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SHG: a sustainable livelihood to promote social entrepreneurship

Tarique Zaryab

University Department of IRPM, T.M. Bhagalpur University, Bhagalpur, Bihar (INDIA)

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*Corresponding Author

Tarique Zaryab

Abstract

Globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit. The SHGs played a great role in achieving a sustaining livelihood. SHG clearly indicated that when it is well administered it can lessen poverty and it can be developed as social entrepreneur. This paper is a study of SHG a sustainable livelihood to promote as a social entrepreneurship. The data is collected through (1) Primary sources (2) Secondary sources. Selection of SHG groups in various villages was based on simple random sampling. Determining sample size was very crucial, as in this research SHG groups are homogenous in nature in terms of number of individual member, their formation, their bylaws so in this type of universe small sample size can serve the purpose. The interview schedule was prepared. It was prepared in a simple way so that the respondent understood easily and gave their answers frankly. The analysis is made by using regression analysis and testing of hypothesis. Chi-square statistics (X^2) is used to test the relationship between SHG and social entrepreneurship. The hypothesis is tested significantly at .05 level. Regression analysis is used to determine the statistical relationship between two or more variables. It showed that there is cause & effect relationship between two and more variables of what degree and in which direction. The accuracy of the analysis is depended upon the representativeness and reliability of the sample. The future scope of this research is that the capacity building model of SHG women member in running social entrepreneur can be developed. Academics can use the results to build models. This study is possibly the first to know the linkages of SHG and Social entrepreneurship.

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INTRODUCTION

Many SHGs become dysfunctional quite after some year of working. There are many reasons for it but analyzing the SHGs the development of group processes is itself the major reason for dysfunctional because every group has to be adjourned after the completion of its objectives. So from this perspective many individual thinks that after couple of transactions (borrowing and repaying) the objective of SHGs is over or completed. Individual member start their business by taking small loans from SHGs. The money invested by individual member in business by these small loans generate low income or low profit, this also leads SHGs towards dysfunctional but if they invest collectively this amount in particular type of business or in producing some kind of goods by engaging all the members as staff SHGs will be able to earn more income or profit, then individual member can have more income to distribute and it will increase functional SHGs. It will not only raise the income of individual but also reduce the gap of income among the rural poor people. So there is need to promote SHGs as social entrepreneurship. The consensus is that

there is a need for a new model to enhance self-help groups that are growing at an unprecedented speed worldwide. The logic is that social enterprises are group based income generating producing goods activities filling the gaps of raw material, available skills and market access. One aspect is creating rural employment and other aspect is creating market for their product. It has been also found that NGO who formed the SHG marketed their product and sometimes exploited SHG. Social enterprise development is a possible option for poverty alleviation, and local economic development. A sustainable social enterprise of SHGs leads to economic empowerment and development of individual members. Group entrepreneurship is more capable than individual initiative. New potential areas or a new model for SHGs as a social enterprise is the study of this paper. It is the assessment of SHGs to promote into a social entrepreneurship. The effectiveness of individual members in running their business after taking loan from SHG in terms of investment and activities is also the study of this paper. India is fast developing economy in the world and is "Young" in terms of population so it is necessary to develop a new of SHGs. To enable the young rural population to participate in the developing economy India need social entrepreneur workforce to reap the benefit of growth.

SHG a sustainable Livelihood

Self Help Groups are considered as one of the most important tools to accept participatory approach for the economic empowerment of women. The basic objective of an SHG is to empower rural poor women and to craft them for income generating capabilities, by providing them a sustainable micro enterprise chance and to enhance rural living standards through health and hygiene. SHGs revealed that individually these women had accepted their poverty and miseries. They had not very much hope for improving their life but, the formation of SHGs has led them towards awareness, capacity building, education and availability of information which made them confident among rural women. This has helped them to make effort and win over various social issues like prohibition of alcohol in the village, creation of awareness on HIV and ability to handle complex issues. The women after attachment with the SHGs are able to deal with banks, government officials and NGOs. It is an important organization for improving the life of women on various social components.

