



A Study On Economic Conditions Of SHG Members In Before And After Joining Shgs In Chitradurga City

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Abstract: This study has investigated the economic conditions of Self-Help Group (SHG) members in Chitradurga City by examining the changes in their socio-economic status before and after joining SHGs. The primary objective has been to assess the impact of SHGs on members' income levels, financial stability, access to microfinance, and overall livelihood. The research has utilized a descriptive design, incorporating both primary and secondary data. A sample of 125 SHG members from various socio-economic backgrounds has been selected using a stratified random sampling technique. Data have been analysed through paired t-tests to identify significant differences before and after joining SHGs.

The findings have indicated a notable improvement in the economic conditions of members, particularly in income levels, financial stability, and access to microfinance. A significant reduction in the number of members with low-income levels and an increase in financial stability ratings have suggested the positive impact of SHGs. Moreover, members' access to microfinance resources has improved substantially, with a marked increase in those reporting enhanced financial independence and entrepreneurial activities. However, some members have experienced minimal changes in employment opportunities and financial conditions. This study has highlighted the potential of SHGs in promoting socio-economic empowerment, particularly for marginalized women, and has emphasized their role in fostering sustainable economic development.

Index Terms - Self-Help Groups, economic conditions, financial stability, microfinance

1. Introduction

The study on the economic conditions of Self-Help Group (SHG) members in Chitradurga City aims to assess the changes in their socio-economic status before and after joining these groups. SHGs, which mainly consist of marginalized women, have become a significant tool for promoting financial independence, social empowerment, and economic stability in rural and semi-urban areas. These groups provide opportunities for members to save collectively, access microcredit, and engage in income-generating activities, thus improving their standard of living. This research focuses on understanding how such collective initiatives contribute to enhancing the economic conditions of individuals by comparing their financial situations prior to and after joining SHGs.

The study explores several key aspects such as income levels, access to credit, employment opportunities, and overall economic wellbeing of SHG members in Chitradurga City. By evaluating these factors, the research aims to highlight the positive outcomes or challenges faced by the members. It also seeks to provide valuable insights into the broader impact of SHGs on the socio-economic development of women in the region, emphasizing how these community-driven initiatives can empower individuals and alleviate poverty. The findings of this study will be instrumental in understanding the role of SHGs in addressing the economic needs of their members and fostering sustainable development in the area.

2. Review of Literature

The economic impact of Self-Help Groups (SHGs) on their members has been a significant area of research in recent years. Numerous studies have highlighted the positive role SHGs play in enhancing the financial independence and socio-economic conditions of women, particularly in rural and semi-urban areas. For example, Srinivasan (2013) and Panda (2014) both emphasized that SHGs significantly contribute to increasing income levels and improving access to financial resources, which enables members to invest in small businesses and enhance their livelihoods. Studies such as those by Rao and Reddy (2015) and Chaudhary (2016) have shown that SHGs help improve financial literacy and empower women to make informed decisions regarding household finances and business ventures. Similarly, Kumar (2017) and Patel and Mehta (2018) found that SHGs provide crucial financial support for education, healthcare, and small-scale entrepreneurship, which leads to poverty reduction and social upliftment.

Further studies, including those by Rani (2019) and Sharma (2020), highlight the significant social empowerment experienced by SHG members. These groups not only improve financial stability but also increase women's decision-making power within their households. Other research by Bose (2017) and Singh (2018) indicates that SHGs have been particularly beneficial for marginalized groups, such as tribal women in Jharkhand and women in rural Bihar, by providing access to microfinance, which boosts agricultural productivity and livelihood opportunities. Additionally, studies like those of Vijayakumar (2019) and Dhar and Bhat (2015) emphasize that SHGs are essential for enhancing women's participation in the economy through the provision of loans, financial training, and market linkages. While these benefits are widely acknowledged, challenges such as lack of institutional support and credit access, as pointed out by Desai (2020) and Tiwari (2016), continue to affect the full potential of SHGs in improving members' economic conditions. Despite these barriers, the overall consensus in the literature suggests that SHGs play a crucial role in transforming the economic and social conditions of their members, promoting financial inclusion and creating sustainable livelihood opportunities.

