

International Journal of Arts, Humanities and Social Studies



ISSN Print: 2664-8652
ISSN Online: 2664-8660
Impact Factor: RJIF 8
IJAHSS 2023; 5(1): 122-132
www.socialstudiesjournal.com
Received: 01-03-2023
Accepted: 07-04-2023

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Different problems faced by members of self-help groups in rural Haryana: A sociological study

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DOI: <https://doi.org/10.33545/26648652.2023.v5.i2a.68>

Abstract

The study found that self-help group members in rural areas faced various problems, including administrative, financial, marketing, and problems with the self-help groups themselves, as well as social and family problems. The National Rural Livelihood Mission (NRLM) and Gram Panchayat, Banks, and Non-Governmental Organizations (NGOs) are key players in the program, but they have limitations in providing training for income-generating activities, marketing skills, and maintaining account records. The study found that members were not satisfied with traditional activities such as tailoring, dairy, and agriculture, and had difficulty earning enough money from them. Many members had not received skill development training. The study also found that self-help group members faced non-cooperation by government employees, specifically bank employees, who were disinterested in providing necessary documents and showing reluctance towards working with rural women. Additionally, members reported difficulty in obtaining loans from the bank, delays in credit facilities and perceived the interest rate as high. The study suggests that social mobilization animators should make multiple visits to potential beneficiaries to break mental barriers and encourage participation, and for all group members to be included in the selection process and provided with detailed information about their roles.

Keywords: NRLM, NGO, women empowerment, poverty, cooperation, banking process

Introduction

"If we can come up with a system that allows everybody access to credit while ensuring excellent repayment – I can give you a guarantee that poverty will not last long" - Professor Muhammad Yunus, Grandfather of Microfinance and a Nobel Laureate.

Empowerment refers to acquiring power in social, economic and political spheres to improve one's life. It involves increasing involvement in defining and promoting personal agenda for strength and developing the skills to manage life better. It challenges existing power structures, enhances confidence and control over resources, increases equality and decision-making power, and transforms individuals collectively. It is a process of building capacity, gaining control, and enhancing knowledge and awareness. Empowerment also involves control of ideology and thoughts to increase the ability to acquire knowledge, skills, and experience. Wilkinson (1990) ^[19] defines empowerment as the process in which individuals actively participate in shaping their social, economic, and political future, leading to a transformation of their lives. Oakley (1991) ^[9] characterized empowerment as a journey to acquire the abilities necessary to lead a more improved life. According to Pandey (1993) ^[10], empowerment involves strengthening oneself through capacity-building, boosting self-assurance, and acquiring control of resources. Believes that empowerment encompasses several interrelated factors, such as gaining control of resources, satisfying personal needs, boosting confidence in decision-making, and increasing knowledge and awareness. Banerjee (1995) ^[3] states that empowerment involves promoting equality by removing barriers and empowering the disadvantaged. It grants access to equality and freedom and helps marginalized communities to exist and flourish. Nath and Chatterjee (1996) ^[8] assert that empowerment encompasses controlling one's beliefs and attitudes, leading to increased decision-making authority and resource control. Ramachandran and Seilan (2005) ^[11] describe empowerment as a journey of self-awareness that leads to personal and collective growth and enhances the capability to gain knowledge, skills, and experience.

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Meaning of Women Empowerment

The term empowerment is widely utilized with varying interpretations, especially with regard to women's empowerment. It refers to the enhancement of an individual or group's ability to make deliberate choices and execute them, in circumstances where that ability was previously restricted. It encompasses components such as resource access, decision-making authority, self-assurance, and personal growth. The empowerment of women is deemed critical for society's overall growth and advancement, as emphasized by various leaders and thinkers. Swami Vivekananda said, "There is no chance for the welfare of the world unless the condition of women is improved. A bird can't fly on only one wing." Dr. A.P.J. Abdul Kalam stated, "Empowering women is a pre-requisite for creating a good

nation. When women are empowered, the society becomes more stable. Empowerment of women is essential as their thoughts and value systems lead to the development of a good family, good society, and ultimately a good nation." According to Reddy (2002) ^[13], the first step towards women's empowerment is increasing their understanding of their rights, which expands their ability to participate in social, economic, and political areas previously dominated by men. Sharma (2006) ^[15] explains that women's empowerment is a comprehensive process in which a woman or group can reach their full potential through education, health resources, and dignity within family and community. It requires widespread access to knowledge and resources.

