

## **PARTICIPATION AND PERFORMANCE IN MICROFINANCE BASED SELF HELP GROUPS: A STUDY OF RURAL AREAS OF NUH DISTRICT OF HARYANA**

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### **ABSTRACT**

*It is claimed that Self Help Groups (SHGs) are playing an important role in the financial inclusion of poor rural women in developing economies. It is very important to understand the participation and performance of SHGs because a well-managed group can make a robust impact on its members. The present study covers functioning, management, loan, and repayment related issues of operational SHGs in Nuh district of Haryana. To attain the objectives of the study, a primary survey was conducted with the help well-structured questionnaire covering all development blocks of the district. A total number of 332 female beneficiaries are randomly selected from 55 SHG's. It has emerged from this analysis that there is a need for extra formal training and management skill to the rural female beneficiaries to make them more socio-economic empowered and successful in the running of their groups as well as enterprises.*

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**Keywords:** *Self Help Groups, Management, Loan.*

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### **Introduction**

Financial exclusion and fewer livelihood opportunities in rural areas are emerging issues of research and policy in developing countries. The rural poor require financial support for various purposes such as social events, marriage, illness or health, livelihoods, etc. This problem becomes more acute for them, and to overcome such a financial problem they borrow some money from the local moneylenders at a high-interest rate. As a result, until the end of the last payment, they continue to be exploited in various ways by these money lenders. The intervention of microfinance has been taken as one of the most effective cures of these financial problems. Several studies found that the percentage of the population living below the poverty line and economic vulnerability has decreased due to the intervention of the SHG Bank Linkage Programme and microfinance (Ghosh, 2012. Swain and Maria Floro, 2007. Morduch and Haley, 2002.). Moreover, Nirmala et.al. 2004, suggested the functioning and management training are supportive to generate more income. The training and management skills not only helpful in improving the socio-economic status of women beneficiaries but also helpful in capacity building, decision making, skill development, reinstated self-worth and awareness to transformation actions or provide a common platform to solve their individual and community issues (Alam and Nizamuddin, 2012. Metha, 2011. Rajendran and Raya, 2013).

### **Objectives of the Study**

The present study is a similar attempt in this context, and covers the under given objectives:

- To understand the formation, training, and management of Self Help Groups.
- To analyze the loan patterns and repayment issues of Self Help Groups.
- To study the constraints faced by Self Help Groups.

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### Data and Research Methodology

The study is empirical and based on the field survey in one of the most backward districts Nuh of Haryana. A total of 332 women respondents were randomly selected from 55 self-help groups in the study area. All the Development Blocks were covered during the field survey. The tabulation of data is based on multi responses, and simple descriptive statistical tools were utilized to analyze the data.

### Joining, Training, and Management of Self Help Groups

Normally the SHGs are small groups consisting of 10 to 20 women for the common motive. They save a small amount of money, organize meetings for disbursal of loan and repayment, and also discuss various local social and family issues. Table 1 explores the reasons for joining and the person or official who suggested the respondents to join the group. Poverty, extra earning of money, and self-dependency were the major factors that promote people to join the SHG. To promote income generation activities and raise status in society (Alam and Mohammed Nizamuddin, 2012) and internal loan when needed, as well as interest over income which was useful in need time, was found prime factor to joining the group (Kumar et.al. 2009). The data about people and agency; governmental and non-governmental those who suggested the respondents join the group are mainly the neighbors and relatives (36.4 percent) followed by family members (28.3) members of another group (25.6) and the governmental official i.e. MNRLM, MDA representative, etc. (21.7). Notable is that at present the role of NGO representative and Bank official found negligible in the promotion of SHGs. The government agencies particularly the bank work with the safe target group and on another side the funding accountability as microcredit to the poorest people is distrustful and identifying and reaching the poorest is extremely time-consuming (Tripathy, 2003). Therefore special attention of the government is needed to check the unsuccessful effort of a bank official and also draft an effective plan in this matter.

