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# SELF-HELP GROUPS AS A MEANS OF SOCIO-ECONOMIC EMPOWERMENT FOR WOMEN IN RURAL INDIA

## Abstract

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In India women play an important role in terms of their contribution towards economic growth. After independence, many policies have been framed by Indian government for the development and empowerment of women. Self-help groups are set up for the upliftment and welfare of women in rural India. Self-help groups have played an important role in enabling financial inclusion in rural areas. Poor people face the problem of banking and financial services. If micro-finance is provided to them, it will help in improving their livelihoods through collective savings and investment in income generated activities. Self-help groups helps in making rural women economically self-reliant. It has financially empowered women within the family and in local community. Economic independence of women is considered as an indicator of economic level of development. Self-help group helps in the socio-economic development of these women. It has proved to be a boon for the rural women in some states of India. It has not only raised their income but also their social status. Self-help groups have the required social and financial capital to expedite India's economic growth. SHG -Bank Linkage Programme aims to deliver financial services to low income people that lacks access to formal banking. Government is taking positive steps for self-help group development with non-government organizations but still they are facing many challenges.

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**Keywords:** Self-help Groups, Women Empowerment, Rural Women, Micro-finance

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## INTRODUCTION

*"You can tell the condition of a nation by looking at the status of its women."  
Jawaharlal Nehru*

Vinze, (1987) in her work pertaining to "Women Entrepreneurs in India" states that since women entrepreneurs need constant guidance in matters pertaining to financial discipline, it would be mutually beneficial if the bank and women entrepreneurs learn to appreciate each other's viewpoints. More attention is required in matters like streamlining of the assistance required, coordination of procedure and evolving a better code for assistance agencies. She further feels that management skills are must and women entrepreneurs need to be trained in this area.

Self-help groups are small economical homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute a common fund to

be lent to its members as per group decisions. Self-help groups help rural women in improving their savings and credit and also in reducing poverty and social inequalities. Because of its informal and simple structure, it is easy for the rural women to associate themselves with these self-help groups. These groups of women, generally 15-20 in number, can come together to pursue common interests commercially or can discuss their common problem together. Credit facilities for these Self-help groups is being facilitated by the government. Credit needs of the rural women are fulfilled totally through the Self- help groups. Defaulters are subjected to severe penalties and actions are taken against those who are defaulters, but such occurrence is unusual because there is peer group pressure on those who take loans.

## Objectives of The Study

1. To analyse important role played by SHGs in socio-economic empowerment of women in rural India.
2. To identify the challenges faced by women SHGs.

The present study was based on secondary data obtained from data published by NABARD and other government institutions, shodhganga and various research journals.

Self- help group goes through three stages of evolution such as:

1. Group formation
2. Capital formation (through the revolving fund)
3. Skill development and taking up economic activity for income generation

## History of Self-Help Groups

### Phase 1:(1987-1992)

NABARD (National bank for agriculture and rural development) was the main agency for helping out Self-help groups. NABARD basically through its district development managers helps in forming Self- help groups in their respective districts and provide a bit of initial financial

assistance to them. Once the group becomes operational for a particular time period and has enough savings, NABARD supports them through its credit linkage program with any bank that is present in their district. The NGO sector has played a prominent role of working as a Self- help group promoting institution (SHGPI) by organizing, nurturing and enabling credit linkage of Self- help groups with banks. In 1992, the RBI accepted the self-help group model as an alternative credit option.

### Phase 2: (1992-Till present)

In this phase, Self-help groups were linked with banks, with the support of RBI as well as international fund for agriculture development (IFAD). The SHG Bank Linkage Programme was initiated by NABARD in the year 1992. Today, NABARD is one of the largest micro finance programme in the world with 3 million SHGs and over 25 million members. The model of "Self -help group and bank linkage program" was evolved as a cost-effective mechanism for providing financial services to the unreached and undeserved poor households and reduce their dependence on informal sector. Provision is there for opening saving bank accounts in the name of self-help groups, relaxation of collateral norms, simple documentation and delegation of credit decisions. NABARD has played an important role in providing access to a variety of financial services to the financially low income people by bringing them within the SHG-BLP fold on a continuous basis. It has increased the outreach of banking services among the poor. This has resulted in the growth in number of SHGs availing bank loan and amount of institutional credit disbursed to SHGs.