SHGs comprise of 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 (Gupta & Gupta, 2006:23)

- An SHG is generally an economically homogeneous group formed through a process of self-selection based upon the confirmation of its members.
- Most SHGs women's groups are with 10 to 15 members.
- SHGs have well-defined rules and by-laws, hold regular meetings and maintain records and savings and credit discipline.
- SHGs are self-managed organization characterized by participatory and collective decision making.

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

Bali Swain, Ranjula Wallentin, Fan Yang International Review of Applied Economics Jul 2012 evaluated the impact of economic and non-economic factors on women's empowerment of Self-Help Group (SHG) members. They estimated a structural equation model (SEM) and correct for ordinarily in the data to account for the impact of the latent factors on women's empowerment. Their SEM results also revealed that for the SHG members, the economic factor is the most effective in empowering women. Greater autonomy and social attitudes also have a significant women empowerment impact. The existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the mainstream. SHG is a homogeneous group of poor, women, users etc. This group is a voluntary one formed on areas of common interest so that they can think, organize and operate for their development. SHGs functions on the basis of cooperative principles and provide a forum for members to extend support to each other. It is considered as a means of sustainable development. Since the early 1970s, the international community realized the relations between development, poverty and environmental degradation.

SHG to promote Social Entrepreneurship

It is true that SHGs have been seen mainly as entities of saving and borrowings. This was the thinking of an earlier generation of SHGs but today scenario changed in many parts of the country. SHGs are moving into new roles and responsibilities that lies at the very core of livelihood security for the poor and also developing as social entrepreneur. Globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit. The SHGs played a major role in achieving a sustaining livelihood by helping the rural women to enter into entrepreneurial activities. Globally, it is slowly proving one of the most successful strategies to neutralize poverty. There are many occasions that rural women form SHG groups but they are dysfunctional quite after their formation. It is due to lack of social entrepreneurship skills among rural SHG women. SHG clearly indicated that when it is well administered it can lessen poverty and so it can be developed as social entrepreneur. Entrepreneurship amongst women has been a recent concern. However it is observed that the development of women entrepreneurship is very low in India, especially in the rural areas. Social entrepreneur is an assistance tool for the government and can be applied to the solution of social problem.

Social enterprises cover a whole range of social, voluntary and community services, activities and initiatives and can include the provision of training, advice and support to individuals and organizations, self-help groups for community action and trading. Social entrepreneurs may be involved in enterprise development and trading activities but finance is a means to an end. Their core objective is to create social value" (Hartigan, P. and Billimoria, J, Social Entrepreneurship: an overview, Alliance, Vol 10, No.1, March 2005).

In the area of development for rural women, the focus must be laid on developing the women through increasing their economic power, social power, participation and decision making levels. This is achieved to a large extent through the formulation of Self Help Groups and it should be promoted to create social entrepreneurship for development.

Social entrepreneurship is important for sustainable development because it creates economic growth. Social entrepreneurship creates innovative solutions to mobilize resources for sustainable development. Social entrepreneurship is a process of involving innovative opportunities to address social needs and change.

Social entrepreneurs drive social innovation and transformation in various fields including education, health, environment and enterprise development. They pursue poverty alleviation goals with entrepreneurial zeal, business methods and the courage to innovate and overcome traditional practices.

Social entrepreneurship is made up of two words Social + Entrepreneur. The word social is very broad term. Social entrepreneurship means different things to different people, since the entrepreneur, entrepreneurial process and the activities involved, as well as the environment that enables or to promote entrepreneurship, all differ substantially. There is three important components in social entrepreneurship.

- Social capital
- Equity promotion
- Social development

Social entrepreneurship may discover or create opportunities (Alvarez and Barney, 2007) and launch ventures to make profit, create wealth or balance social and economic imperatives (Elkington and Hartigan, 2008).

The social ventures can be created by independent entrepreneurs as well as corporations (Prahalad, 2006). Because profit and non profit-seeking social ventures develop the institutions and infrastructure needed for development, they can be the engine of social development.