Table 1: A Model Exploring the Dynamics of Women Empowerment in India from Multi-Dimensional Perspectives

Sr. No	Dimension	Family Level	Society/ Community Level	State/National Level
1.	Familial/ Interpersonal	Involvement in decision-making process, liberty on sexual relations, Freedom from domestic violence	Society should grant freedom to women such as freedom to choose spouses, acceptance of divorce without dowry	Access of reproductive health services
2.	Social & Cultural	Freedom from discrimination, better treatment, encouragement of girl's education	Women's participation in social spheres, the existence of associations for women in society, changes in patriarchal norms	Affirmative media that highlights women's roles and contributions to the nation, emphasis on women's literacy
3.	Economic	Opportunities for self-employment, recognition of women's contributions to income, access to family resources	Access to employment, credit, ownership of land and assets, entrepreneurship	Gender-sensitive budgeting, representation in financial policies
4.	Political	Political Awareness of political activities, democratic systems, and easy access to them	Representation in local government bodies	Political participation of women at all levels, such as at the panchayat, municipal corporation, state legislative assemblies, Rajya Sabha, and Lok Sabha.
5.	Legal	Knowledge of women's fundamental rights	Society's awareness of women's rights, effective local enforcement systems	Laws that ensure women's welfare, strict enforcement of them, and an active judiciary system to address women's rights
6.	Psychological	Respect from every member of the family, increased dignity	Accepted social identity and status, collective awareness of gender-based injustice and discrimination	Inclusion in the process of national development.

Source: Hazra (2011) ^[5]

Poverty: Types of Poverty and its Alleviation Programs in India

Poverty is as a lack of access to basic needs and resources and leading to a low standard of living. This can manifest as inadequate food, shelter, clothing, health care, and education, among others. The United Nations Development Programme (2003) defines poverty as "the absence of basic capacities and opportunities to live a dignified life." This includes limited access to education, health care, employment, and political representation. Different types of poverty as under: -

Absolute Poverty

According to the Copenhagen Declaration (1995), "absolute poverty" is a condition in which individuals are unable to fulfill their basic needs, such as food, safe drinking water, sanitation facilities, health, shelter, and education. This term is sometimes used interchangeably with "extreme poverty."

Moderate Poverty

Moderate poverty refers to conditions in which an individual can hardly fulfill their basic needs. In all societies, more or less, the ownership of a house is considered a social status symbol. Minimum living standards, access to scientific education, and ownership of private property are basic

indicators of an individual's socio-economic status. This perspective naturally gives rise to different poverty lines for different countries.

Relative Poverty

Relative poverty refers to a lack of resources in comparison to other members of society. It is usually constructed as a low household income level compared to the national average income, and includes a lack of material goods, quality health care, and better education for children (Sachs, 2005) ^[14].

Poverty in India

Poverty is widely defined as lacking the minimum standard of living. In rural areas, over 15% of the population lives in poverty, often working in agriculture or casual labor. Despite the Indian government's efforts to eradicate poverty, direct intervention is needed. The poverty line was defined by the Planning Commission in 1973-74 as those consuming less than 2,400 calories in rural areas and 2,100 in urban areas. Other definitions include monthly income levels, World Bank's \$1.25/day standard, and the Multidimensional Poverty Index (MPI-2010), which found that 645 million people (55%) in India are poor, with tribal (81.4%), Dalits (65.8%), and OBCs (58.3%) being the most affected.

Self Help Groups Definitions and Concept

According to Singh and Jain (1995) ^[16], "Self Help Groups (SHGs) is a voluntary association of people formed to attain both social and economic goals." According to Jha (2000) ^[6], "SHGs are self-governed, peer-controlled groups of individuals with similar socio-economic backgrounds and a desire to achieve a common purpose collectively." Suriyan (2012) ^[17] describes SHGs as "All for all." SHGs are an association of poor women who voluntarily come together to contribute as much as possible to meet their basic needs. Thus, SHGs are groups of 10-20 women who create financial resources for themselves in order to improve their living conditions.

