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A Role Of Self-Help Groups In Rural Development In Telangana State: A Case Study In Siddipet District

KISHTAIAH YASARENI

Research Scholar, Department of Economics, Osmania University, Hyderabad, Telangana.

Abstract

This study investigates the role of Self-Help Groups (SHGs) in fostering rural development in Telangana State, with a specific focus on Siddipet District. SHGs are recognized as a powerful tool for socio-economic empowerment, especially for women, by providing them with opportunities for self-sufficiency, financial inclusion, and collective decision-making. The research examines the socio-economic impacts of SHGs on their members, including improvements in income, education, healthcare, and overall quality of life. A case study approach was used to assess the functioning and successes of SHGs in Siddipet, focusing on the dynamics of group formation, member participation, and external support mechanisms. Through qualitative and quantitative methods, the study evaluates how SHGs contribute to rural development in terms of poverty alleviation, skill development, and access to financial resources. The study reveals that while SHGs contribute significantly to income generation, profitability is influenced by factors such as education, financial access, market conditions, and the leadership within groups. The findings provide insights into how these factors can be leveraged to enhance the sustainability and profitability of SHGs, contributing to broader rural development goals. Recommendations are made for improving the operational efficiency and support systems for SHGs in the district.

Key Words: Self-Help Groups (SHGs), Siddipet District, Telangana, Educational Level, Savings, Investment Expenditure, Nature of their business, Income, and Determinants of Profits.

Introduction

In India, the Self Help Group (SHG) movement has risen as the largest successful network of women-owned Community Based Microfinance Institutions in the world. And now it is playing a vital role in the savings which are being helpful for the members. The underprivileged groups in the society are empowered to overwhelm all socio-economic, cultural, and psychological obstacles with self-managed establishments. Women who have been denied in decision making for centuries and catered only to the household activities are now achieving higher productivity with improved skills. In Telangana, Society for Elimination of Rural Poverty (SERP) is a catering and a supportive structure in assisting the social mobilization of rural poor women in 32 rural districts. It is functioning for the development of Self Help Groups (SHGs) of women and their federations and thereby contributing to the empowerment of women. In Telangana, there are about 45.60 lakhs members in 4.35 lakhs SHGs that are functioning in 18,397 villages. The structure of the SHGs is, categorized into three categories like Village Organizations (VOs), Mandal Samakhyas (MSs), and Zilla Samakhyas (ZS). This network of Community-Based Organizations (CBOs) is helping to leverage and promote financial inclusion, which is, expanded to include land-based livelihoods, skills training, livelihoods support, access to Government Programmes, and initiatives to improve health and education outcomes.

Rural development is a cornerstone of national growth, as the majority of the population in countries like India resides in rural areas. Empowering rural communities and enhancing their socio-economic conditions are critical for inclusive development. Among the various strategies employed for rural upliftment, Self-Help Groups (SHGs) have emerged as a transformative approach to achieving financial inclusion, reducing poverty, and empowering marginalized communities, particularly women. SHGs are small, voluntary groups typically comprising 10 to 20 members who pool their resources, save collectively, and access credit for income-generating activities. These groups not only provide financial support but also foster a spirit of self-reliance, collective decision-making, and entrepreneurship among their members. In India, SHGs have been promoted under government schemes such as the National Rural Livelihoods Mission (NRLM), with the aim of achieving holistic rural development.

Telangana State has witnessed a significant expansion of SHGs, playing a vital role in enhancing the livelihoods of rural households. Siddipet District, in particular, has been a hub for SHG activities, demonstrating their potential in alleviating poverty, empowering women, and fostering economic resilience. SHGs in Siddipet have enabled women to engage in diverse income-generating activities such as agriculture, small-scale industries, and trade, contributing to household income and community development. However, despite their success, SHGs face several challenges that limit their potential. These include limited access to financial resources, inadequate market linkages, lack of proper training,

and difficulties in sustaining group cohesion. Addressing these challenges is crucial to enhancing the effectiveness of SHGs as drivers of rural development.

This study focuses on the role of SHGs in rural development in Siddipet District, Telangana State. By examining their achievements, challenges, and future potential, the research aims to provide insights into the operational dynamics of SHGs and their impact on rural livelihoods. The study also seeks to evaluate the effectiveness of government policies and interventions in supporting SHGs and propose strategies to enhance their sustainability and contribution to rural development.

