (DRDA), engaged in bead-making, shoe-making, dairy, and tailoring and embroidery, while over 1200 SHGs are currently working under the Supplementary Nutrition Program of Integrated Child Development Scheme (ICDS), responsible for the preparation of food items (National Informatics Center, Hisar 2008). Specifically in the village of Mangali, employed by way of case study, ten SHGs were found to be working under DRDA and ten under ICDS in the areas described. Upon investigation, it was learnt that the people in these SHGs were hoping to generate additional income (and make savings) in order to enhance the economic condition of their families. They explained that the economic benefits, personal interest and psychological benefits (satisfaction due to increased status in the family or community) that they have received were the key factors in the sustainable management of microenterprises. The present study is to know the status of Self-help Groups (SHGs) activities under National Rural Livelihoods Mission (NRLM) at Srikakulam District of Andhra Pradesh

## Review of literature

**Singh, Shweta, Ruivenkamp, Guido & Jongerden, Joot (2011)** in their paper "A State of the Art of Self Help Groups in India." Discussed about the strategies of self help group for micro-enterprise development in rural areas. It seeks to answer the question of whether and under which conditions self help groups are an effective vehicle for organizing and representing local people in the development of community based micro-enterprises. Focusing particularly on examples from India in the context of food as a local resource, special attention is paid to success and failure factors of self help groups. While self help group strategies have been applied in the past as a blind replication of success models without considering the intricacies involved in group formation, success of self help groups is based on a thorough understanding of local conditions and possibilities to intervene.

**Kondal, Kappa (2014)** in his study "Women Empowerment through Self Help Groups in Andhra Pradesh, India." Explored about the women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The main objective of this paper "Impact of Self Help Groups on Women Empowerment in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study there is a positive impact of Self Help Groups on Women empowerment in Gajwel mandal of Medak District in Andhra Pradesh.



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**Nagarajan, Sivakami & Ponnusamy, Ilango (2019)** in their paper “Mainstreaming Women Self-Help Groups to Promote Social and Solidarity Economy: Lessons from Rural Areas of Tamil Nadu, India.” attempted to conduct an in-depth study on the role of self-help groups in promoting the Social and Solidarity Economy through a community-based participative research method. The study focuses on various types of Income generation activities promoted by the self-help groups. The study also attempts to understand the role of supportive functional organization like Banks and NGOs and the problems faced by the self-help groups. Mainstreaming these models in terms of supportive policies, easy procedures and Tax exemptions will help the country achieve the Development goals. The study also attempts to review the efforts of the government in reducing the gap thereby to promote sustainable Development Goals in the real sense.

**Narasaiah, J. (2021)** in his study “Role of Self-Help Groups in Empowering Women - A Study of Karimnagar District” discussed about the empowerment of Self-Help Groups were rural poor who have volunteered to organise themselves into a group for eradication of poverty for the members. They agree to save regularly and convert their savings into a common fund. The members of the group agree to use this common fund and such other funds that they receive as a group through a common management. The group formation will keep in view the following broad guidelines. Under SGSY, a self-help group may consist of 10 to 20 persons. In the case of minor irrigation, and in the case of disabled persons, this number may be a minimum of five. The group corpus fund should be used to advance loans to the members. The group should develop financial management norms covering the loans sanction procedure, repayment schedule and interest rates. The members in the group meetings should take all the loaning decisions through a particularly decision-making process. The Self-Help Group programme enhanced the general knowledge and awareness and improved the bargaining capacity of the rural women. Their economic status has been enormously increased and it indicates that rural women are fully equipped with empowerment in all respects.

**Objectives of the study**

- To know the status of gender-wise SHGs beneficiaries in Srikakulam District;
- To know the social status of SHGs in Srikakulam District;
- To find out the insurance coverage for beneficiaries

**Methodology**

Survey reports of Government of India, Ministry of Rural Development (National Rural Livelihoods Mission (NRLM)) website at <https://nrlm.gov.in/> researcher captured the data, analysed in MS Excel and presented tabulated form.

