

## RURAL WOMEN EMPOWERMENT AND SUSTAINABILITY THROUGH SELF-HELP GROUPS IN TAMIL NADU

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### Abstract

**Purpose:** This paper examines the socio-economic development that has emerged as a critical determinant of the sustainability and overall financial health of the rural women SHGs. This research aims to analyse the effect of socio-economic development factors and financial health on sustainability among rural women SHGs.

**Design/methodology/approach:** A mixed research approach involving both quantitative and qualitative research designs was used for the study. The research adopted a purposive sampling method. Based on 389 personal interviews with rural women SHG members. SPSS-AMOS V 29 was adopted to analyse the quantitative responses. **Findings:** The results revealed that socio-economic development variables, viz., structural factors and political factors, are statistically significant on the mediating variable, financial health of women SHGs members and also found that the financial health variable is statistically significant on the dependent variable, sustainability of women SHGs members. **Practical implications:** The research suggests that policymakers should consider how to empower women SHG members to be better supported and sustained by enhancing their financial health and contributing to regional socio-economic development. **Originality/value:** The study can provide an overview of the socio-economic factors and the support required for the sustainable development of the rural women SHG members in this region.

**Keywords:** Rural Women, Self-Help Group Members, Empowerment, Socio-Economic Development, Sustainability,

### Introduction

India has employed a planned economic structure to ensure and sustain its growth and development ever since attaining its independence. As a result, the major economic sectors had impressive growth. The rate of development is at its highest after the economy was opened up as part of measures for liberalisation, privatisation, and globalisation. Ironically, there are several reasons why India's economy is still not considered to be developed, the most significant of which are gender inequality, low per capita income, long-term unemployment and underemployment, low capital formation, a sizable population living below the poverty line, and geographical inequality in development. The term "women's empowerment" refers to the new recognition by the Indian government and state authorities

of the significance of focusing on the economic growth and development of women in India, with an emphasis on rural women in particular. Through an active, comprehensive process of empowerment, women can realise their identity and authority in all spheres of life. The advantages of empowerment include better access to information and resources, enhanced decision-making, autonomy, improved life planning skills, and increased control over external forces that affect one's life, beliefs, and practices. Women's empowerment is the process by which women gain a greater degree of control over resources, including financial and material resources like money, as well as human and intellectual resources like knowledge, information, and ideas. It can also be defined as the process by which women gain control over decision-making in their communities, societies, and nations. Self-help groups (SHGs) are frequently used as a method to improve women's social and economic standing. Socioeconomic empowerment is expected to impact women's overall development once it is achieved. Self-help groups (SHGs) were originally established by NABARD in India between 1986 and 1987. However, the SHG linkage program's main impact wasn't felt until 1991–1992, when banks in particular began to participate. 10 to 20 women from various households make up SHGs, which are voluntary groups. Members of SHGs collaborate to address issues that they share, making them virtually homogeneous in personality. The SHGs' tiny size and unique savings technique made them stand out from other group initiatives aimed at expansion. Savings amounts varied from 20 to 150 rupees per month and were kept to a minimum. The resources, which had been accumulated at a minimal rate of interest, were rotated among the members. The initiative's main objective was to make the most of the SHG concept to deliver items to the doorsteps of the poor, especially women who had been disregarded by conventional financial institutions. In addition to NABARD, several non-governmental organizations (NGOs) actively pursue financial intermediation in the manner of other developing countries and work as catalysts in promoting SHGs and establishing connections between them and banks. They assemble women, present the idea to them, motivate and encourage them, and then help them form SHGs. By participating in some of the initial group meetings and helping with the organization, they support them in keeping accounts and establishing connections with the banks. Because non-governmental organizations have played significant roles in reducing the vulnerability of the poor through asset creation, income generation, provision of emergency assistance, empowerment of women, and encouraging their independence through developing their means of income, the role of non-governmental organizations as intermediaries in