Need and Significance of the Study

The role of Self-Help Groups (SHGs) in rural development is particularly significant in Telangana State, where economic challenges and limited access to financial resources hinder the socio-economic progress of rural communities. In Siddipet District, SHGs have emerged as essential tools for economic empowerment, particularly for marginalized groups such as women and low-income households. This study is necessary as it aims to assess the effectiveness of SHGs in alleviating rural poverty, empowering women, and promoting financial inclusion. Despite various government initiatives, rural poverty remains a persistent issue, and SHGs provide an avenue for income generation, self-reliance, and access to microfinance. Additionally, SHGs offer women an opportunity to gain financial independence and participate actively in community decision-making.

The significance of this study lies in its potential to provide insights into the impact of SHGs on rural development, inform policy formulations for better outcomes, and contribute to the sustainability of SHGs. By examining factors influencing the success of these groups, the study will help identify strategies to strengthen SHGs, ensuring they can effectively address socio-economic challenges and promote long-term development in Siddipet District. Furthermore, the study will add to the academic literature on rural development and microfinance, offering valuable knowledge for other regions with similar socio-economic contexts.

Statement of the Problem

The title of the study is **"**A Role of Self-Help Groups in Rural Development in Telangana State: A Case Study in Siddipet District"

Objectives of the Study

The following objectives were framed in the present study.

1. To study the impact of educational levels on the income, investment, and profits of SHG members' business activities
2. To study the relationship between savings, investment, income, and profits of SHG members in relation to the nature of their business.

3. To study the determinants of SHG members' profits in the study area

Hypothesis of the Study

The following hypotheses were framed in the present study.

1. There is no significant difference between the educational levels of SHG members and their income, investment, and profits from their business activities
2. There is no significant relation between saving, investment, income and profits of SHG members' nature of the business

Methodology of the Study

The adoption of appropriate methodology in any investigation is essential for achieving meaningful results. The sample design, the data base and the analytical frame work of the study are presented below.

Sources of Data

For the purpose of analysis, both primary and secondary data have been used.

Primary Source of Data

The data was collected using a structured schedule which was given to members of the self-help groups in the Siddipet district of Telangana. Interview method was also applied to gather required information regarding this study.

Secondary Source of Data

The secondary sources have been basically the books published by various institutions and academicians, Journal articles, various reports of the government, semi government agencies, private institutions, etc. The required data was collected from the published annual reports of the State Planning Commission Board of TS, Municipal Offices, websites of NABARD and RB. In addition to these the statistical data has been collected from the Telangana at a Glance, Telangana socio economic outlook, Economic Surveys and Statistical Abstracts - these documents have been published by both the state and central governments through their Bureau of Economics and Statistics. In addition to these, the Central Statistical Reports of the Government of India have also been considered.

Sample of the study

The sample for this study comprises members of Self-Help Groups (SHGs) operating in Siddipet District of Telangana State. A multi-stage sampling method was adopted to ensure a diverse and representative selection of participants. The study focuses on selected mandals and villages across the district, representing varied demographic and economic conditions. Individual SHG members who have been

active participants for at least one year and are engaged in income-generating activities were included. A total of 172 SHG members were selected through simple random sampling to ensure representation across different socio-economic backgrounds. Villages with active SHGs were identified, followed by a random selection of SHGs and their members. Members who were inactive or had joined the groups recently (less than one year) were excluded from the sample. This approach ensures comprehensive coverage of the study area, capturing diverse perspectives and experiences of SHG members.

Analysis and interpretation of the data

Table 1: Total Investment/Expenditure on SHG Business of the Respondents (per month)

Investment/Expenditure	Frequency	Percent	Cumulative percent
Less than 15000	120	69.8	69.8
15000 to 30000	38	22.1	91.9
Above 30000	14	8.1	100
Total	172	100.0	

The distribution of total investment/expenditure on SHG (Self-Help Group) businesses among respondents showcases varying financial commitments within the surveyed group. In the table 4.9, the majority of respondents, accounting for 69.8%, invest or spend less than Rs. 15,000 on their businesses, indicating a prevalent trend of relatively modest financial involvement. Additionally, 22.1% of respondents fall within the Rs. 15,000 to Rs. 30,000 investment/expenditure, contributing significantly to the cumulative total. Beyond this, smaller percentages of respondents invest or spend higher amounts, with only 4% each falling into the categories of Rs. 30,000 to Rs. 45,000, Rs. 45,000 to Rs. 60,000, and above Rs. 60,000, respectively.

Table 2: Total Investment/Expenditure on SHG Business of the Respondents (per month) and Educational Level

	Total Expenditure			Total
	Less than 15000	15000 to 30000	More than 30000	
illiterate	59	12	5	76
Literate	61	26	9	96
Total	120	38	14	172
	Chi-Square Test	Value	df	Asymp. Sig. (2-sided)
	Pearson Chi-Square	4.063[a]	2	**.131**
	Likelihood Ratio	4.143	2	.126
	Linear-by-Linear Association	3.012	1	.083
	N of Valid Cases=172 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.19.			