Scrutinizing the personal motivational factors of joining the group, 88.9 percent of members joined the group to fulfill their basic daily household needs, and fifty percent of respondents said that 'collateral-free credit' as a preference factor. Because a large number of respondents are landless and are living in a dilapidated condition of the house or have no other such household item on which one should offer them a loan. In this condition, these two factors are important than others. Finally, in ranking the least score is ranked to the factor 'free time to do some worth'. While an attempt is made to associate these motivational factors with the education and social background of the respondent, it has emerged out that the higher educated respondents score high to 'self-reliance' as a motivation factor, and illiterate ranked high fulfill basic daily household needs' as a prime factor. Examining, the above subject is based on the economical and social background of the respondents. The general caste families also ranked high to the same personal motivation factors prefer by the formally educated respondents.

**Table 1: Reason for Joining and Person suggested joining the SHG**

Issues	Sub Category	Response in Yes	
		Number	Percentage
Reasons for joining the group	Poverty	280	84.3
	Repay the old debt	21	6.3
	Self-Dependency	141	42.5
	Children related issues	72	21.7
	Family Health	31	9.3
	Extra earning	147	44.3
	other reasons	32	9.6
The person suggested joining the group	Government official	72	21.7
	NGO's worker	06	1.8
	Bank officials	00	00.0
	Family member	94	28.3
	Member of another group	85	25.6
	Neighbors/relatives	121	36.4
	Self-motivation	07	2.1
	Others (specific)	81	24.4

Source: Primary Survey

Note: Respondent has a choice to multiple answers

**Table 2: Training Providing Agencies and Nature of Training**

Issues	Sub Category	Response in Yes	
		Number	Percentage
Training Provided By	Got Training of SHG	227	68.4
	Govt. official	203	61.1
	NGO's Representatives	12	3.6
	Group member	00	00.0
	Others	12	3.6
Nature of Training	Functioning of group	95	28.6
	Financial management	128	38.6
	Marketing linkage	61	18.4
	Skill development	130	39.2
	Personal exposure	50	15.1
	Others	12	3.6

Source: Primary Survey

Note: Respondent has a choice to multiple answers

Various kinds of training programmes are offered to the members to make them employable and self-independent. Besides, such training also enhances the innovative skill and social and economical exposure of women (Banerjee & Borhade 2016). Table 2 explains that a total number of 68.4 percent beneficiary have got the training and the remaining said no official or group member given them any type of training related to financial management, skill development, and market exposure. Further, when asked who provide you training, nearly 61 percent respond replied that the government officials provided them training. The participation role of NGO's or other social organizations regard providing the training to group members is extremely low. Some respondents told that when the training was organized away from their home probably at the district headquarter or any other destination their family members did not allow them to attend the training programme. Due to the social taboo of rural communities only the age-specific women have the authority to attend the training programmes organized by different agencies outside of the village (Pawar, 2015). The inadequate training facilities to a great extent are also one of the leading reasons to complete the objectives of SHG. Further analyzing the nature of the training provided to the respondents, nearly 40 percent reply that they have obtained the training of skill development, and 38.9 percent get acquired the training related to financial management. A government agent scout and instruct them to explore the local skill and resources. The following prime economic activities include in skill development training are associate with tailoring, beauty parlors, diary, handicraft, bamboo craft, local jewelry, soft toys, and paper bag making. However, in financial management, the training of maintaining financial record like as savings, repayment, and defaulter position are given to them. The other 28.6 percent of beneficiary stated that they have attended the training related to the functioning of the group in which they get knowledge about maintaining proceeding and attendance records, solutions of inter disputes and decision making, etc. lastly, the parameters taken on marketing and personal exposure are the least maintain part of training or capacity building programme as feel by the respondents. However, equal emphasis has to be placed on all-round personality development.

The important exercise for the proper management and functioning of the group is the periodic frequency of meeting, the matter discusses in the meeting, and maintenance of documentation. During analysis, the frequency of meetings, 90.1 percent of respondents informed that the group general organizes the meeting on a monthly. However, those who reported that they no idea of the meeting held by the group are mainly the defaulters. The members also told when there is an important issue for the viability of the group the meetings are called weekly. Through further discussion with the group members about the location of the meeting, they told that general the meeting place is the house of a group leader. Sometimes the house of other members, or a commonplace decided by the group it could be the temple, *panchayat ghar*, and school building, etc. Some groups also have a provision that if an important meeting is collectively called by the group and if any member found absent they are liable for a fine, which becomes the part of group income used in other common group expenditures.