**Data analysis: Table-1 Gender-wise status under the SHGs beneficiaries in Srikakulam District**

Sr No.	Village	Gram Panchayats	No. of SHGs	Total members	Male	Female	Transgender	Total	%
1	Amadalavalasa	28	1136	12191	6	3925	0	3931	2.15
2	Bhamini	22	1131	12503	8	4162	0	4170	2.28
3	Burja	27	1111	11804	0	3942	0	3942	2.16
4	Etcherla	28	2171	24657	0	6,298	0	6,298	3.45
5	Ganguvari Singadam	31	1377	16042	1	5,104	0	5,105	2.79
6	Gara	24	2200	24305	2	6434	0	6436	3.52
7	Hiramandalam	22	1160	12785	4	4081	0	4085	2.24
8	Ichchapuram	21	1283	14119	0	2870	0	2870	1.57
9	Jalumuru	40	1617	17215	8	4862	0	4870	2.67
10	Kanchili	30	1644	18958	2	4795	0	4797	2.63
11	Kaviti	21	1898	22210	1	5694	0	5695	3.12
12	Kotabommili	38	1809	19756	9	4866	2	4877	2.67
13	Kothuru	33	1551	17505	0	5629	0	5629	3.08
14	Laveru	26	1836	20478	7	6,112	0	6,119	3.35



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15	Laxminarsupeta	19	722	8227	6	2422	0	2428	1.33
16	Mandasa	38	1786	20382	0	5594	0	5594	3.06
17	Meilaputti	31	1307	14452	1	4454	0	4455	2.44
18	Nandigam	37	1469	15894	1	4750	0	4751	2.60
19	Narasannapeta	34	1964	21956	3	6082	0	6085	3.33
20	Palakonda	32	1097	12248	3	3719	0	3722	2.04
21	Palasa	19	1046	11167	5	3040	0	3045	1.67
22	Pathapatnam	34	1555	16768	0	4726	0	4726	2.59
23	Polaki	31	1774	19676	8	5434	0	5442	2.98
24	Ponduru	29	1683	18998	4	5,936	0	5,940	3.25
25	Rajam	20	1390	14948	3	4,076	0	4,079	2.23
26	Ranastalam	30	2345	25271	8	6,256	0	6,264	3.43
27	Regidiamadalavalasa	39	1739	17905	0	5,330	1	5,331	2.92
28	Santhabommali	34	1838	20254	9	4660	0	4669	2.56
29	Santhakaviti	34	1511	16914	4	5,760	0	5,764	3.15
30	Saravakota	34	1312	13650	3	3952	1	3956	2.17
31	Sarubujjili	21	779	8668	1	2576	0	2577	1.41
32	Seethampeta	24	1238	13741	0	3721	0	3721	2.04
33	Sompeta	23	1975	22804	9	5538	0	5547	3.04
34	Srikakulam	28	2153	23854	6	5597	0	5603	3.07
35	Tekkali	27	1729	18981	3	4728	0	4731	2.59
36	Vajrapukothuru	38	1964	22121	7	5721	0	5728	3.13
37	Vangara	27	986	11419	3	3,879	0	3,882	2.12
38	Veeraghattam	26	1752	18626	0	5,858	0	5,858	3.21
	Total	1100	59038	653452	135	1,82,583	4	1,82,722	100

Sources: <https://nrlm.gov.in/>

Table-1 explains the complete picture of the beneficiaries under Shelf Help Groups (SHGs) activities of National Rural Livelihoods Mission (NRLM). There are 38 Gram Panchayaties in Srikakulam District. The highest (3.21%) beneficiaries are from Veeraghattam gram panchayati and (99.92%) beneficiaries are female and only (0.07%) are male and 4 are transgender households.

**Table-2 Social category of the beneficiaries under SHGs of Srikakulam District**

S No	Village	SC		ST		Minority		Others	
			%		%		%		%
1	Amadalavalasa	1124	1.91	53	0.14	2	0.39	11012	1.98
2	Bhamini	3061	5.20	2429	6.37	7	1.36	7006	1.26
3	Burja	1611	2.74	306	0.80	3	0.58	9884	1.78
4	Etcherla	1866	3.17	104	0.27	22	4.29	22665	4.08
5	Ganguvari Singadam	1958	3.33	93	0.24	34	6.63	13957	2.51
6	Gara	1209	2.05	86	0.23	5	0.97	23005	4.14
7	Hiramandalam	1708	2.90	1345	3.53	5	0.97	9727	1.75
8	Ichchapuram	449	0.76	26	0.07	5	0.97	13639	2.45
9	Jalumuru	1180	2.00	228	0.60	6	1.17	15801	2.84
10	Kanchili	856	1.45	1270	3.33	21	4.09	16811	3.02
11	Kaviti	415	0.70	886	2.32	19	3.70	20890	3.76