Most banks and financial institutions have loan products intended for Self-help groups. Self -help groups must meet the banks criteria regarding the age of the group and number of members etc. and submit documents verified by government officials. Micro unit's development and refinance agency limited (MUDRA) refines the banks for the loans when they are accordingly linked to the scheme.

Thus the SHG-Bank Linkage Programme has evolved into the largest microfinance programme in India.

## Achievement of SHG-bank Linkage Programme During Last Five Years (2015-20)

Table 1 : Savings Accounts of SHGs With Banks During Last Five Years(2015-2020)

As on 31 <sup>st</sup> March	Number of SHGs (Lakhs)		% of Women SHGs to total	Amount (crore)		% of amount of Women SHGs to total
	Total SHGs	All Women SHGs		Total SHGs	All Women SHGs	
2015-16	79.03 (2.68%)	67.63 (1.68%)	85.58	13691.39 (23.79%)	12035.78 (29.92%)	87.91
2016-17	85.77 (8.53%)	73.22 (8.26%)	85.36	16114.23 (17.69%)	14283.42 (18.67%)	88.64
2017-18	87.44 (1.95%)	73.90 (0.94%)	84.51	19592.12 (21.59%)	17497.86 (22.51%)	89.31
2018-19	100.14 (14.52%)	85.31 (15.44%)	85.19	23324.48 (19.05%)	20473.55 (17.01%)	87.78
2019-20	102.43 (2.29%)	88.32 (3.53%)	86.22	26152.05 (12.12%)	23320.55 (13.91)	89.17

Source: [www.nabard.org](http://www.nabard.org) : (Figures in parentheses indicate increase/decrease over the previous year)

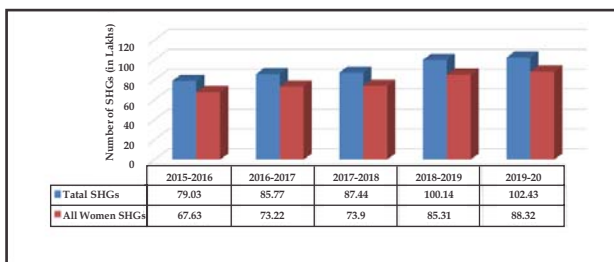
Table 1: It indicates that share of women SHGs in saving accounts with banks as well as amount during this period has increased. It shows an account of the increasing trends in the saving accounts of total SHGs.

Saving accounts of total SHGs as on 31st March, 2016 was 79.03 lakhs which increased to 102.43 lakhs as on 31st March, 2020. Saving accounts of Women SHGs as on 31st March 2016 was 67.63 lakh which increased to 88.32 lakhs as on 31st March, 2020.

Amount of saving account of total SHGs as on 31st March, 2016 was 13691.39 crore which increased to 26152.05 crore as on 31st March, 2020. Amount of saving account of Women SHGs as on 31st March 2016 was 12035.78 crore which increased to 23320.55 crore as on 31st March, 2020.

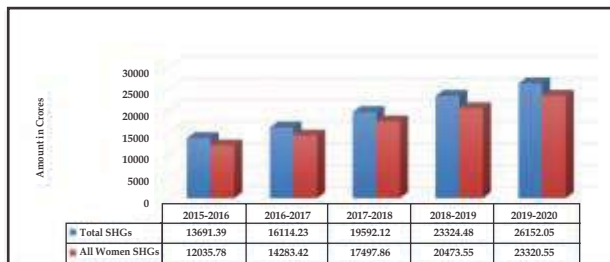
Percentage of Women SHGs to total increased from 85.58% as on 31st March 2016 to 86.22% as on 31st March, 2020. Percentage of amount of Women SHGs to total increased from 87.91% as on 31st March 2016 to 89.17% as on 31st March, 2020.

Graph 1 : Saving accounts of SHGs with banks during last five years (2015-2020) - Total Numbers



Source : www.nabard.org

Graph 2 : Saving accounts of SHGs with banks during last five years (2015-2020) - Amount



Source : www.nabard.org

Table 2 : Bank Loans Disbursed To SHGs During The Last Five Years (2015-2020)