microcredit has positive effects on women. Creating a self-help group is more of an empowering process than a microcredit program. Women's participation in the development of the family, neighbourhood, society, and ultimately the entire country has become increasingly crucial. Women's empowerment includes allowing them the opportunity to work and earn money outside the house, as well as the means to acquire knowledge and skills. The goal is to improve the status of women and bring their families out of poverty. It has been noted that the majority of rural women who take part in SHGs successfully and actively self-empower. Self-help groups are crucial for reducing poverty rates, generating employment, improving living conditions, and empowering underprivileged women. Self-help organizations and women's empowerment have been the subject of extensive research. Each study offers various interpretations of the character and scope of the program's influence. The research's conclusions showed that SHGs are successful at increasing employment and reducing poverty among low-income households. The recipient households in the program have a higher standard of living, which reduces consumption and income vulnerability, according to the studies. According to some studies, the initiative contributes to the reduction of poverty and the spread of infectious diseases, among other Millennium Development Goals. Studies show that participation in the program has given women the opportunity to achieve higher levels of empowerment in knowledge, self-confidence, economic, social, and political awareness, mobility, and the growth of organisational skills, among other things. The efficiency of various bank linkage initiatives in providing credit support to the impoverished class has been shown in numerous studies. The program, according to certain research, does not benefit the most vulnerable people in society, and the group loans are often utilised for consumption and other pressing needs rather than for businesses that generate income. This gap is significant, as financial health is a key factor linking new business venture opportunities to reduce their sustainability. The current study bridges this gap by examining the link between socio-economic development factors and sustainability among rural women SHG members, focusing on financial as a key mediator. It explores how socio-economic factor affect sustainability indirectly through financial health. The findings aim to inform to policymakers, the need for intervention that enhance socio-economic development and manage financial health. Enhancing new business opportunities, training and marketing support can boost rural women's innovation, and promoting sustainable development.

## Objective

To study the socio-economic development of the rural women SHGs and their sustainability, and to suggest measures for the better management of self-help groups.

## Review of Literature

Women's economic independence and educational attainment will go a long way toward fostering their independence, claim (Venkateshamurthy and Dinesh, 2011). When women are given equal opportunities, real change will occur. Once the patriarchal social paradigm of a men-dominated society changes, India will be able to harness its women's power and become a respected nation. The research claims that SHGs catalysed the infrastructure expansion and social change that resulted in women's emancipation. The government, non-profit organizations, and society must all contribute significantly. Despite recent gains in credit extension and outstanding credit growth rates, according to Economic Analysis (2012), there is currently a declining tendency. The SBLP (SHG bank linkage model) and the MFI (microfinance institutions) models are the two separate models used in the SHG bank linkage program. Under the SBLP idea, there is a direct connection between the members and the banks. From 2009 to 2010, the bank financed the recently founded SHGs. Bank sponsorship of new SHGs decreased from Rs. 15,87,000 in 2009–2010 to Rs. 11,96,000 in 2010–2011. Women made up nearly 80% of SHGs, according to the data, and they received roughly half of the loans that were disbursed, or about 85.73%. The 2012 Microfinance Summit Campaign Report included extensive information on the scope of microfinance. A total of 3,652 microfinance companies exist, of which 1009 operate in Sub-Saharan Africa, 647 in Latin America and the Caribbean, and 1746 in Asia and the Pacific, according to the research. The concept of microfinance as a type of financial intermediation is popular in developing countries. Asia and the Pacific account for the majority of customer outreach (82%), followed by Latin America and the Caribbean (6.47%) and Sub-Saharan Africa (5.67%). India has advanced in the development of microfinance institutions, with a client outreach of 53.38% in 2011 compared to 18.64% in 2005. NABARD (2013): Keep in mind that the SHG-Bank model, also known as the SBLP (SHG-Bank Linkage Programme), is well-known throughout the world and was initially put into place as part of a development and poverty-reduction project, led by NGOs who thought this would be an effective way for the poor to escape poverty on their own. Many NGOs founded on self-help groups (SHGs) pioneered the technique of group financing; it was then expanded by connections with commercial banks. Through SHGs and associated federations,