3. Statement of the problem

The problem addressed in this study is to assess the economic conditions of Self-Help Group (SHG) members in Chitradurga City before and after their participation in these groups. Despite the growing presence of SHGs as a means to empower marginalized communities, particularly women, the extent to which these groups effectively improve their members' economic conditions remains unclear. While SHGs are often credited with enhancing financial independence and providing access to resources such as microcredit, the actual impact on income levels, employment opportunities, and overall socio-economic development of members is not well-documented in the context of Chitradurga City. This study seeks to fill this gap by examining whether joining an SHG has led to tangible improvements in the economic conditions of its members, such as increased income, improved financial stability, better access to credit, and enhanced livelihoods. By understanding these effects, the study aims to contribute to the broader understanding of SHGs' role in fostering sustainable economic development within urban and semi-urban contexts.

4. Objectives of the study

- i. To evaluate the changes in the economic conditions of Self-Help Group (SHG) members in Chitradurga City, specifically in terms of income levels, financial stability, and access to microfinance resources, before and after joining the groups.
- ii. To investigate the impact of Self-Help Groups on the socio-economic empowerment of members in Chitradurga City, focusing on improvements in livelihood opportunities, entrepreneurial activities, and overall financial independence.

5. Hypothesis of the study

- i. H₁: There is a significant increase in the income levels of SHG members after joining the groups.
- ii. H₁: SHG membership leads to a significant improvement in the financial stability of its members.
- iii. H₁: SHG membership significantly improves members' access to microfinance.
- iv. H₁: SHG membership significantly enhances livelihood opportunities for its members.
- v. H₁: SHG membership significantly increases entrepreneurial activities among its members.
- vi. H₁: SHG membership significantly improves the financial independence of its members.

6. Research methodology

This study on the economic conditions of Self-Help Group (SHG) members in Chitradurga City has employed a descriptive research design to understand the socio-economic impact of SHGs on its members before and after joining these groups. The methodology used for the study includes the following components:

i. Population and Sample

The target population for this study includes all members of Self-Help Groups (SHGs) in Chitradurga City. A stratified random sampling technique has been used to select a representative sample of SHG members from different groups within the city. The sample consists of both current SHG members and individuals who were members in the past, allowing for a comparison of their economic conditions before and after joining. The sample size for this study has been determined using a confidence level of 95% and a margin of error of 5%. Assuming a total population of 200 SHG members in Chitradurga City, the sample size has been calculated to be approximately 125 members.

ii. Data Collection

Both primary and secondary data have been collected for this study:

- Primary data have been collected through structured interviews and questionnaires administered to SHG members. The questionnaire includes questions on their income levels, access to credit, financial decision-making, savings habits, and entrepreneurial activities.
- Secondary data have been gathered from reports, studies, and publications related to the impact of SHGs on economic conditions, available through local government offices, NGOs, and financial institutions.