Essentially, Social Enterprises are commercial businesses, designed to make profit. The difference occurs with the profit, which is reinvested to meet the social aims of the business.

The Social Enterprise is the enterprise that describes as an entrepreneurial venture that generates "earned-income" while serving a social mission. The income is independent from grants and subsidies"

Social enterprises address services such as housing for increasingly marginalized groups, childcare, urban regeneration, and employment programs for the long-term unemployed (Kerlin, 2006).

Social enterprises are generally of the co-operative type that are dedicated to the creation of social impact for the community, and combine revenue generation with the work or participatory activity of program beneficiaries (Nyssens, 2006).

Social Enterprises:-

- Operate as commercially run businesses
- Aim to make profits
- Generate the bulk of their income through sales of goods or services
- Use good business practices and principles
- Use the majority of their profits to further social or environmental goals
- May hold the Social Enterprise Mark

From the above discussion it can be concluded that SHG comes under the ambit of social entrepreneurship.

Research objectives

- To analyze the SHG to promote as a social entrepreneur.

Geographical area covered

Bhagalpur district is identified as the area of research. In 2006 the Indian government named Bhagalpur one of the country's 250 most backward districts (out of total of 640). It is one of the 36 districts in Bihar currently receiving funds from the Backward Regions Grant Fund Program (BRGF). Among the three sub division of Bhagalpur I choose blocks of Bhagalpur Sadar Sub-Division because of mix population of urban and rural. There are six blocks in Bhagalpur Sadar Sub-Division.

Table 1

Blocks	Villages	SHG Covered
2	15	30
2	10	20
2	10	20
Total 6	35	70

Research Methodology

Different methods have been used for the collection of data regarding the SHG to promote social entrepreneur. The collection of data uses the various techniques. The data collected are from two sources (1) Primary sources (2) Secondary sources.

Primary Sources

Primary data was collected from surveys and field visits.

Secondary Sources

The secondary data collected from the NGO's and journals. The various method of data collection which I used in my study is given below:

- Observation
- Participant interview
- In-Depth Interviews
- Focus Groups
- Survey
- Interview Schedule
- Sample size

Among various methods of sampling, simple random sampling method was adopted. Selection of rural women and SHG groups in various villages was randomly selected. The most important is the representativeness and reliability of the sample and it is considered with appropriate care in this research. The size of the sample is not insurance of its representativeness. The larger the sample size, the more sure that their answers truly reflect the population. This indicates that for a given confidence level, the larger your sample size, the smaller your confidence interval. However, the relationship is not linear (i.e., doubling the sample size does not halve the confidence interval). Determining sample size is very crucial, as in this research SHG groups are homogenous in nature so in this type of universe small sample size can serve the purpose. The interview schedule was prepared. It has been prepared in a simple way so that the respondent can understand easily and give their answers frankly.

The analysis is made by using regression analysis and testing of hypothesis. Chi-square statistics (X^2) will be used to test the relationship between SHG and social entrepreneurship. The hypothesis will be tested significantly at .05 level. The reason behind using the Chi Square test is due to the characteristics of research and following reason.

- Villages and SHG are selected on random basis
- All the SHG in the samples are independent

Regression analysis is the determination of a statistical relationship between two or more variables. Regression can interpret what exist physically. It shows that is there any cause and effect relationship between two variables or more variables. If yes, of what degree and in which direction.

Hypothesis

Null Hypothesis (H_0): There is no significant relationship between SHG (Self Help Group) and Social Entrepreneurship.

Alternate Hypothesis (H_1): There is significant relationship between SHG Self Help Group) and Social Entrepreneurship.