During the year	Number of SHGs (Lakhs)		% of Women SHGs to total	Amount (crore)		% of amount of Women SHGs to total
	Total SHGs	All Women SHGs		Total SHGs	All Women SHGs	
2015-16	18.32 (12.67%)	16.29 (12.50%)	88.92	37286.90 (35.18%)	34411.42 (40.92%)	92.29
2016-17	18.98 (3.60%)	17.16 (5.34%)	90.42	38781.16 (4.01%)	36103.13 (4.92%)	93.09
2017-18	22.61 (19.13%)	20.75 (20.92%)	91.78	47185.88 (21.67%)	44558.74 (23.42%)	94.43
2018-19	26.98 (19.33%)	23.65 (13.98%)	87.66	58317.63 (23.59%)	53254.04 (19.51%)	91.32
2019-20	31.46 (16.60%)	28.84 (21.95%)	91.67	77659.35 (33.17%)	73297.56 (37.64%)	94.38

Source: www. nabard.org : (Figures in parentheses indicate increase/decrease over the previous year)

Table 2: Indicates that the share of women SHGs in bank loan disbursement has increased in the past five years.

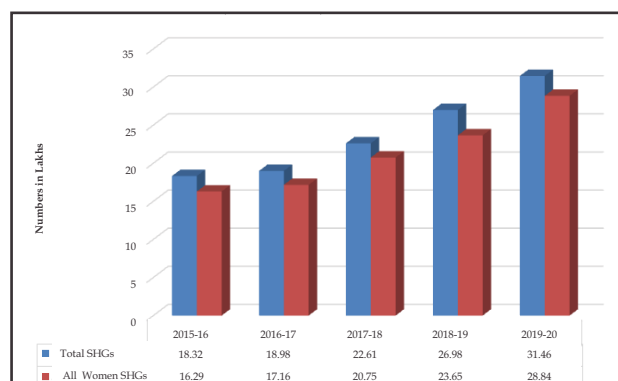
Bank loans disbursed to total SHGs in terms of number of SHGs was 18.32 lakh in 2015-16 which increased to 31.46 lakhs by year 2019-20. Bank loan disbursed to women SHGs was 16.29 lakhs in 2015-16 which increased to 28.84 lakhs by year 2019-20.

Amount of bank loans disbursed to total SHGs

was 37286.90 crore in 2015-16 which increased to 77659.35 crore by year 2019-20. Amount of bank loans disbursed to women SHGs was 34411.42 crore in 2015-16 which increased to 73 297.56 crore by year 2019-20.

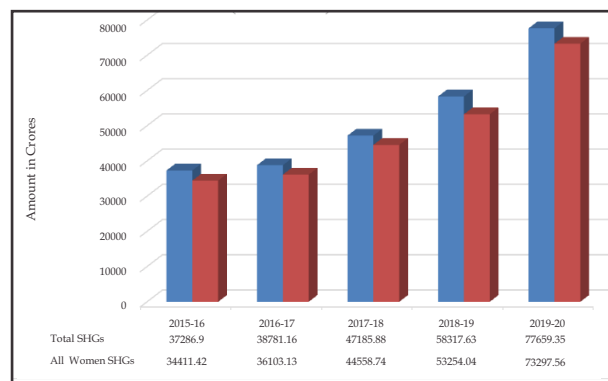
Percentage of bank loans disbursed to women SHGs to total increased from 88.92% in year 2015-16 to 91.67% by year 2019-20. Percentage of amount of bank loans disbursed to women SHGs to total increased from 92.29 % in year 2015-16 to 94.38% by year 2019-20.

Graph 3 : Bank Loans Disbursed to SHGs During The Last Five Years (2015-2020) Numbers



Source : www.nabard.org

Graph 4 : Bank Loans Disbursed to SHGs During the Last Five Years (2015-2020) Amount



Source : www.nabard.org

Table 3 : Bank Loans Outstanding Against SHGs During The Last Five Years (2015-2020)

As on 31 <sup>st</sup> March	Number of SHGs (Lakhs)		% of Women SHGs to total	Amount (crore)		% of amount of Women SHGs to total
	Total SHGs	All Women SHGs		Total SHGs	All Women SHGs	
2015-16	46.73 (4.59%)	40.36 (4.61%)	86.37	57119.23 (10.81%)	51428.91 (12.04%)	90.04
2016-17	48.48 (3.74%)	42.84 (6.14%)	88.36	61581.30 (7.81%)	56444.24 (9.75%)	91.66
2017-18	50.20 (3.55%)	45.49 (6.20%)	90.62	75598.45 (22.76%)	70401.73 (24.73%)	93.13
2018-19	50.77 (1.14%)	44.61 (-1.93%)	87.87	87098.15 (15.21%)	79231.98 (12.54%)	90.97
2019-20	56.77 (11.82%)	51.12 (14.59%)	90.05	108075.07 (24.08%)	100620.71 (27.00%)	93.10