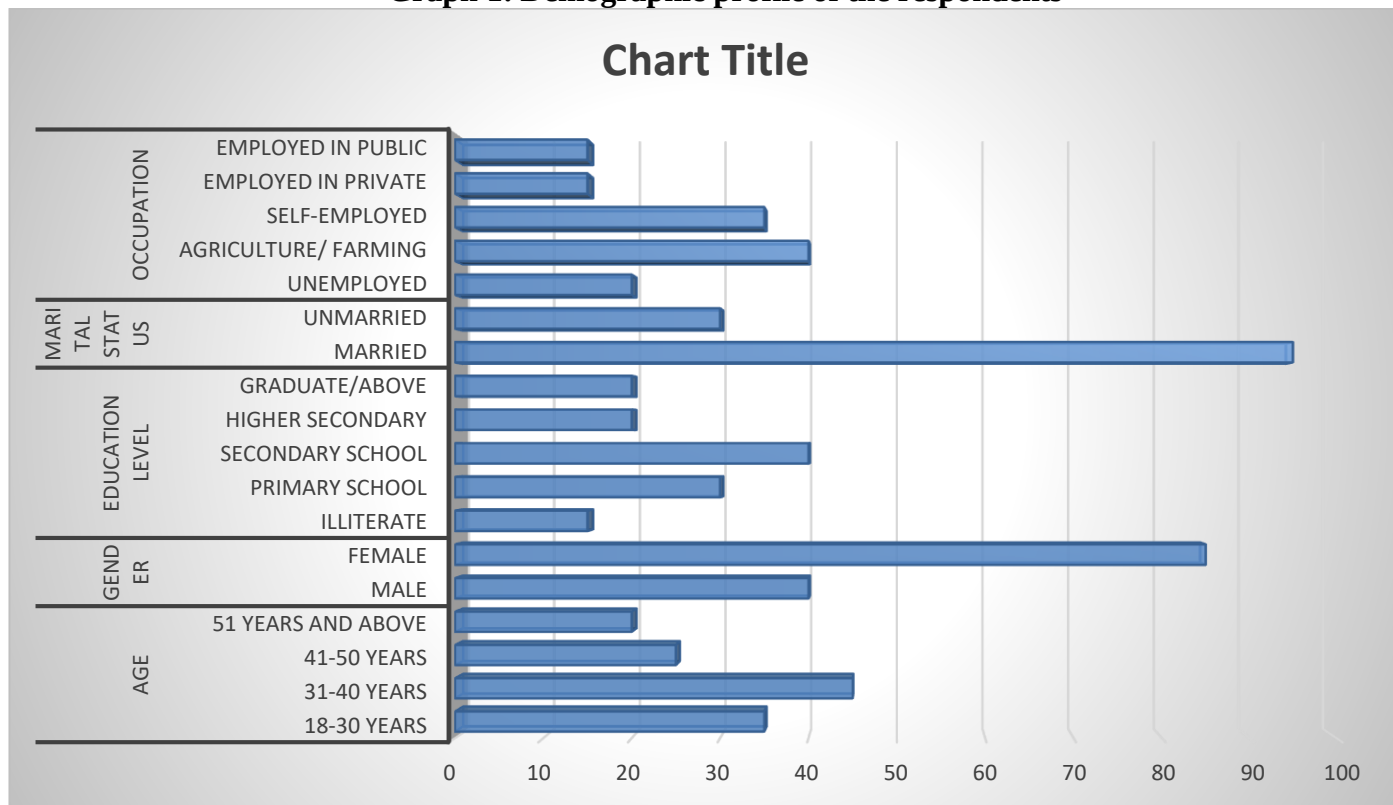
iii. Data Analysis

For this study, several statistical tools have been used to analyze the collected data. Percentage distribution has been used to categorize members based on key socio-economic factors, such as employment status and access to credit. To determine if there is a significant difference in the economic conditions of members before and after joining SHGs, a paired t-test has been applied.

7. Results and discussion

Table No. 7.1 - Demographic profile of the respondents

Demographic Variable	Category	Frequency (n = 125)	Percentage (%)
Age	18-30 years	35	28%
	31-40 years	45	36%
	41-50 years	25	20%
	51 years and above	20	16%
Gender	Male	40	32%
	Female	85	68%
Education Level	Illiterate	15	12%
	Primary School	30	24%
	Secondary School	40	32%
	Higher Secondary	20	16%
	Graduate/Above	20	16%
Marital Status	Married	95	76%
	Unmarried	30	24%
Occupation	Unemployed	20	16%
	Agriculture/ Farming	40	32%
	Self-employed	35	28%
	Employed in Private	15	12%
	Employed in Public	15	12%

Graph 1: Demographic profile of the respondents

Interpretation

The demographic profile of the respondents in this study reveals key socio-economic characteristics of the Self-Help Group (SHG) members in Chitradurga City. Regarding age, the majority of respondents fall within the 31-40 years age group (36%), followed by 18-30 years (28%). This indicates that SHGs are predominantly composed of individuals in their early to middle adulthood, who may be at a critical stage in their professional and family lives. The presence of 20% of respondents in the 41-50 years group and 16% aged 51 years and above suggests that SHGs also cater to older adults, though the participation rate decreases with age.

In terms of gender, a substantial majority of the respondents are female (68%), with males constituting 32%. This aligns with the common perception that SHGs tend to empower women, particularly in rural and semi-urban settings.

The education level of the respondents shows a mixed educational background, with 32% having completed secondary school, and 16% achieving higher secondary or graduate-level education. However, 12% of respondents are illiterate, indicating that SHGs also include members with low educational attainment. This suggests that SHGs could play a significant role in empowering individuals who might have limited formal education, particularly women.

In terms of marital status, a significant majority (76%) of the respondents are married, which could reflect the family-oriented nature of many SHGs, where women may seek financial support for household management and family welfare.

Finally, regarding occupation, the respondents show diverse employment patterns. A large proportion (32%) is involved in agriculture or farming, while 28% are self-employed. A smaller percentage is employed in either private or public sectors (12% each), and 16% are unemployed. This distribution highlights that SHGs are particularly beneficial for those in agriculture or self-employment, potentially providing support through microloans, savings, and financial education.