Analysis and Interpretation

Table no 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	A .394^a	.155	.117	1.65162

a. Predictors: (Constant), Social Entrepreneurship Var3, Social Entrepreneurship Var1, Social Entrepreneurship Var2

Table no 3 ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	33.047	3	11.016	4.038	B .011^a
	Residual	180.039	66	2.728		
	Total	213.086	69			

a. Predictors: (Constant), Social Entrepreneurship Var3, Social Entrepreneurship Var1, Social Entrepreneurship Var2

b. Dependent Variable: SHG

Table no 4 Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	C 2.132	1.150		1.853	.068
	Social Entrepreneurship Var1	a .785	.313	.307	2.509	.015
	Social Entrepreneurship Var2	b .041	.282	.020	.145	.885
	Social Entrepreneurship Var3	c .321	.281	.169	1.142	.258

a. Dependent Variable: SHG

From A in the table no 2, the correlation coefficient, R, is 0.394, it means intermediate correlation between the SHG and Investment, Marketing, Place of Marketing. From B in the table no 3, since the p-value is $.011 > .05$ the relationship between SHG and variables is insignificant. From table no 4 regression equation is SHG (Dependent Variable) = $aX + bY + cZ + C$, in which $a = .785$, $b = .041$, $c = .321$, where as a, b, c, are intercept and C is Constant.

Table no 5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	A .778^a	.606	.581	.26066

a. Predictors: (Constant), SHG, Social Entrepreneurship Var2, Social Entrepreneurship Var1, Social Entrepreneurship Var3

Table no 6 ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.784	4	1.696	24.960	B .000^a
	Residual	4.416	65	.068		
	Total	11.200	69			

a. Predictors: (Constant), SHG, Social Entrepreneurship Var2, Social Entrepreneurship Var1, Social Entrepreneurship Var3

b. Dependent Variable: Social Entrepreneurship Var4

Table no 7 Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.

		B	Std. Error	Beta		
1	(Constant)	C 1.344	.186		7.219	.000
	Social Entrepreneurship Var1	a .116	.052	.197	2.237	.029
	Social Entrepreneurship Var2	b -.020	.044	-.043	-.447	.656
	Social Entrepreneurship Var3	c .295	.045	.675	6.579	.000
	SHG	d -.015	.019	-.066	-.785	.435

a. Dependent Variable: Social Entrepreneurship Var4

From A in the table no 5, the correlation coefficient, R, is 0.778, it means strong correlation between the attachment with Clusters/ Federation and Investment, Marketing, Place of Marketing. From B in the table no 6, since the p-value is $.000 < .05$ the relationship between the attachment with Clusters/ Federation and variables is significant. From table no 7 regression equation is the attachment with Clusters/ Federation (Dependent Variable) = $aW + bX + cY + dZ + C$, in which $a = .116$, $b = -.020$, $c = .295$, $d = -.015$, where a, b, c, are intercept and C is Constant.

Table no 8 Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.517 ^a	14	.002
Likelihood Ratio	43.269	14	.000
Linear-by-Linear Association	9.235	1	.002
N of Valid Cases	70		

- 19 cells (79.2%) have expected count less than 5. The minimum expected count is .23.

Table no 9 Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.702	.002
	Cramer's V	.497	.002
N of Valid Cases		70	

Table no 8 shows that $\text{Sig} < \alpha(\chi^2(14) = 34.517, p < .05)$. The relationship is significant. It means that SHG and Social entrepreneur var1 (Investment) is related. Table no 9 shows V that is .497 it is large effect. Investment is the factor that affected SHG. Investment has large effect.

Table no 10 Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.750 ^a	7	.000
Likelihood Ratio	45.622	7	.000
Linear-by-Linear Association	2.665	1	.103
N of Valid Cases	70		

- 12 cells (75.0%) have expected count less than 5. The minimum expected count is .40.

Table no 11 Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.791	.000
	Cramer's V	.791	.000
N of Valid Cases		70	

Table no 10 shows that $\text{Sig} < \alpha(\chi^2(7) = 43.750, p < .05)$. The relationship is significant. It means that SHG and Social entrepreneur var4 (Attachment with federation/ Cooperative) is related. Table no 11 shows V that is .791 it is large effect.

Federation/ Cooperatives is also the factor that affected SHG. It has also large effect.