individual clients had access to the commercial banking system. The provision of microcredit in India places a heavy emphasis on the needs of female borrowers, which is widely acknowledged as one of the ongoing public initiatives for women's economic emancipation. Pereznieto & Taylor (2014) presented findings from analyses of development initiatives that have direct or indirect impacts on the economic empowerment of women and girls. People must possess the power within, which includes knowledge, unique talents, a sense of entitlement, self-esteem, and self-belief, to create changes in their lives, including acquiring the skills required to gain employment or start a business and possessing the capacity to make financial decisions that have an impact on one's family, community, and regional economy. Having control over resources that are material, intellectual, and knowledge-based, including having access to sources of employment and income, requires having access to those resources. Power involves the ability to work with others to support legal and economic rights. According to Arun (2015), poverty is a social phenomenon that occurs when some societal segments are unable to meet their necessities. Numerous anti-poverty programs have been in place since the 1950s. Economic inequality has resulted in a multitude of detrimental effects, with poverty being the worst, in virtually all developing countries with low per capita incomes. It is a socioeconomic phenomenon that is directly related to human productivity, health, and efficiency, all of which have an effect on people's income. This essay attempts to examine the effects of poverty by comparing per capita earnings across several countries. Using the Tendulkar approach of the Mixed Reference Period, it was possible to compare the number of impoverished households and the population living below the poverty line. This report also covers many reasons for poverty in India as well as suggestions for removing it. Branch penetration, credit penetration, and deposit penetration are the three factors on which financial inclusion performance is assessed, according to Disha Bhanot's (2016) study. By modifying the credit penetration and deposit penetration dimensions of financial inclusion for SHG membership, the contribution of SHGs to efforts to promote financial inclusion has been quantified. Despite the slowdown in the penetration of rural bank branches, the SHG-bank connection initiative appears to be a potential conduit for providing financial services to the previously excluded population. According to Srinivasa, the topic of women's empowerment has generated a great deal of discussion and thought over the past few decades. Worldwide efforts are made daily to address this issue and raise the socioeconomic status of women. However, it has been observed that the bulk of policies and initiatives only take economic self-reliance into account, ignoring other aspects like health, education, and literacy, in the

belief that this empowers women. Women's position, employment, and jobs in society serve as indicators of the overall growth of a nation. Without women participating in national activities, social, economic, or political progress in a country will stagnate.

### **History of the Study**

As more countries realised how important it was to empower women, it was included in their socioeconomic and political agendas. For ten years, the United Nations concentrated on issues related to women and development. In addition, several conferences were held to increase women's status and eliminate gender-based discrimination, such as the Nairobi World Conference in 1985, the Mexico Conference in 1975, the Copenhagen Conference in 1980, and the Beijing World Conference in 1995. The third Millennium Development Goal (MDG) focused on advancing women's liberation and gender equality. The United Nations Millennium Projects Task Force on Education and Gender Equality has identified seven strategic priorities for achieving the Millennium Development Goals, including enhancing opportunities for girls to pursue secondary education, protecting sexual and reproductive health and rights, investing in infrastructure to lessen the burdens on women, securing women's and girls' property and inheritance rights, and eradicating gender inequalities in the workplace. The central and state governments of India's five-year plans displayed their efforts to advance women. Community Development Programs (CDP), the National Extension Program (NEP), the formation of the Social Welfare Board, Mahila Mandals, and Mahila Samajams are a few of the welfare programs adopted for women's empowerment. After some time, the emphasis shifted from a welfare strategy to a development plan, empowering and involving women in development. The fundamental tenets of a development strategy included improvements in the conditions of health and hygiene, economic growth, the creation of jobs, etc. To guarantee advances in women's health, employment, and education, a comprehensive rural development strategy is required. To ensure advances in women's health, employment, and education, a comprehensive rural development plan known as the Integrated Rural Development Programme (IRDP) was developed and put into effect in 1980. Development of Women and Children in Rural Areas (DWCRA), a new program, was introduced in 1982 to cover all aspects of women's and children's development. To assist NGOs in starting income-generating projects for women, the Central Social Welfare Board (CSWB) and the Council for Advancement of People's Action in Rural Technology (CAPART) were founded. The Mahila Samridhi Yojana, a ground-breaking initiative, was started with the assistance of NGOs to assist rural women in