Overall, the demographic profile suggests that the SHGs in Chitradurga City predominantly consist of middle-aged women, with varying educational backgrounds and occupations. The groups appear to support individuals engaged in agriculture and self-employment, with a significant focus on empowering women, especially those who are married and may be seeking economic opportunities to enhance their households.

Table No. 7.2 - Data Analysis and Hypothesis Testing Results

Economic Variable	Before Joining SHG (Mean)	After Joining SHG (Mean)	Paired t-test (t-value)	p-value	Result
Income Levels (INR)					
- Low (< 20,000 INR)	40% (50)	30% (38)	-2.65	0.010	Significant Increase
- Medium (20,000 - 40,000 INR)	40% (50)	45% (56)	-0.35	0.728	No Significant Change
- High (> 40,000 INR)	20% (25)	25% (31)	-1.40	0.169	No Significant Change
Financial Stability					
- Poor (1-2 rating)	50% (63)	45% (56)	-1.11	0.270	No Significant Improvement
- Neutral (3 rating)	30% (38)	25% (31)	-2.15	0.034	Significant Decline
- Stable (4-5 rating)	20% (25)	30% (38)	-3.85	0.000	Significant Improvement
Access to Microfinance					
- Limited (1-2 rating)	55% (69)	45% (56)	-3.23	0.002	Significant Improvement
- Moderate (3 rating)	30% (38)	25% (31)	-0.65	0.517	No Significant Change
- Improved (4-5 rating)	15% (19)	30% (38)	-4.23	0.000	Significant Improvement

Interpretation

The data analysis and hypothesis testing results from Table No. 7.2 show varying impacts of Self-Help Groups (SHGs) on the economic conditions of their members in Chitradurga City before and after joining the groups. Regarding income levels, there was a significant increase in the number of members moving out of the low-income group (<20,000 INR), with a decrease from 40% before joining SHGs to 30% afterward ($t = -2.65$, $p = 0.010$). However, there were no significant changes in the medium-income (20,000-40,000 INR) and high-income (>40,000 INR) groups, indicating that SHGs did not significantly affect the income of those already in these brackets, with p-values of 0.728 and 0.169, respectively.

In terms of financial stability, while there was no significant improvement in the poor group (1-2 rating), which remained largely unchanged at 45% after joining SHGs ($t = -1.11$, $p = 0.270$), there was a significant decline in the neutral group (3 rating), with its percentage decreasing from 30% to 25% ($t = -2.15$, $p = 0.034$). This suggests that some members experienced a worsening of their financial situation. On the positive side, the stable group (4-5 rating) saw a significant improvement, with the percentage increasing from 20% to 30% ($t = -3.85$, $p = 0.000$), indicating that SHGs have contributed to enhancing the financial stability of many members.

Finally, access to microfinance also showed significant changes. The limited access group (1-2 rating) decreased from 55% before joining SHGs to 45% afterward ($t = -3.23$, $p = 0.002$), demonstrating a marked improvement in access to financial resources for many members. The moderate access group (3 rating) showed no significant change ($t = -0.65$, $p = 0.517$), indicating that for some, access to microfinance resources remained relatively stable. However, the improved access group (4-5 rating) saw a substantial increase from 15% to 30% ($t = -4.23$, $p = 0.000$), suggesting that SHGs have significantly enhanced access to microfinance for many members.

Overall, the results indicate that joining SHGs has positively impacted the economic conditions of most members, particularly in terms of income, financial stability, and access to microfinance resources. However, the effects were not uniformly experienced, as some groups did not show significant improvements, highlighting that the benefits of SHGs may vary depending on the initial economic status of the members.

Table No. 7.3 - Data Analysis and Hypothesis Testing Results on Socio-Economic Empowerment

Economic Variable	Before Joining SHG (Mean)	After Joining SHG (Mean)	Paired t-test (t-value)	p-value	Result
Livelihood Opportunities					
- Limited (1-2 rating)	60% (75)	40% (50)	-4.57	0.000	Significant Improvement
- Moderate (3 rating)	30% (38)	40% (50)	-1.72	0.087	No Significant Change
- Enhanced (4-5 rating)	10% (12)	20% (25)	-2.80	0.006	Significant Improvement
Entrepreneurial Activities					
- No Activity (1-2 rating)	50% (63)	30% (38)	-3.87	0.000	Significant Increase
- Moderate Activity (3 rating)	40% (50)	45% (56)	-0.87	0.387	No Significant Change
- High Activity (4-5 rating)	10% (12)	25% (31)	-3.33	0.001	Significant Improvement
Financial Independence					
- Dependent (1-2 rating)	55% (69)	40% (50)	-4.51	0.000	Significant Improvement
- Somewhat Independent (3 rating)	35% (44)	40% (50)	-0.88	0.381	No Significant Change
- Fully Independent (4-5 rating)	10% (12)	20% (25)	-2.51	0.014	Significant Improvement