National Rural Livelihood Mission

The National Rural Livelihoods Mission (NRLM) was established by the Ministry of Rural Development in India in 2010-11 to reduce poverty by empowering poor people to access self-employment and skilled wage employment opportunities. The mission aims to build strong institutions of the poor, encourage partnerships, focus on social mobilization and community-led development, and promote sustainable livelihoods. The NRLM has four phases: Preparatory, Development, Graduation, and Sustainability. The mission focuses on social mobilization and formation of self-help groups, capacity building, graduation to higher levels of self-reliance, and sustainability. The values of the NRLM include inclusion of the poorest, transparency and accountability, stakeholder involvement, and building self-reliance.

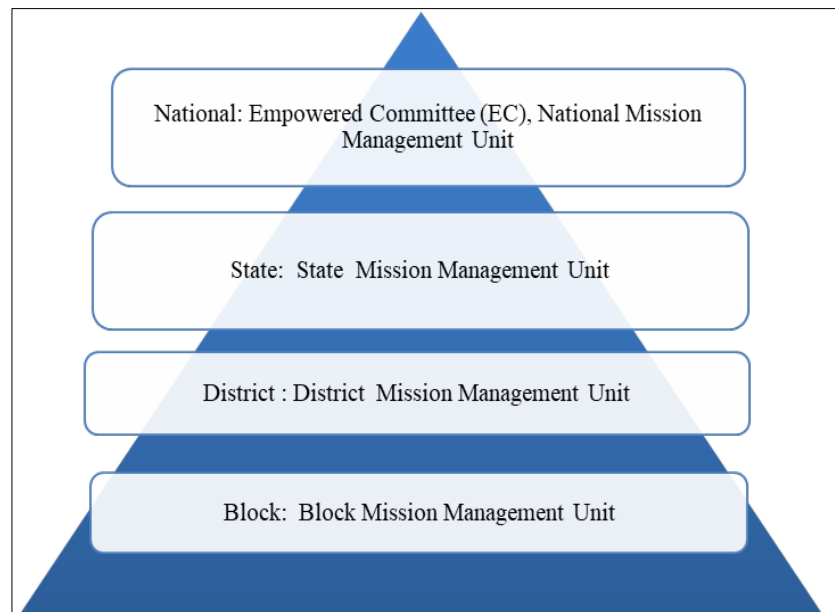


Fig 1: Support Structure of National Rural Livelihood Mission

Review of literature

The study conducted by Awasthi, Deepak, and Sahu in 2001 ^[2] aimed to analyze the impact of Self-Help Groups (SHGs) on the economic status of women in Madhya Pradesh. The study used a sample of SHG members from the state and found that the members were involved in various income-generating activities such as papad making, Mahua cultivation, mushroom cultivation, amachur production, nursery, and fish farming. The study found that the loan provided by the group to the members had an interest rate of between two to four percent per month. The study also found that SHGs had a positive impact on the income, leadership skills, literacy, child education, awareness about hygiene, and skill development of the members. However, the study also identified challenges faced by the members, such as lack of motivation, inadequate infrastructure, insufficient funds, lack of markets, and inadequate supervision. Rao, Vasudeva (2004) ^[12] conducted a study entitled "Grassroots Women's Groups in East Godavari District of Andhra Pradesh." The goals of the study were to understand the functioning of SHGs and their influence on women. In East Godavari district, 78% of the group's accounts were written by the group leaders themselves or in some cases, by other members. In 95% of the groups, the group leaders' monthly contributions were being collected, which was a healthy sign of progress in self-management.

Similarly, 95% of the SHGs reported that their leaders regularly collected loan installments from the borrowers, ensuring a smooth cycle without obstacles or issues of bad debts. The researchers observed that the role of the SHGs was very effective for the overall development of women in rural areas. However, when the researcher observed interactions with an outside group, such as going to the bank to deposit or withdraw money, the researcher found that each member did not have equal opportunities. This lack of participation in group transactions showed that members were getting less chance for involvement.