In the case of proper function and management of the group, the decision making is the most important issue. As normally for autonomous functioning 2 or 3 office bearers are elected by the consent of the group members. The main two office bearers viz. the President and Secretary are necessary, while a third office-bearer i.e. a Treasurer is voluntary. However, the position of treasurer exists in all surveyed groups. In ideal rotation, the official bearers change within a limited period at least once in two years depending on the availability of another acceptable member. The educated member to act as Secretary

is the first choice of the group (Sandhu, 2013. Ahlawat, 2016). The President and Secretary manage the administration of the group as per the bye-laws and group consensus. So far as discussing the decision holding unit, the majority of the respondents nearly 88.6 percent said that the decisions were taken combined by all members. This shows the democratic functioning nature of the group. A total number of 16.4 percent of respondents said that the decision was taken by the group President and a few 1.8 percent said the group Secretary take the decision. But actually for the smooth functioning and management of group the President some time take some general decision by with their mind. Important to note is that Treasure did not have any right to take any decision of the group individually.

Further, examining the matters general discussed in group meetings is associated with credit lending, training, marketing of products, internal disputes, repayment, etc. The respondents rank 'repayment of loan' the utmost discussed the matter, which was followed by 'credit lending'. Issues related to personal or group saving and the case of defaulters are also considered as a significant matter in the meetings (Table 3). However the 'training' and 'marketing of product' are less covered issues in the meetings by the group members. Although training of the members and market linkage are essential needs for the proper functioning of SHGs

**Table 3: Management of Self Help Groups**

Issues	Sub Category	Response in Yes	
		Number	Percentage
Frequency of meetings	Weekly	18	5.4
	Monthly	299	90.1
	Quarterly	13	3.9
	Bi-annual	6	1.8
	Annual	6	1.8
	No idea	25	7.5
Decision-making authority	President of Group	55	16.4
	Secretary of Group	6	1.8
	Treasures	00	0.0
	All members collectively	294	88.6
Matter of Discussion	Credit-lending	216	65.1
	Training	26	7.8
	Marketing of product	34	10.2
	Saving Issues	164	49.4
	Internal Disputes	109	32.8
	Repayment	265	79.8
	Defaulters Issues	146	44.0
	Others	6	1.8
Documentation Maintenance	Admission book	104	31.3
	Proceeding register	71	21.4
	Attendance register	165	49.7
	Cash book	177	53.3
	Bank pass book	332	100
	Other documentation	43	13.3

Source: Primary Survey

Note: Respondent has a choice to multiple answers

Generally, the documentation is maintained by the office bearers' e.g the President, Treasurer, or any literate member of the group. During the survey, while examining the documentations, all members have a bank passbook. Because the main purpose of the formation of SHG is to attain a loan or sanction of credit thus as a compulsory document all members hold the update bank passbook. However, the attendance register, admission book, and proceeding register were not maintained well or up to date. Table 3 shows a substantial gap in quality record-keeping as against recommended. The respondents told that due to lack of education and poor training by promoters the SHG member often find difficulty in maintaining the records. Sometimes this complex documentation forced SHG members to take loans from relatives and moneylenders and emerged out as a prime reason for the drop out of SHG (Ballen et.al. 2012).

### Loan and Repayment

Availing loans for productive purposes is one of the major objectives of SHG. Sometime to meet their current family needs like as agriculture, livestock, building assets for households, children's need (education, health marriage) and to start income generation activities rural households require credit, but