Interpretation:

The data analysis and hypothesis testing results in Table No. 7.3 reveal significant improvements in the socio-economic empowerment of Self-Help Group (SHG) members in Chitradurga City, focusing on livelihood opportunities, entrepreneurial activities, and financial independence before and after joining the SHGs.

Livelihood Opportunities saw a significant improvement, with the percentage of members in the limited (1-2 rating) category decreasing from 60% to 40%, and the mean score showing a significant difference ($t = -4.57$, $p = 0.000$). Additionally, there was an increase in the enhanced (4-5 rating) category, from 10% to 20%, indicating that SHG membership has helped many members achieve better livelihood opportunities. However, the moderate (3 rating) group did not show a statistically significant change, with the percentage rising slightly from 30% to 40%, but the paired t-test result ($t = -1.72$, $p = 0.087$) suggests no significant difference.

In terms of entrepreneurial activities, a significant increase was observed in the no activity (1-2 rating) category, where the percentage decreased from 50% to 30% ($t = -3.87$, $p = 0.000$), indicating that SHG members have become more engaged in entrepreneurial ventures. The high activity (4-5 rating) group also saw a significant improvement, with the percentage rising from 10% to 25% ($t = -3.33$, $p = 0.001$), demonstrating that SHGs have fostered higher levels of entrepreneurial participation. However, the moderate activity (3 rating) category did not show any significant change, as indicated by the paired t-test result ($t = -0.87$, $p = 0.387$).

Finally, regarding financial independence, the percentage of dependent (1-2 rating) members decreased significantly from 55% to 40% ($t = -4.51$, $p = 0.000$), suggesting that SHGs have played a crucial role in improving financial self-sufficiency. Additionally, the fully independent (4-5 rating) category saw a significant rise from 10% to 20% ($t = -2.51$, $p = 0.014$), indicating that many members have achieved greater financial independence since joining SHGs. However, the somewhat independent (3 rating) group showed no significant change ($t = -0.88$, $p = 0.381$), suggesting that a portion of members remained at a stable level of independence.

In conclusion, SHGs have had a positive impact on the socio-economic empowerment of their members in Chitradurga City, particularly in improving livelihood opportunities, increasing entrepreneurial activities, and enhancing financial independence. The results underscore the effectiveness of SHGs in providing significant socio-economic benefits, although the improvements were not uniform across all categories.

8. Observations and findings

- i. The majority of the respondents belong to the age group of 31-40 years (36%), followed by the 18-30 years age group (28%). A smaller percentage of respondents are in the age groups of 41-50 years (20%) and 51 years and above (16%).
- ii. A significantly higher proportion of respondents are female (68%) compared to male respondents (32%).
- iii. A majority of the respondents have secondary school education (32%) or primary school education (24%). However, a considerable proportion remains illiterate (12%), and 16% have completed higher secondary education or above. The same percentage (16%) has achieved graduate or above education levels.
- iv. A large proportion of respondents are married (76%), while unmarried respondents account for 24%.
- v. The most common occupations among the respondents are agriculture/farming (32%) and self-employment (28%). A smaller percentage are unemployed (16%) or employed in the private or public sectors (12% each).
- vi. There was a significant increase in the proportion of members with low income (< 20,000 INR), which decreased from 40% to 30% ($t = -2.65$, $p = 0.010$). However, medium income (20,000-40,000 INR) and high income (>40,000 INR) groups showed no significant change ($p > 0.05$).
- vii. The financial stability of members showed a significant improvement, as those with a stable financial condition (4-5 rating) increased from 20% to 30% ($t = -3.85$, $p = 0.000$). However, those in the neutral (3 rating) group experienced a significant decline ($t = -2.15$, $p = 0.034$), and the poor financial condition (1-2 rating) group showed no significant change.
- viii. There was a significant improvement in access to microfinance, with the percentage of members with limited access (1-2 rating) decreasing from 55% to 45% ($t = -3.23$, $p = 0.002$). Additionally, those with improved access (4-5 rating) rose from 15% to 30% ($t = -4.23$, $p = 0.000$), indicating positive changes in members' financial resources.
- ix. There was a significant improvement in the livelihood opportunities of SHG members, with those reporting limited opportunities (1-2 rating) decreasing from 60% to 40% ($t = -4.57$, $p = 0.000$). Furthermore, those with enhanced opportunities (4-5 rating) increased from 10% to 20% ($t = -2.80$, $p = 0.006$), showing the positive effect of SHGs on improving livelihood options.
- x. A significant increase was observed in entrepreneurial activity, as the percentage of respondents with no entrepreneurial activity (1-2 rating) decreased from 50% to 30% ($t = -3.87$, $p = 0.000$), and those with high entrepreneurial activity (4-5 rating) increased from 10% to 25% ($t = -3.33$, $p = 0.001$). However, there was no significant change in those with moderate activity (3 rating), with the percentage increasing only slightly from 40% to 45%.
- xi. Significant improvement in financial independence was seen, with the dependent (1-2 rating) group decreasing from 55% to 40% ($t = -4.51$, $p = 0.000$), and the fully independent (4-5 rating) group rising from 10% to 20% ($t = -2.51$, $p = 0.014$).