The table 2 presents the monthly total investment on Self-Help Group (SHG) businesses by the respondents, categorized by their educational level. Among the illiterate respondents, 59 respondents spend less than 15,000, 12 respondents spend between 15,000 and 30,000, and 5 respondents spend more than 30,000, totaling 76 individuals. Among the literate respondents, 61 respondents spend less than 15,000, 26 respondents spend between 15,000 and 30,000, and 9 respondents spend more than 30,000, totaling 96 individuals. Overall, 120 respondents spend less than 15,000, 38 respondents spend between 15,000 and 30,000, and 14 respondents spend more than 30,000, with a total of 172 respondents. The Pearson Chi-Square test value is 4.063 with a p-value of 0.131, which is greater than the significance level of 0.05. The hypothesis with respect to investment (there is no significant difference between educational levels and their investment, income, and profits of SHG members' nature of the business) is accepted. It signifies that there is no significant difference between (educational level) literate and illiterate's investment patterns of the respondents in SHG businesses.

Table 3 : Total Income of the Respondents

Amount	Frequency	Percent	Cumulative percent
Less than 6000	20	11.6	11.6
6000 to 12000	104	60.5	72.1
12000 to 18000	34	19.8	91.9
18000 to 24000	10	5.8	97.7
Above 24000	4	2.3	100.0
Total	172	100.0	

The table 3 depicts the total income of respondents illustrates diverse income levels within the surveyed group. A notable proportion, comprising 11.6%, report incomes of less than 6000 rupees, indicating a segment of respondents with relatively low-income levels. However, the majority, accounting for 72.1%, fall within the income bracket of 6000 to 12000 rupees, suggesting a significant portion of respondents earn moderate incomes. Additionally, 19.8% of respondents report incomes ranging from 12000 to 18000 rupees, reflecting a sizeable segment with relatively higher earnings. A smaller percentage, representing 5.8%, report incomes from 18000 to 24000 rupees, while only 2.3% report incomes above 24000 rupees. This distribution underscores the varied socioeconomic backgrounds and income disparities within the surveyed population, highlighting the diversity of financial circumstances and economic opportunities among respondents.

Table 4: Total Income from SHG Business of the Respondents (per month) and Educational Level

	Total Income					Total
	Less than 6000	6000 to 12000	12000 to 18000	18000 to 24000	Above 24000	
illiterate	11	47	13	2	3	76
Literate	9	57	21	8	1	96
Total	20	104	34	10	4	172
Chi-Square Test	Value	df	Asymp. Sig. (2-sided)			
Pearson Chi-Square	5.391a	4	**.249**			
Likelihood Ratio	5.634	4	.228			
Linear-by-Linear Association	.971	1	.324			
N of Valid Cases=172. Note: 3 cells (30.0%) have expected count less than 5. The minimum expected count is 1.77.						

The table 4. presents the monthly total income from Self-Help Group (SHG) businesses by the respondents, categorized by their educational level. Among the illiterate respondents, 11 respondents earn less than 6,000, 47 respondents earn between 6,000 and 12,000, 13 respondents earn between 12,000 and 18,000, 2 respondents earn between 18,000 and 24,000, and 3 respondents earn above 24,000, totaling 76 individuals. Among the literate respondents, 9 respondents earn less than 6,000, 57 respondents earn between 6,000 and 12,000, 21 respondents earn between 12,000 and 18,000, 8 respondents earn between 18,000 and 24,000, and 1 respondent earns above 24,000, totaling 96 individuals.

Overall, 20 respondents earn less than 6,000, 104 respondents earn between 6,000 and 12,000, 34 respondents earn between 12,000 and 18,000, 10 respondents earn between 18,000 and 24,000, and 4 respondents earn above 24,000, with a total of 172 respondents.

The Pearson Chi-Square value is 5.391 with a p-value of 0.249, which is greater than the significance level of 0.05. Therefore, hypothesis with respect to income from SHG members business (there is no significant difference between educational levels and their investment, income, and profits of SHG members' nature of the business) is accepted. It signifies that there is no significant difference between literate and illiterate's income of the sample respondents.