Chandra, Tulika Dr. (2008) ^[4]: in a paper "Institutional support for women empowerment in India-Special Reference to Mahila Cooperative Bank." The study gave detail about the concept of empowerment. The paper explained some success stories of 'Mahila Cooperative Banks'. After extensive observation, the researcher suggested the following for the effectiveness of SHGs: more active support by government employees was necessary and training facilities for the advancement of women's skills. There was a need for more women's cooperative banks in rural areas. There was a need for coordination between different institutions, such as government officers, banks, NGOs, and SHGs. Kumar *et al.* (2008) ^[7] attempted a study entitled "Impact of Micro-financing on Employment, Income, and Empowerment: Micro Evidence from

Himachal Pradesh." The objectives of the study were to examine the impact of microfinance activities on economic development. Three districts (Kangra, Mandi, and Solan in Himachal Pradesh) were chosen for the study because they were well-known for having the highest number of SHGs in the state. A sample of 250 members was selected from 30 SHGs in these districts. The study revealed that microfinance significantly affects the income and employment of member households. The researchers suggested that there were many hurdles for SHGs, such as low-level skills, the need for training, and market challenges, which needed to be addressed on a priority basis to make microfinance a significant system.

Arora and Meenu (2011) ^[1] conducted a study titled "Women Empowerment through Microfinance Intervention in the Commercial Banks: An Empirical Study in Rural India with Special Reference to the State of Punjab." The researchers explained that microfinance was playing a successful role in women empowerment. Economic empowerment of women was dependent on microfinance, which was a powerful instrument for women empowerment in modern times. The study found that microfinance helped women to obtain easy loans for business activities, education, consumption, and social purposes like marriage of their children. The study also revealed that most members were saving some money. However, the study also identified challenges in the financial inclusion of women such as lack of micro-credit services and other services provided by the banks. Most women complained about the complex procedures and inconvenient repayment terms. The authors recommended that bank employees should change their attitude and that women should receive skill development training to become successful entrepreneurs. Tamilazhaki and Awasthi (2018) ^[18] conducted a study titled "Women Empowerment through Self Help Group Microfinance in Tamil Nadu, India." For this study, Tiruppur district was selected purposively from the 32 districts of Tamil Nadu. Udumalpet block was selected purposively from the 13 blocks in Tiruppur district. From the selected block, 10 women's Self Help Groups (SHGs) were selected randomly, and from those groups, 60

respondents were selected using a random number table. Primary data was gathered through personal interviews, and secondary data was obtained from reports by the National Bank for Agriculture and Rural Development (NABARD). The study found that one of the main characteristics of Self Help Groups was to create income-generating opportunities for the respondents and to enable members to make regular expenditures and savings. However, there was a lack of awareness on the topics of family planning and sanitation. The main challenges faced by the respondents were a lack of risk-bearing capacity for starting non-traditional work (97%), low income-generating opportunities (90%), poor infrastructural facilities (87%), insufficient prices (80%), low production potential (78%), and family restrictions (75%). The researchers concluded that Self Help Groups played a significant role in empowering women.

Methodology

In brief, methodology is a detailed blueprint for conducting research. The nature of the present study is descriptive and exploratory, and information related to research is collected through interview-schedule, observation methods, and secondary sources. This study tries to focus on the Different Problems Faced by Members of Self Help Groups in Rural Haryana: Sociological Study. Stratified random sampling is used in the present study. The study was conducted in Haryana, and the top three districts with the highest number of Self-Help Groups (SHGs) under the National Rural Livelihood Mission (NRLM) are Mewat, Bhiwani, and Fatehabad. The districts with the lowest number of SHGs are Palwal, Mahendragarh, and Rewari. The top three villages with the highest number of SHGs are Baliali, Bhirdana, and Mohammadpur Ahir, and the lowest three SHGs villages are Dhatir, Nasibpur, and Dulhera Khurd. The total number of SHGs in these six villages is 148, and the total number of members in these SHGs is 1,599. A sample of 480 respondents (30% from each SHG) from a total of six villages in six districts were selected for this study. Members of Self-Help Groups were considered as the unit of study and selected randomly from each SHG. The detailed information regarding the sample size as under:

Table 2: Sample Size of Study

Sr. No	District	Block	Village	SHG	Member	Respondent (30%)
1.	Bhiwani	Bawani Khera	Baliali	57	630	189
2.	Fatehabad	Fatehabad	Bhirdana	45	473	142
3.	Mewat	Taoru	Mohammadpur Ahir	43	460	138
4.	Palwal	Palwal	Dhatir	1	15	5
5.	Mahendragarh	Ateli Nangal	Nasibpur	1	11	3
6.	Rewari	Bawal	Dulhera Khurd	1	10	3
Total				148	1599	480