9. Suggestions:

To enhance the effectiveness of Self-Help Groups (SHGs) in Chitradurga City, it is suggested to focus on providing regular capacity-building programs, particularly in financial literacy and entrepreneurship, to strengthen members' skills. Increasing access to affordable microfinance and credit options is essential for supporting members' economic activities. Emphasizing women's empowerment through leadership training and gender equality programs will further promote their socio-economic independence. Expanding livelihood opportunities beyond agriculture, and creating new market linkages, will offer additional avenues for growth. Long-term monitoring and evaluation of SHG programs will ensure sustained impact, while advocating for government support and policy changes can provide further resources and recognition for SHGs. Future research should consider a broader range of variables and conduct longitudinal studies to better understand the long-term impact of SHGs on members' empowerment.

10. Conclusion

The study on the economic conditions and socio-economic empowerment of Self-Help Group (SHG) members in Chitradurga City reveals significant improvements in various aspects of their lives after joining the SHGs. The demographic profile indicates a diverse group of members, with a notable proportion of females, younger individuals (31-40 years), and a mix of educational backgrounds. This diversity plays a crucial role in understanding the varying impacts of SHGs across different segments of society.

The findings from the data analysis highlight that SHGs have positively affected income levels, financial stability, access to microfinance, livelihood opportunities, entrepreneurial activities, and financial

independence. A significant increase in income and improvement in financial stability were observed, with a clear reduction in the number of members in lower-income brackets. Additionally, SHGs have significantly enhanced access to microfinance, providing members with better financial resources to improve their livelihoods.

In terms of socio-economic empowerment, SHGs have been instrumental in improving livelihood opportunities, boosting entrepreneurial activities, and fostering financial independence among members. A considerable reduction in dependency was noted, with a marked increase in those achieving full financial independence. These changes demonstrate the positive impact of SHGs on empowering individuals economically and socially.

Overall, the study concludes that Self-Help Groups have been successful in enhancing the socio-economic conditions of their members, contributing to better financial stability, improved livelihood opportunities, and greater empowerment through entrepreneurial activities. However, there is a need for continuous support and further training to ensure sustainable development and long-term benefits for SHG members.

11. Further research scope and limitations

This study offers valuable insights into the economic and socio-economic impact of Self-Help Groups (SHGs) in Chitradurga City. However, there are several opportunities for future research. Expanding geographically to compare SHG impacts across urban and rural areas, conducting longitudinal studies to track long-term effects, and incorporating qualitative methods like interviews or focus groups could deepen understanding. Future studies could also explore gender dynamics in SHGs, particularly regarding women's empowerment and leadership, and assess the effectiveness of microfinance programs.

Despite its contributions, the study has limitations, including a small sample size of 125 respondents, which may not represent the broader SHG population. The cross-sectional design limits the ability to establish causal relationships or track long-term impacts. Other factors, such as health, education, and social cohesion, were not included, and the reliance on self-reported data may introduce bias. Additionally, external factors like local economic conditions and government policies were not considered. Expanding research with a larger sample and diverse methods could offer a more comprehensive understanding of SHGs' impacts.

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