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12	Kotabommili	1575	2.68	347	0.91	78	15.20	17756	3.19
13	Kothuru	2870	4.87	2091	5.48	0	0.00	12544	2.26
14	Laveru	2697	4.58	206	0.54	17	3.31	17558	3.16
15	Laxminarsupeta	778	1.32	254	0.67	3	0.58	7192	1.29
16	Mandasa	1226	2.08	2204	5.78	19	3.70	16933	3.05
17	Meilaputti	1060	1.80	3627	9.51	28	5.46	9737	1.75
18	Nandigam	1841	3.13	851	2.23	3	0.58	13199	2.37
19	Narasannapeta	947	1.61	465	1.22	15	2.92	20529	3.69
20	Palakonda	2358	4.01	645	1.69	1	0.19	9244	1.66
21	Palasa	624	1.06	623	1.63	1	0.19	9919	1.78
22	Pathapatnam	2035	3.46	2221	5.82	3	0.58	12509	2.25
23	Polaki	749	1.27	80	0.21	11	2.14	18836	3.39
24	Ponduru	1610	2.73	107	0.28	20	3.90	17261	3.10
25	Rajam	1669	2.83	121	0.32	28	5.46	13130	2.36
26	Ranastalam	2744	4.66	115	0.30	52	10.14	22360	4.02
27	Regidiamadalavalasa	1820	3.09	148	0.39	10	1.95	15927	2.86
28	Santhabommali	972	1.65	29	0.08	12	2.34	19241	3.46
29	Santhakaviti	2050	3.48	52	0.14	3	0.58	14809	2.66
30	Saravakota	1476	2.51	1650	4.33	14	2.73	10510	1.89
31	Sarubujjili	990	1.68	62	0.16	2	0.39	7614	1.37
32	Seethampeta	737	1.25	12439	32.61	3	0.58	562	0.10
33	Sompeta	1021	1.73	254	0.67	14	2.73	21515	3.87
34	Srikakulam	1248	2.12	61	0.16	8	1.56	22537	4.05
35	Tekkali	2253	3.83	948	2.49	17	3.31	15763	2.84
36	Vajrapukothuru	354	0.60	59	0.15	2	0.39	21706	3.90
37	Vangara	2108	3.58	348	0.91	4	0.78	8959	1.61
38	Veeraghattam	3625	6.16	1308	3.43	16	3.12	13677	2.46
	Total	58874	100.00	38141	100	513	100	555924	100

Sources: <https://nrlm.gov.in/>

Table-2 presents the social category of the SHGs beneficiaries, among 653452 members, the highest (4.14%) beneficiaries are from Gara gram panchayati, and lowest (0.1%) from Seethampeta gram panchayati. The overall their majority of the (86.07%) beneficiaries are Other social category, (9.01%) are Schedule Cast, (5.845) are Schedule Tribes, (0.08%) are e minority groups.

**Table-3 Insurance Coverage under SHGs for beneficiaries of Srikakulam District**

S.No.	Village	Total SHGs members	PMJJBY	PMJSBY	Other Life Insurance	APY	Total	%
1	Amadalavalasa	12191	2	2	0	0	4	0.12
2	Bhamini	12499	11	1	4	0	16	0.48
3	Burja	11757	0	0	0	0	0	0.00
4	Etcherla	24649	0	0	0	0	0	0.00
5	Ganguvari Singadam	16041	0	0	0	0	0	0.00
6	Gara	24298	1	2	0	0	3	0.09
7	Hiramandalam	12780	544	584	4	1	1133	33.88
8	Ichchapuram	14119	0	0	0	0	0	0.00