amassing little savings. In addition to these numerous measures, the central and state governments, in collaboration with UNICEF, started a program to combat poverty in the Alleppey area of Kerala. This program's main goal was to advance self-help groups as an alternate method of empowering women. The Kerala government chose to expand the plan to the rest of the state to establish a comprehensive approach to the empowerment and development of women, taking inspiration from the program's success. This initiative's success in the city made it possible to extend it to the countryside as part of Kerala's Poverty Eradication Mission (Kudumbasree).

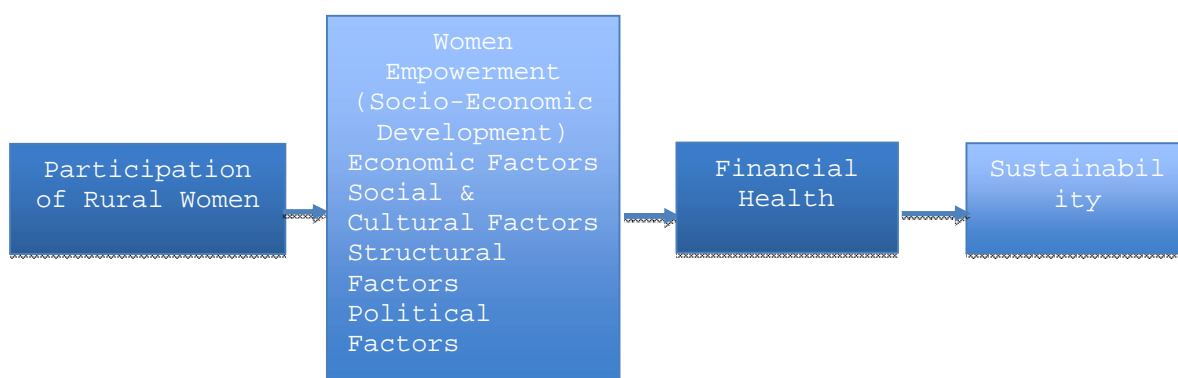
### Research Model and hypothesis

The aim of the current study was to develop a research model as shown in Figure 1. The hypothesis developed from issues raised in the literature review to support the current study were as follows:

H1: Socio-economic development factors are linked to financial health of rural women SHG members.

H2: Financial health of rural women SHG members are linked to sustainability.

H3: The demographic variables are linked to Socio-economic development factors and financial health and sustainability of rural women SHG members.



**Figure 1.** Proposed Research Model

The research model realises the research's goal, which is to pinpoint the participation of rural women, and self-help organisations that have an impact on women's empowerment in Tamil Nadu. Here, the research model's functional shape is developed. The self-help group of women in rural India is used to quantify the dependent variable, which is the sustainability. The constituent variables that have been regarded as independent variables represent the economic, social & cultural, structural, and political factors. The specifics of these variables were taken into account in the current investigation.