Source: www.nabard.org : (Figures in parentheses indicate increase/decrease over the previous year)



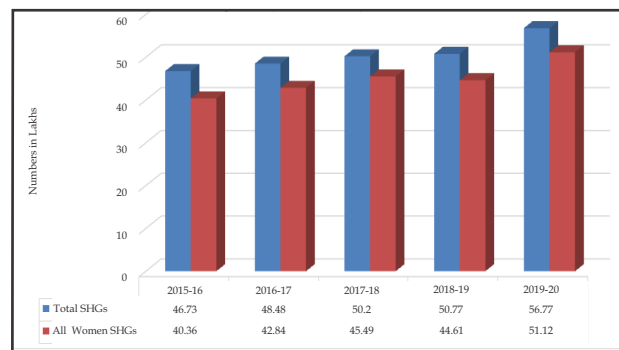
Table:3 It indicates bank Loans Outstanding against SHGs in terms of number of SHGs and amount during the period from (2015-2020).

Bank loans outstanding against total SHGs in terms of number of SHGs was 46.73 lakhs as on 31st March, 2016 which increased to 56.77 lakhs by 31st March, 2020. Bank loans outstanding against Women SHGs was 40.36 lakhs as on 31st March, 2016 which increased to 51.12 lakhs by 31st March, 2020.

Amount of bank loans outstanding against total SHGs as on 31st March, 2016 was 57119.23 crore which increased to 108075.07 crore by 31st March, 2020. Amount of bank loans outstanding against total women SHGs as on 31st March, 2016 was 51428.91 crore which increased to 100620.71 crore by 31st March, 2020.

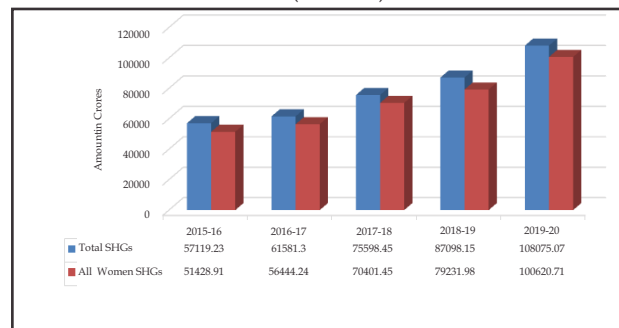
Percentage of bank loans outstanding against women SHGs to total increased from 86.37 as on 31st March, 2016 to 90.05 lakhs by 31st March, 2020. Percentage of amount of bank loans outstanding against women SHGs to total increased from 90.04 as on 31st March, 2016 to 93.10 by 31st March, 2020.

Graph 5 : Bank Loans outstanding against SHGs During the Last Five Years (2015-2020) Numbers



Source : [www.nabard.org](http://www.nabard.org)

Graph 6 : Bank Loans outstanding against SHGs During the Last Five Years (2015-2020) Amount



Source : [www.nabard.org](http://www.nabard.org)

## Incentives For Women Self-help Groups (Budget 2019)

Women need credit support to start any small enterprise. In terms of budgetary provisions for the various schemes of the ministry of rural development, the most notable boost has been to National rural livelihood mission (NRLM) that impact 52 lakh women self-help groups from 5,750 crore in 2018-19 to 9024 crore in 2019-20.

Every women self-help group member who has a Jan Dhan Bank account will be allowed an overdraft of 5,000 and that one woman in every self-help group will be eligible for a loan up to one lakh under the MUDRA scheme.

Finance minister Nirmala Sitaraman proposed to expand the women Self-help group interest-subvention programme to all districts. She stressed the importance of women as a growth partner for the country's economy. Presently in 250 backward districts, women Self-help groups are eligible for interest subvention to avail the credit up to 3 lakh at 7% per annum. This would now be made applicable for all women Self-help groups in the country. Also considering the one lakh loan to one woman in each of 52 lakhs self-help groups it amounts to 52,000 crore of lending.