Table 5: Profits of the Respondents

Amount	Frequency	Percent	Cumulative percent
Less than 5000	70	63.6	63.6
5000 to 10000	26	23.6	87.3
10000 to 15000	9	8.2	95.5
Above 15000	5	4.5	100.0
Total	110	100.0	

The table 5 illustrates the distribution of profits among respondents, categorized into different income groups. The majority, comprising 63.6%, reported profits less than 5000, indicating a significant proportion with relatively lower profits. Additionally, 23.6% fell within the income range of 5000 to 10000, suggesting a substantial portion with moderate profits. Furthermore, 8.2% reported profits ranging from 10000 to 15000, indicating a smaller but still notable proportion with higher profits. A minority, representing 4.5%, reported profits above 15000, signifying a small portion with the highest profits.

Table 6 : Profits of the Respondents (per month) and Educational Level

	Profits			Total
	Less than 5000	5000 to 10000	Above 10000	
illiterate	62	11	3	76
Literate	70	15	11	96
Total	132	26	14	172

Chi-Square Test	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.392a	2	**.183**
Likelihood Ratio	3.632	2	.163
Linear-by-Linear Association	2.917	1	.088

N of Valid Cases=172.
Note: a 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.19.

The table 6 presents the monthly profits from Self-Help Group (SHG) businesses by the respondents, categorized by their educational level. Among the illiterate respondents, 62 respondents earn less than 5,000, 11 respondents earn between 5,000 and 10,000, and 3 respondents earn above 10,000, totaling 76 individuals. Among the literate respondents, 70 respondents earn less than 5,000, 15 respondents earn between 5,000 and 10,000, and 11 respondents earn above 10,000, totaling 96 individuals. Overall, 132 respondents earn less than 5,000, 26 respondents earn between 5,000 and 10,000, and 14 respondents earn above 10,000, with a total of 172 respondents. The Pearson Chi-Square value is 3.392 with a p-value of 0.183, which is greater than the significance level of 0.05. Therefore, hypothesis with respect to

profit of the SHG business (there is no significant difference between educational levels and their investment, income, and profits of SHG members' nature of the business) is accepted. It signifies that there is no significant difference between literate and illiterate's profit of the sample respondents.

Table 7: Correlation between the major variables

Variable	Total Expenditure for Business per month	Total Income of the Business	Total Savings per month
Total Expenditure for Business per month	1	.495**	.148^{NS}
Total Income of the Business		1	.211*
Total Savings per month			1
Note: * and **. Correlation is significant at the 0.05 and 0.01 level respectively (two-tailed test). NS= Not Significant **Sample size: 172**			

The table 7 presents the correlation coefficients among three variables: total expenditure for business per month, total income of the business, and total savings per month, based on a sample of 172 observations. The correlation between total expenditure and total income is 0.495, which is significant at the 0.01 level, indicating a moderate positive relationship. This suggests that as business expenditures increase, income also tends to increase. The correlation between total expenditure and total savings is 0.148, which is not statistically significant, indicating no meaningful relationship exist. The correlation between total income and total savings is 0.211, significant at the 0.05 level, suggesting a weak but positive relationship, where higher income slightly associates with higher savings. Overall, significant positive relationships are observed between expenditure and income, and between income and savings, while expenditure does not significantly correlate with savings.

Table 8: Correlation between the major variables (including dependent variable)

Variable	Total Expenditure for Business per month	Total Income of the Business	Total Savings per month	Profit per Month
Total Expenditure for Business per month	1	.495**	.148 NS	-.323**
Total Income of the Business		1	.211*	.538**
Total Savings per month			1	.189*
Profit per Month				1
Note: * and **. Correlation is significant at the 0.05 and 0.01 level respectively (two- tailed test). NS= Not Significant **Sample size: 110 (Those who gained profit)**				

The table 8 presents correlation coefficients among four variables for 110 profit-earning respondents: total expenditure for business per month, total income of the business, total savings per month, and profit per month. Total expenditure for business per month has a moderate positive correlation with total income (0.495), significant at the 0.01 level, indicating that higher expenditures are associated with higher income. However, its correlation with total savings is a weak and not statistically significant (0.148), suggesting no meaningful relationship exists. Notably, there is a moderate negative correlation between total expenditure and profit (-0.323), significant at the 0.01 level, implying that higher expenditures are associated with lower profits. Total income of the business shows a weak positive correlation with total savings (0.211), significant at the 0.05 level, and a moderate positive correlation with profit (0.538), significant at the 0.01 level, indicating that higher income is associated with both higher savings and higher profits. Total savings per month has a weak positive correlation with profit (0.189), statistically significant at the 0.05 level. This correlation between major variables highlights that while higher business expenditures increase income, they negatively impact profits, and increased income is positively related to both savings and profits. The hypothesis (There is no significant relation between saving, investment, income and profits of SHG members' nature of the business) is rejected with respect to relation between investment/expenditure and income, expenditure and profit, income and savings, income and profits, savings and profits. And, the same hypothesis is accepted with respect to relation between investment/expenditure and savings.