due high cost of interest execute by money lenders, they like to join the SHGs. Instead of approaching the individual, SHG can easily approach to get a loan from the bank and other institutions. Besides, the repayment of the loan to the bank is not the responsibility of the individual but the entire group (Manonmani and Prabhakaran, 2011). The members of the group can take loans from the group savings also on a decided rate of interest which is much lower than the interest that is charged by the informal sources. Analyzing the amount of loan availed from the bank or SHG, 96.68 percent of members have availed an average loan of Rs. 29641. However, 3.3 percent reported that the group members didn't offer a single penny from the availed loan amount to them. These are all mostly the same family members who have a prestigious position in the governing body or have a close relation to the member as a mother in law or sister in law. Further categorizing the loan amount, the maximum member of the group 37.38 percent have availed loan an amount of 20,000 to 30,000 Rs., and 22.43 percent attain a loan amount of less than Rs. 20000. Moreover, as the amount of a loan amount increases the percentage share of members also decreases. Investigating as per agencies of loan, 77.88 percent have taken a loan from both groups and banks and 21.80 percent have availed loans only from the group. Notable is that when they have asked about have you taken a loan other than group or bank after joining SHG member the quite all members' answers are in no. In case of frequency of loan availed by the respondent for both; bank and SHG, 86 percent availed loan for the second time, 24.4 percent for the third time, and only 3.6 percent for the fourth time. However, the members availed loan only from SHG reported almost all the members have twice taken a loan from the group, 77.14 percent availed third and 44.28 percent for the fourth time.

The next important component is the purpose of the loan. Analyzing the data, 86.92 percent of respondents have availed loans for the initiation of income generation activities in which 29.03 percent of respondents used the number of loans specific to agriculture and livestock activities. Some members used the loan amount for different income generation activities like sewing clothes, pickle and *papad* making, manufacturing handicrafts items, etc. Also, the preferable occupation selected as income generation activity is the traditional occupation of the respondent's family. The availability of raw material within the village, and suitable local condition for marketing the product is another prime factor to start income generation activities (Marry et.al. 2015). The construction or house repair is the second basic purpose of respondents to avail of the loan. However, one-fifth of members availed of loans for their children's education, health, and marriage. Many other studies also have a similar finding that amount of loan used for non-business purposes mainly include shocks and economic stress, individual emergencies, and life cycle events such as childbirth, education, marriages, funerals, festivals, etc. (Senanayake and Premaratne 2006, Banerjee, 2009).

**Table 4: Amount of Loan Availed from Bank and Self-Help Group**

Amount of Money (Rs.)	No of Respondent Availed Loan	Total Loan Amount	Average Amount per member
Below - 10,000	32	2,92,000	9125
10,000- 20,000	40	7,27,000	18175
20,000 - 30,000	120	33,81,000	28175
30,000 - 40,000	81	29,50,000	36420
40,000 - 50,000	30	14,15,000	47167
Above - 50,000	18	10,76,000	59778

Source: Primary Survey

Note: Loan amount is not specific to one financial year

**Table 5: Purpose for Loan**

Purpose of Loan	Response in Yes	
	Number	Percentage
To start income generation activities	279	86.92
(IGA): Agriculture and livestock activities	81	29.03
Building assets for households	13	4.05
For children: education, health, marriage, etc	66	20.56
Construction or repair of the house	97	30.22
Other	36	11.21

Source: Primary Survey

Note: Respondent has a choice to multiple answers

As analyzing the data, 37.69 percent of respondents have a pending loan of an average amount of Rs 3926. However, 71.09 percent of respondents have the remaining loan amount less than Rs.10,000, and, remaining have pendency of loan less than Rs. 20,000 excluding one member. Finding associations between the economical family background of respondents and pendency of loan, the respondents belong to the poor families have a significant number of members than that too well off families in the case of pendency of loan. Failure to generate income and expenses to fulfill the household need are the primary factors behind the pendency of loans. Some respondents also inform that their husband use saving amount of money earn from the activity in the repayment of other purpose and the loan payment get delayed. However, the largest source of repayment of the loan is their husband's income.

**Table 6: Source of Repayment**

Source	Response in Yes	
	Number	Percentage
Profit from income generation activities	257	80.06
Borrow from the group member	18	5.61
Borrow from the money lender	6	1.87
Selling jewelry/other households items	0	0.00
Husband income	276	85.98
Old savings	0	0.00
Friend or relatives	7	2.18
Others	60	18.69

Source: Primary Survey

Note: Respondent has a choice to multiple answers

In the case of repayment after husband income, the second major source of repayment of the loan is profit generate from the economic activities they start after joining SHG. The members from poor families are more dependent on these income generation activities for repayment of the loan than that of other families. They borrow money from group members, a moneylender, and their friends and relatives. In opposite, the members belong to well off families in the absence of money try to use other sources for the repayment of the loan. The table shows the largest number of members reported that they have not a fixed interval of time to pay the installment. The basic household needs and poor saving forced them to lose their financial creditability to not pay an installment in a fixed time of interval. However, as a suitable amount of money came in hand they try to pay the installment in a given time. Only 15 percent of members have reported the regularity of payment every month. However, almost 31.46 percent paid the installment on quarterly and 29.60 percent on a bi-annual basis. The office bearers are more aware to pay the loan installment in period and have less default rate (Agarwal et.al. 2013).