## Research Methodology

The study utilised an exploratory quantitative design to gather primary data for testing the research hypothesis. The target population comprise all women SHGs located in rural areas around Tamil Nadu. Tamil Nadu was selected as the study area for its diverse rural landscape, the presence of varied occupational settings and substantial participation of women in all sectors. Adaptation of this population enables an in-depth understanding of SHGs and their impact on women's sustainability, which ensures the broader applicability of the study findings. Data collected from women SHG members. To collect data, purposive sampling was used. This technique is more cost-effective, flexible and efficient, which allows for targeted selection and increases a complete consideration of the selected samples. The major measurement tool used to collect data for the study was a self-administered questionnaire. The questionnaire was distributed to SHG members, which consisted of organised statements with predetermined response options. It was split into two sections: the first consisted of demographic data, and the second recorded their thoughts on the study's observed constructs.

The conceptual model's measurement scale was modified from previous empirical research. On a five-point Likert scale from 1 (Strongly disagree) to 5 (Strongly agree), respondents were asked to score statements about each construct.

The scale for assessing socio-economic development consists of five dimensions, such as economic, social & cultural, structural and political factors, which were based on the previous work of DeVellis, (2017) and included 18 items. Financial health was evaluated using an adapted scale, which consists of five items developed by Kempson et al, (2017). Sustainability was measured with a scale adapted from the UN, (2015) and consists of 7 items.

After completing the data collection process, the final sample size of the study was determined to be 389, which is considered valid for the analysis. The collected data were analysed using multivariate statistical techniques in SPSS V-25. These techniques included descriptive statistics, reliability testing using Cronbach's alpha coefficient, confirmatory factor analysis (CFA), and structural equation modelling (SEM).

## Data analysis and Results

**Table 1 Demographic Statistics**

Demographics	Categories	Frequency	Percent
Age	Below 30 Years	44	11.3
	30-40 Years	210	54.0
	40 - 50 Years	89	22.9
	50 - 60 Years	21	5.4
	Above 60 Years	25	6.4
Marital Status	Married	234	60.2
	Single	155	39.8
Literacy	Illiterate	53	13.6
	School Education	226	58.1
	Undergraduate	110	28.3
Occupation	Agriculture	225	57.8
	Labour	61	15.7
	Business	20	5.1
	Housewife	83	21.4
Annual Income	Less than Rs.10,000	308	79.2
	Rs.10,000-Rs.20,000	61	15.7
	Above Rs.20,000	20	5.1
Number of Family Members	1-3	188	48.3
	4-6	116	29.8
	Above 6	85	21.9
Number of Years of Participation in SHGs	Below 5 Years	124	31.9
	5-10 Years	53	13.6
	Above 10 Years	212	54.5

(Source: Primary Data)

The demographic profile indicated that respondents aged 30-40 years (54.0%) from the largest group, were married members (60.2%), forming the majority. Most respondents are from the school education (58.1%), and agriculture (57.8%) has the highest representation. The annual income of the members (79.2%) were less than Rs.10,000, followed by 1-3 members in their family (48.3%), and 54.5% of the members have had years of participation of more than 10 years.

Impact on socio-economic development factors, financial health and sustainability of SHG members:

**Table 2: Association between socio-economic development factors and financial health**

R Square	F	Sig.	Independent Variables	Beta	t	Sig
.633	165.559	.000 <sup>b</sup>	Economic Factors	-.004	-.076	.940
			Social and Cultural Factors	.118	1.886	.060
			Structural Factors	.414	9.412	.000
			Political Factors	.380	9.299	.000

The above table shows that R value = .796, R Square = .633, adjusted R-square is 0.629 are statistically important, and the independent variables show a 63.3 % difference over the mediating variable. The F-value 165.559, p-value=0.000 are statistically significant at the 5 per cent level. This showed that there is a significant difference between the socio-economic development factors and mediating variable financial health that suitably explain the women SHGs members' perception of sustainable development. The results revealed that socio-economic development variables, viz., structural factors (t=9.412, p=.000), and political factors (t=9.299, p=.000), are statistically significant on the mediating variable, financial health of women SHGs members.