Table 9 : Determinants of Profits of the sample respondents

	Coefficient	***Std. Error***	***t-ratio***	***p-value***	
Constant	−1.34994	1.46476	−0.9216	0.3589	
Total Expenditures	−1.77989	0.126359	−14.09	<0.0001	***
Total Income	2.49631	0.156697	15.93	<0.0001	***
Total Savings	0.175172	0.0784055	2.234	0.0277	**

Age	0.00292757	0.00739051	0.3961	0.6928	
Education	−0.00139087	0.0123553	−0.1126	0.9106	
Family Size	0.0361568	0.0450012	0.8035	0.4236	
Marriage Dummy	0.104288	0.260156	0.4009	0.6894	

Mean dependent var	8.164681	S.D. dependent var	0.984066
Sum squared resid	24.82117	S.E. of regression	0.493300
R-squared	**0.764849**	Adjusted R-squared	0.748711
F (7, 102)	**47.39479**	**P-value(F)**	**2.74e-29**
Log-likelihood	−74.20015	Akaike criterion	164.4003
Schwarz criterion	186.0041	Hannan-Quinn	173.1629
Dependent Variable: Profit. profit)		Sample Size 110 (Those who gained	

Source: Primary data

The table 9 presents the results of a Multiple Natural Log Linear Regression Results by using Ordinary Least Square (OLS) analysis with 110 observations, examining the profit as the dependent variable. The predictors (independent variables) include total expenditure, total income, total savings, age, education, family size, and marriage status (dummy variable, if married=1, Otherwise=0). Total expenditure on SHG business shows a significant negative effect on Profit (- 1.77989), indicating that higher total expenditures are associated with lower profits. Total income of the SHG Business, exhibits a significant positive impact on Profit of the SHG business (2.49631), suggesting that higher total income leads to higher profits. If 1 percent changes in total income, leads to changes in profit by

2.49 percent. Savings shows a positive and significant impact on Profit of the SHG business (0.175172), indicating that higher savings are associated with increased profits. In the study area, SHGs members are saving their income in the form of different chits (including SHGs, private chits, and general savings in the banks). This kind of savings might have helped them in the form of investment for their business. Age and education are the important factors to determine the profit of the any business. In the study area, age and education are not influence the SHGs' business profits. Family size also matter to decide the profit of the business. It will be more useful when there is scarcity of labour for their business. However, since SHG running small business in the study area, might not required more human resources for their business. These (Age, Education, Family Size, and Marriage Status) all the variables show not statistically significant effect on Profit, with p- values well above the 0.05 threshold, indicating their lack of meaningful impact in this model. The model (R-square) explains 76.48% of the variability in Profit and remains robust after adjusting for the number of predictors (Adjusted R-squared = 74.87 %). It shows that 74.87 percent of variation in profit explained by all considered independent variables in the study area. The overall model is statistically significant.

Conclusion

The distribution of investment and expenditure on Self-Help Group (SHG) businesses reveals that most respondents invest or spend modest amounts each month, with fewer individuals making larger investments. Analyzing the relationship between investment and educational levels shows that both illiterate and literate respondents tend to spend similar amounts, although the level of education does not significantly impact investment patterns. Income from SHG businesses generally falls within a mid-range, with no significant difference between illiterate and literate respondents in terms of earnings. Profit distribution indicates that most respondents earn modest profits, and educational level does not significantly affect profit levels. Correlation analysis between total expenditure, income, and savings shows that expenditure and income are positively correlated, while expenditure has a weak relationship with savings. Income is slightly correlated with savings. Regression analysis suggests that while total expenditures negatively affect profits, both total income and savings positively impact profits. However, factors like educational level, family size, and marital status do not have a significant effect on profits, highlighting the importance of income, expenditure, and savings for the success of SHG businesses.

Suggestions

1. Expanding financial inclusion efforts is essential. Ensuring that SHG members have access to formal banking services, credit facilities, and savings accounts can enhance their financial stability and business growth.
2. Encouraging SHG members to adopt risk management practices and diversify their income sources can mitigate the impact of price volatility and market fluctuations. Training on crop diversification, insurance schemes, and value addition can be beneficial.
3. Strengthening community ties and building social capital through regular SHG meetings, workshops, and networking events can enhance mutual support and collective problem-solving among members.
4. Regular monitoring and evaluation of SHG activities can help identify areas of improvement and ensure that support mechanisms are effectively addressing the needs of the members. Feedback loops involving SHG members can inform better program design and implementation.

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