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9	Jalumuru	17198	67	69	69	68	273	8.16
10	Kanchili	18958	12	12	12	12	48	1.44
11	Kaviti	22210	0	0	0	0	0	0.00
12	Kotabommili	19756	1	1	1	1	4	0.12
13	Kothuru	17504	85	88	91	25	289	8.64
14	Laveru	20474	0	0	0	0	0	0.00
15	LaxmiNarsuPeta	8227	0	0	0	0	0	0.00
16	Mandasa	20299	13	16	4	4	37	1.11
17	Meilaputti	14452	53	56	57	1	167	4.99
18	Nandigam	15890	0	0	1	0	1	0.03
19	Narasannapeta	21946	1	1	0	0	2	0.06
20	Palakonda	11873	0	0	0	0	0	0.00
21	Palasa	11163	0	0	0	0	0	0.00
22	Pathapatnam	16761	45	81	5	7	138	4.13
23	Polaki	19610	0	0	0	0	0	0.00
24	Ponduru	18996	0	0	0	0	0	0.00
25	Rajam	14946	3	3	1	0	7	0.21
26	Ranastalam	25243	0	0	0	0	0	0.00
27	Regidiamadalavalasa	17905	0	0	0	0	0	0.00
28	Santhabommali	19757	1	0	0	0	1	0.03
29	Santhakaviti	16908	2	1	0	0	3	0.09
30	Saravakota	13622	0	0	0	0	0	0.00
31	Sarubujjili	8275	0	0	0	0	0	0.00
32	Seethampeta	13732	196	78	88	2	364	10.89
33	Sompeta	22804	0	0	0	0	0	0.00
34	Srikakulam	23848	28	27	18	6	79	2.36
35	Tekkali	18981	258	257	250	8	773	23.12
36	Vajrapukothuru	22078	0	0	0	0	0	0.00
37	Vangara	11419	0	0	0	0	0	0.00
38	Veeraghattam	18625	1	1	0	0	2	0.06
	Total	651794	1324	1280	605	135	3344	100

Sources: <https://nrlm.gov.in/>

(PMJJBY= Pradhan Mantri Jeevan Jyoti Bima Yojana, PMJSBY= Pradhan Mantri Suraksha Bima Yojana, APY= Atal Pension Yojana)

It is evident from the table-3 that the more than one fourth (33.88%) of the beneficiaries are from Hiramandalam gram panchayat, followed by (23.12%) are from Tekkali, (10.89%) Seethampeta, (8.64%) Kothuru, (8.16%) Jalumuru, (4.99%) Meilaputti, (4.13%) Pathapatnam, (2.36%) Srikakulam, (1.44%) Kanchili, (1.11%) Mandasa, (0.48%) Bhamini, (0.21%) Rajam, (0.12%) Amadalavalasa and Kotabommili, (0.09%) Gara and Santhakaviti, (0.06%) Narasannapeta and Veeraghattam, and (0.03%) beneficiaries are from Nandigam and Santhabommali. The overall 1324 member are benefited through Pradhan Mantri Jeevan Jyoti Bima Yojana, 1280 are through Pradhan Mantri Suraksha Bima Yojana, 605 are through Life Insurance and 135 members are benefited through Atal Pension Yojana.

### Conclusion

It is evident that because of SHG approach economic conditions of many BPL families in Srikakulam district have been enhanced as credits were meticulously used for the income generation activities. Thus, it is evident that if any project is meticulously planned and nurtured with pumping of micro-credit then livelihood issues of BPL households can be addressed to a great extent. There are 38 Gram Panchayats in Srikakulam District. The highest (3.21%) beneficiaries are from Veeraghattam gram panchayati and



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(99.92%) beneficiaries are female and only (0.07%) are male and 4 are transgender households. Among 653452 members, the highest (4.14%) beneficiaries are from Gara gram panchayati, and lowest (0.1%) from Seethampeta gram panchayati. The overall their majority of the (86.07%) beneficiaries are Other social category, (9.01%) are Schedule Cast, (5.845) are Schedule Tribes, (0.08%) are e minority groups. One fourth (33.88%) of the beneficiaries are from Hiramandalam gram panchayat, followed by (23.12%) are from Tekkali, (10.89%) Seethampeta, (8.64%) Kothuru, (8.16%) Jalumuru, (4.99%) Meilaputti, (4.13%) Pathapatnam, (2.36%) Srikakulam, (1.44%) Kanchili, (1.11%) Mandasa, (0.48%) Bhamini, (0.21%) Rajam, (0.12%) Amadalavalasa and Kotabommili, (0.09%) Gara and Santhakaviti, (0.06%) Narasannapeta and Veeraghattam, and (0.03%) beneficiaries are from Nandigam and Santhabommali. The overall 1324 member are benefited through Pradhan Mantri Jeevan Jyoti Bima Yojana, 1280 are through Pradhan Mantri Suraksha Bima Yojana, 605 are through Life Insurance and 135 members are benefited through Atal Pension Yojana.

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