**Table 3: Association between financial health and sustainability**

R Square	F	Sig.	Independent Variables	Beta	t	Sig
.512	3.069	.000 <sup>b</sup>	Financial Health	.715	20.138	.000

The above table shows that R value = .715, R Square = .512, adjusted R-square is 0.510 are statistically important, and the mediating variables show a 51.2 % difference over the dependent variable. The F-value 3.069, p-value=0.000 are statistically significant at the 5 per cent level. This showed that there is a significant difference between the financial health and dependent variable sustainability that suitably explains the women SHGs members' perception of development. The results revealed that financial health variables (t=20.138, p=.000) are statistically significant on the dependent variable, sustainability of women SHGs members.

### **Influence of personal variables on the socio-economic development and sustainability**

The impact of personal variables socio-economic development, and sustainability is derived through one-way analysis of variance as presented below.

**Table 4 - ANOVA – Personal Variables**

Personal Variables	Factors	F	Sig.
Age	Economic Factors	11.531	.000
	Social & Cultural Factors	18.898	.000
	Structural Factors	11.457	.000
	Political Factors	10.443	.000
	Financial Health	18.462	.000
	Sustainability	28.089	.000
Marital Status	Sustainability	13.155	.000
Literacy	Economic Factors	16.774	.000
	Social & Cultural Factors	9.145	.000
	Structural Factors	6.015	.000
	Political Factors	4.289	.002
	Financial Health	6.607	.000

	Sustainability	13.830	.000
Occupation	Economic Factors	21.187	.000
	Social & Cultural Factors	10.075	.000
	Structural Factors	27.391	.000
	Political Factors	35.239	.000
	Financial Health	34.063	.000
	Sustainability	17.713	.000
Annual Income	Economic Factors	9.817	.000
	Financial Health	5.649	.001
	Sustainability	4.180	.007

(Source: Primary Data)

The age group of 50-60 years have significant role on the socio-economic development and sustainability of the SHGs. The relationship was estimated using the ANOVA which reveals that the factors of economic factors ( $F= 11.531$ ,  $p=.000$ ), social & cultural factors ( $F= 18.898$ ,  $p=.000$ ), structural factors ( $F= 11.457$ ,  $p=.000$ ), political factors ( $F= 10.443$ ,  $p=.000$ ), financial health ( $F= 18.462$ ,  $p=.000$ ) and sustainability ( $F=28.089$ ,  $p=.000$ ) are significantly related to the age group which is revealed by the p-values.

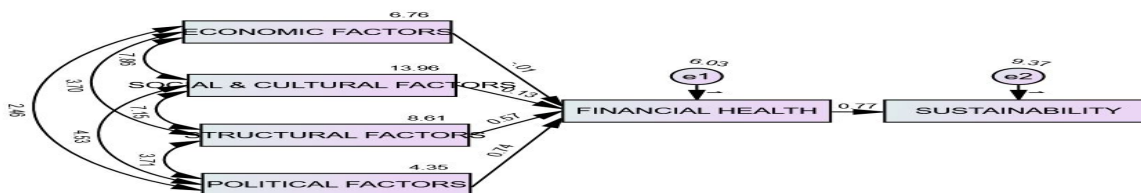
The marital status married has significant role on the socio-economic development and sustainability of the SHGs. The relationship was reveals that the factors of sustainability ( $F=13.155$ ,  $p=.000$ ) are significantly related to the marital status which is revealed by the p-values.

The literacy of under graduate have significant role on the socio-economic development and sustainability of the SHGs. The relationship was reveals that the factors of economic factors ( $F= 16.774$ ,  $p=.000$ ), social & cultural factors ( $F=9.154$ ,  $p=.000$ ), structural factors ( $F=6.015$ ,  $p=.000$ ), political factors ( $F=4.289$ ,  $p=.002$ ), financial health ( $F=6.607$ ,  $p=.000$ ) and sustainability ( $F=13.830$ ,  $p=.000$ ) are significantly related to the literacy which is revealed by the p-values.