### Government schemes for women empowerment :

- National Bank for Agriculture and Rural Development Schemes
- Rashtriya Mahila Kosh
- Indira Mahila Yojana
- Working Women's Forum
- Prime Minister Rojgar Yozana (PMRY)
- Training of Rural Youth for Self-employment (TRYSEM)
- Integrated Rural Development Programme
- Women Development Corporation Scheme (WDCS)
- Khadi and Village Industries Commission
- Indira Priyadarshini Yojana

- SBI's SreeSakhi Scheme
- NGOs Credit Scheme
- Pradhan MantriMahila Shakti Kendra Scheme
- Pradhan MantriUjjwalaYojana

## Importance of Self-Help Groups

### A. Financial Empowerment

Social customs and gender beliefs deprive these women to have access and control over the resources which would enable them to increase their efficiency. They do not have access to financial system in the organized sector. Low income family require credit very frequently in small quantities without much difficulty. Moneylenders are always there to supply credit but they charge high rate of interest. Self-help groups distribute microcredit to rural women for the purpose of making and encouraging them to enter into entrepreneurial activities. It has inculcated the savings and banking habits among members. Study shows that women on Self-help groups are more likely to save on a regular basis. They also act as an intermediary to provide financial services in their community. Self-help groups helps in poverty alleviation through empowerment of women. It has provided these women financial security. Many families were able to address their basic needs than before. Same is recorded by Adholiya et. al. (2019), SHG's aim is to pull the socially and economically deprived class people into main economic development by transforming their financial capacity.

### B. Social Empowerment

Self-help group acts as a tool for combating social problems. Self-help groups help these women's to discuss their social issues. The social capital of self-help groups could be an asset for solving various social issues in India (gender discrimination, caste system and dowry system etc.). It acts as a forum for members to provide space and support to each other. Women are motivated to take up social responsibility particularly related to women development. It provides a forum for members to discuss their social problems.

### C. Economic Empowerment

Through the medium of self-help groups rural women are now involved in productive activities like starting of enterprise and wage employment etc. They are able to take decision on how to spend their income. They in fact now have control over their income to spend on themselves.

### D. Entrepreneurship Development

Self-help groups provides entrepreneurial training, livelihood, promotion activity and community development program. Self-help groups have created self-employment opportunities for the rural women and have helped them in achieving social and economic empowerment. A considerable number of small-scale and cottage industries have been identified where women can play an important role in fields like dairy farming, wood carving, carpentry, tailoring, bag making using large cardamom fibres, food processing and ready-made garments etc. Their economic conditions have improved.

### E. Creating Awareness

Through Self-help group's awareness can be created on health-related issues, personal hygiene, effects of malnutrition, environmental issues and sanitation. Women now step out of their house to work and participate in these social and community events. They help in creating awareness of gender equality and sharing of work and legal right available to them in case of child marriage and domestic violence.

### F. Increased Status of Women

Through self-help group programs women involvement in decision making has increased. They are sending their children to schools especially girl child, hoping that investment in education will bring higher returns in future.

### G. Political Empowerment

Self-help groups have made these women know about their local and political institutions such as Gram Panchayat. They participate in Gram panchayat elections and have better knowledge where to report their grievances.



#### H. Communication

Rural women are now interacting with outsiders like bankers, government officials, and non-government organization.

#### I. Reduction in Domestic Violence

With the improvement in economic conditions, there are less domestic violence suffered by these rural women.

#### J. Access to Amenities

Due to their involvement in self-help groups they can have access to medical facilities, sanitation, water supply etc.

Increased community participation and social upliftment programme

Self-help group members undertake lot of community activities e.g. distribution of school books and uniforms to poor students, plantation drive and clean village drive etc.

#### K. Socio-psychological Empowerment

Participating in self-help groups activities has increased the self- confidence among women. They are involved in decision making related to family matters also. Their communication skills have improved. They are socially intermingling among community members. They take pride in their work and feel valuable.

### Challenges Ahead

#### A. Financial Illiteracy

There is a need for proper regulating authority to avoid misuse of money at each level such as saving, depositing, and money lending. Because of weak financial management among these rural women, return from business is not properly invested and most of the funds they use for marriages and religious functions. From time to time training programme should be conducted by non-government organizations at regular intervals for these women's to make them aware about bank loans, proper account keeping etc.

#### B. Competition

Women in rural areas have to face stiff competition from organized sector as well as from their male counterparts for marketing their products. They do not have organized set up to invest huge amount for campaigning and advertising their products.

#### C. Credit Mobilization

Mobilizing bank credit is a major challenge, due to which allocation by the government has not increased. Incentives need to be provided to banks so that they are encouraged to set up branches in rural areas.