Conclusions

The SHG system has proved that it is very relevant and effective in offering women empowerment and has great potentiality to be developed as a social entrepreneur. In our country the pioneer in this field is Self-Employed Women's Association (SEWA). Without the Grameen model SEWA was started in 1972. SEWA has also networked

many co-operatives and emerged as the largest federation of co-operatives in the country. In Southern India organisations like PRADAN, MYRADA, ASSEefa, MALAR etc. have entered into this rural credit system as a social entrepreneur.

Suggestions

Social Entrepreneurship through Self-Help Groups Self-Help Group (SHG) enables the rural poor to earn their own livelihood besides participating in the process of development. The SHG scheme has been extensively used by voluntary agencies for a long time but has been incorporated in the conventional development programmes. A typical rural women's self-help group is a good example of capacity building for prospective entrepreneurs. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self-dependent and self reliant by developing and enhancing the decision-making capacity of members and instilling in them the strength and confidence for solving their problems. They provide poor people a forum where they can learn about collectively mobilising and managing money and matters. Few other Central and State government schemes aimed at capacity building of women and others for entrepreneurship include the 'Stree Shakti' programme in the dairy cooperative sector in M.P., training-cum-employment programme for women called Swa-Shakti and Rashtriya Mahila Kosh Project –supported by the World Bank and International Fund for Agricultural Development (IFAD). In spite of the rapid growth of self-help groups in India, the full potential of utilizing self-help groups remains untapped. One of the reasons may be attributed to the lack of systematic research and solid methodological foundations.

Interventions are needed to motivate SHG towards entrepreneurship through Grassroots Management Trainings (GMTs), to become Social Entrepreneur. Most of the women in these SHGs are already collecting savings for internal lending as well as to become eligible for matching grants and financing from government banks. GMTs are intended to do as orientation to enterprise for women who are primarily used micro-credit for consumption and limited production. This orientation training will be divided into modules consisting of topics such as gender issues in enterprise, how to do a market survey and select an enterprise, feasibility, business planning and marketing. The orientation will provide women an idea of what business services other than micro-credit are needed for promotion of Social enterprises. This will give an early start to enterprise awareness generation.

Although women's labour and creativity are not fairly valued in the price of a product and they feel exploited for that reason, their lack of knowledge of business processes and costs incurred for value added services, led them to believe that agents exploit them. Further, women did not understand profit and termed their labour as profit, thereby missing in their costing a crucial element, that of their labour. GMTs will help them to distinguish between labour and creativity value, services costs and profit.

GMTs will train them for time management for production and continuous learning. Women now estimate how much production their cluster can undertake against a particular order. Women know in advance the number of days needed for production in the ensuing month and schedule training programs and meetings on non-production days.

Market exposure visits as part of the GMTs will be effective in motivating women to explore their own potential. Those who will be able to move out of their villages to visit far away markets their negotiating skills may improve and they are able to negotiate a better deal with their customer.

Investment –

More investment is needed for SHG to drive on Social Entrepreneurship. Many institutions- private & public- provide funding for a small number of leading social entrepreneurs at an early stage, but the need is much more broad and deep than what these institutions can satisfy. Thus, these institutions should allocate more resources (both financial and non-financial) for social entrepreneurs.

Better information

The technological and capital hurdles are too high for grassroots SHG to clear to become Social entrepreneur. Community development projects, should have access to information that creates decision making power. Thus, commitment from governments, businesses, and NGOs to empower communities with good data and the capacity to understand this information is important.

Better cooperation and coordination-

Along with better information, SHG also need to establish better cooperation and coordination with other sectors to become social entrepreneurs.

Recognition and visibility-

SHG needs recognition and visibility. For the best ideas coming from SHG to be replicated to become social entrepreneurship.

Nabard Bank recently organized mela in the Bhagalpur District, Coordinator Disha Grameen vikas manch to facilitate the product of SHG. Most of the product of SHG was Marketed by NGO's.

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NGO organizing SHG product fair



Spices manufactured by SHG



Bangles manufactured by SHG



Bag manufactured by SHG



Spices manufactured by SHG



Papad manufactured by SHG