The occupation of housewife has significant role on the socio-economic development and sustainability of the SHGs. The relationship was reveals that the factors of economic factors ( $F=21.187$ ,  $p=.000$ ), social & cultural factors ( $F=10.075$ ,  $p=.000$ ), structural factors ( $F=27.391$ ,  $p=.000$ ), political factors ( $F=35.239$ ,  $p=.000$ ), financial health ( $F=34.063$ ,  $p=.000$ ) and sustainability ( $F=17.713$ ,  $p=.000$ ) are significantly related to the occupation which is revealed by the p-values.

The annual income of in between Rs.10,000 – Rs.20,000 has significant role on the socio-economic development and sustainability of the SHGs. The relationship was reveals that the factors of economic factors ( $F=9.817$ ,  $p=.000$ ), financial health ( $F=5.649$ ,  $p=.000$ )

and sustainability ( $F=4.180$ ,  $p=.007$ ) are significantly related to the annual income which is revealed by the p-values.



**Figure 2. Structural Model**

The factor extracted from the EFA can be confirmed once again through the CFA. To check the relationship between latent constructs and observed variables, CFA is the most suitable technique. To check the validity of six SHGs' socio-economic development components extracted from EFA, along with 29 items. The outcome of the CFA explored the six factors along with the 29 items loading, the test statistics for the proposed measurement model were  $CMIN = 11.971$ ,  $df = 4$ ,  $CMIN/DF = 2.993$ , the value of  $CMIN/DF$  should be within 5 for the best model fit (Hair et al., 1998).  $GFI = 0.990$ ,  $AGFI = 0.947$ ,  $IFI = 0.995$ ,  $TLI = 0.980$  and  $CFI = 0.995$ . For the best model, all the fit indices should be more than 0.9 and  $RMSEA = 0.072$ , it should be less than 0.08. It explored that the proposed model is suitable to measure the socio-economic development using six components, such as economic factors, social and cultural factors, structural factors, political factors, financial health and sustainability. These six-fit indices are expected to satisfy the required benchmark values for the best-fit model, The six-fit indexes, along with the correlation values in the diagram, satisfy the best fit of the model and also accept and support the above-mentioned hypotheses at 95% confidence level.

**Table 5 Fit indices for the best fit of the model**

S. No.	Fit indices	Values	Benchmark values
1	Chi-square	2.993	-
2	P-value	0.018	>.05
3	Goodness of fit index (GFI)	0.990	>.9
4	Comparative fit index (CFI)	0.995	>.9
5	Normed fit index (NFI)	0.992	>.9
6	Root Mean Square Error of Approximation (RMSEA)	0.072	$\leq 0.08$

### Limitation

This study has some limitations. Data were gathered from the agriculture hub of Tamil Nadu, which limits the applicability of the findings to the Indian populace. Since there was no other way to collect primary data besides a questionnaire, there may be a common-method bias in the findings. As a result of its cross-sectional design and lack of consideration for longitudinal research structures, this study is unable to account for the long-term interactions between policies promoting women's empowerment or rural women. A study to determine whether comparable results can be produced across all of India's cities and states. This will offer a comprehensive viewpoint helpful in formulating future national research strategies. A thorough qualitative study could lead to long-term reflection on self-help groups and women's empowerment in the future.

### Conclusion

It was noteworthy that women with lower levels of education joined the formal banking system and had a solid knowledge of these financial health initiatives. The subscriptions to these schemes weren't very large, though both non-profit organisations and SHGs are essential for raising awareness of these programmes among rural women. Confirming the convergence of aspects of women's empowerment among rural women. To demonstrate the relationship between financial health and the empowerment of women. On the social, political, and economic dimensions of women's empowerment, financial health was found to have a positive impact. The mediating analysis highlights that financial health plays a competitive mediating role in the relationship between socio-economic development of SHG members and sustainability. However, the long-term viability of these programmes depends on their contribution to the creation of entrepreneurial opportunities, setup of new ventures and providing marketing opportunities for rural women SHG.

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