#### D. Work Family Balance

Increased work burden and responsibility of the household invariably falls upon women, stagnating the SHG movement. Their domestic duties are always a hindrance to their success.

#### E. Low Levels of Literacy

The educational status among the rural women is also below par, making financial management difficult. Non- government organizations can help in imparting basic education and training to these rural women. If these women are educated, it will increase their capability to manage communities. The general education status in villages, particularly female education, has to be emphasized upon.

#### F. Problems of Marketing

Rural women face the problem of marketing their products. They don't get sufficient orders because of absence of proper brand name and are not able to promote their product due to lack of finance. They don't have any link with outside marketing agencies. Besides that, they do not have any well-defined channel of distribution for marketing their products. They should be made aware about locally available raw materials. Government should provide market to sell their products. Their products should be displayed in trade fairs and exhibitions.

Lack of business knowledge and technological knowhow

Government should provide necessary skills to women to ensure rapid growth of entrepreneurship. Since most of them are using traditional method of production and are unaware about latest technology so they are not able to compete with major suppliers. They should be trained in product selection, production techniques at low cost, durable packaging and technical knowledge so that they are able to compete with strong units. Also lack of vocational education makes diversification into technical enterprises almost impossible. Special stress has to be laid on vocational education so that members are able to start various kinds of small scale manufacturing enterprises. Small and medium enterprises should be promoted (agro-processing units, cold storage, milk processing units).

Rural women should be trained to make innovative products. They should be given training in information technology so that they can use digital financing and can access the information about markets. Government should invest in training of group members for transition towards technological platforms. There is a need for establishing a computerized system for self-help groups to monitor their performance.

#### **G. Lack of Unity and Awareness**

There is lack of unity among group members. Several studies have also found that over time these groups were disintegrating on account of coordination issues. Also, due to lack of awareness about different schemes available, these women are exploited by strong members. Frequent awareness camps can be organized by the rural development authorities to create awareness about schemes of assistance offered to them.

#### **H. Low Risk Bearing Ability**

Risk bearing is an essential requisite of a successful entrepreneur. Since these women are less educated and economically not self-reliant. All these reduces their ability to bear risk involved in running an enterprise.

#### **I. Inadequate Infrastructure Facilities**

Shortage of power and unavailability of other infrastructure facilities like cold storage has led to high cost of production. They are not able to take

advantage of economies of scale. Improvement in the status of rural infrastructure is needed for micro enterprises to grow.

### **Conclusion**

The socio-economic status of women is now considered as an indicator of economic growth of country. It becomes necessary for the government to frame policies for women empowerment which should aim to raise their economic and social status. For this, women should be recognized for their role in various social, economic, political and cultural contributions.

Indian banking system has reached far way rural areas to provide credit and other banking services to the weaker sections of the society. Aim was to spread the banking network and introduce new instruments and credit packages. Micro-finance has also played a significant role in alleviating poverty by increasing their income level and rural development. SHGs have helped immensely in reducing the influence of informal lenders in rural areas.

Overtime several agencies like national bank for agriculture and rural development (NABARD), the reserve bank of India, non-government organizations as well as multilateral agencies like international fund for agriculture development (IFAD) helped in the growth of self-help groups. NABARD's SHG- Bank Linkage Program (SBLP) connected group members to formal financial services. Over the last two decades, SBLP has proven to be a great medium for social and economic empowerment for rural women.

Self- help groups are key tools for supporting women empowerment. Self- help groups are successful in reaching these rural women and increasing their standard of living. Programme loans have helped them in overcoming food insecurity. These programme has empowered them and increased their self-esteem. They are now involved in decision making related to family matters.

In spite of many government schemes and efforts taken by non-government organizations there are still many gaps. Rural micro enterprises run by self-help group members suffer from critical

bottlenecks, whether in raising funds for start-up, growth and working capital or accessing high quality technical assistance. Majority of these rural women are engaged in dairy farming, livestock rearing including poultry, agro processing units, cold storage units etc. there is no additional income opportunities.

Government programmes should be implemented through self-help groups. Constant support is required from the self- help group promoting institutions. If right kind of support is provided these groups can have maximum impact on the livelihoods of rural women. Though, empowerment has taken a long journey yet the future journey is difficult and demanding. If any programme is successful, the reason for success can be discussed and included in future policy guidelines. Without steps for improvement, the SHG model, which had shown so much promise in the earlier years, may fade away soon.

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