**Table 7: Period for the Repayment of Loan Installments**

Source	Response in Yes	
	Number	Percentage
Weekly	00	0.00
Monthly	48	14.95
Quarterly	101	31.46
Half-yearly	95	29.60
Annual	00	0.00
No fixed period	137	42.68

Source: Primary Survey

Note: Respondent has a choice to multiple answers

Further, when the question was asked to the members in case of non-repayment of the loan amount, what action the group takes against the members, nearly 80 percent reported that the rate of interest increased on the amount of loan and 10 percent of member stated that the groups try to not provide loan again till the old repayment was due. The incapability to repay a loan for a prolonged period leads to the deterioration of the relationship between the member and the group (Subramanian, 2010). Sometimes as result the membership of the group also gets canceled, and in the worst position collectively action in shape complains also lodge against defaulter to financial authority to recover the loan amount.

**Table 8: Reasons for non Repayment of Loan Amount**

Particulars	Response in Yes	
	Number	Percentage
Used money for fulfillment of households needs	230	71.65
Failure to generate income from the economic activity	37	11.53
Unmanageable amount of old debt	6	1.87
The habit of a family member; gambling, drinking excessive alcohol, and other	69	21.50
Investment in a new project	00	00.00
Profit return did not come back	131	40.81
other	33	10.28

Source: Primary Survey

Note: Respondent has a choice to multiple answers

Discovering the reasons for non-repayment of the loan amount in the prescribed period, a substantial amount of respondents stated that the poverty and money used for the household's needs were the prime factors for the problem. The other reasons behind the infraction or subsist were profit not return from income generation activities and unacceptable habit of family members. Sometimes failure to generate income from the economic activities and unmanageable amount of old debt, or the obscure indispensable factors play a predominant role in the failure to the repayment of the loan in time (see table 8). Further findings the reasons of failure to the repayment of loan amount and the socio-economical background, the members belong to poor families, the persons accounted as illiterate, and are from the scheduled caste families, have submitted that the shortage of money for fulfilling their requirement of household needs and unmanageable old debt are the prime factors play a vital role in not repayment of the loan amount.

### Conclusion

From the above discussion, it has emerged out that to overcome from poverty to extra earning of money, collateral-free loans and self-dependency are the prime factors endorsed by people to join the SHG. Important to note is that the role of NGO's and Bank official found diminutive in the promotion or suggesting people to join the SHGs. Besides, the NGO's performed poorly in providing training to SHG members in the study area. In total, many beneficiaries have not got any type of training, and training related to market linkages and personal exposure is the least acquired by members. The second important part of functioning and management is related to group meetings. Nearly 90 percent of beneficiaries told that the group meetings are mainly held monthly and decisions are taken collectively by all members. The repayment of loan and credit lending is a prime matter discussed in the group meetings. But on the other side excluding the bank passbook of individual's the maximum groups are failure to maintaining the meeting proceedings records, admission book, and other related documents. The illiteracy was found the prime reason behind the poor maintenance of documentation. The next findings associated with loan and repayment issues cover that approximately thirty thousand rupees on an average of the loan amount are availed by the individuals. To start income generation activities is the prime factor to avail of the loan. However, construction or repair of house and children's education, health, and marriage are other significant factors found to availed loans by group members. The issues related to repayments, the maximum of beneficiaries repay the loan amount from the profit of income generation activity, and the husband's income. Due to poor financial conditions, a large number of the respondents are not able to pay the installment on monthly basis. The amount used for completing the household's needs and delay in profit returns are found the foremost reasons for the failure of repayment of the loan amount in time. The study suggests that the inclusion of local stakeholders and the provision of need-based training associated with livelihood should be promoted. Moreover, the capacities of each member of the groups should be enhanced to achieve the larger objective of microfinance.

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