Problems faced by the SHGS members

A large number of SHGs Members faced various problems, including administrative, financial, marketing, and problems with the self-help groups themselves, as well as social and family problems. The key players in the program are the National Rural Livelihood Mission (NRLM), Gram Panchayat, Banks, and Non-Governmental Organizations (NGOs). Social mobilization empowers the poor to establish organizations in which they can participate and make decisions related to poverty alleviation. The National Rural Livelihood Mission has made significant efforts in forming and supporting self-help groups over the years. However,

there are certain roles that the National Rural Livelihood Mission does not play at the grassroots level. For instance, training to start income-generating activities, marketing skills, and maintaining account records are not given enough attention. Those who have been granted loans should have been provided with training and support, but this has not been adequately implemented. As per the program's objectives, Gram Panchayats were intended to have a significant role in selecting beneficiaries, monitoring their performance and ensuring repayment by them. However, upon interacting with Sarpanches (heads) and Panches (Members of Panchayats), it was disheartening to find that

none of them were well-informed about the guidance provided by the NRLM. It was noted that the Sarpanches and Panches of the Gram Panchayats were not aware of the significance of forming self-help groups. Table 3 illustrates non-cooperation by government employees. Of the 164 members surveyed, 34.2% reported that bank employees were not cooperative, while 62.9% reported that government employees were cooperative and only 2.9% had a neutral response. In Baliali village, 35.4% of women complained about non-cooperation by government employees, 60.8% reported that government employees were cooperative and only 3.7% had a neutral response. In Bhirdana village, 39.4% of women reported non-cooperation by employees,

59.9% gave negative responses, and only 0.7% had a neutral response. In Mohammadpur Ahir village, 21.7% of women complained of non-cooperation by employees, 73.9% gave negative responses, and only 4.3% had a neutral response. In Dhatir, Nasibpur and Dulhera Khurd villages, all women complained of non-cooperation by employees.

Credit facilities provided by banks to members of self-help groups (SHGs) are a crucial aspect of this program, but in practice, we found that bank employees not only harass women when opening accounts but also create problems when providing loans. They do not trust SHG members. Women have to make numerous trips to the bank to get a loan.

Table 3: Non-cooperation by government employee (NRLM/Bank)

Name of the villages	Non-cooperation by employees			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	67 (35.4%)	115 (60.8%)	7 (3.7%)	189 (100%)
Bhirdana (Fatehabad)	56 (39.4%)	85 (59.9%)	1 (0.7%)	142 (100%)
Mohammed Ahir (Mewat)	30 (21.7%)	102 (73.9%)	6 (4.3%)	138 (100%)
Dhatir (Palwal)	5 (100%)	0 (0)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	164 (34.2%)	302 (62.9%)	14 (2.9%)	480 (100%)

Table 4: Delay in credit facility due to banking process?

Name of the villages	Delay in credit facility			Total
	Yes	No	Not Apply	
Baliali (Bhiwani)	36 (19%)	132 (69.8%)	21 (11.1%)	189 (100%)
Bhirdana (Fatehabad)	41 (28.9%)	72 (50.7%)	29 (20.4%)	142 (100%)
Mohammed Ahir (Mewat)	13 (9.4%)	102 (73.9%)	23 (16.7%)	138 (100%)
Dhatir (Palwal)	4 (80%)	0 (0)	1 (20%)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	3 (100%)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	97 (20.2%)	309 (64.4%)	74 (15.4%)	480 (100%)

Table 4 illustrates the delay in obtaining loans due to the banking process. Of the surveyed members, 20.2% complained that they had problems in obtaining loans from the bank, 64.4% reported that they received loans without delay and 15.4% had a neutral response. In Baliali village, 19% of members complained of problems obtaining loans from the bank and 69.8% reported that they received loans without delay. In Bhirdana village, 28.9% of members

reported delays in credit facilities due to the banking process, 50.7% gave negative responses. In Mohammadpur Ahir village, 9.4% of members reported delays in credit facilities due to the banking process and 73.9% gave negative responses. In Dhatir and Dulhera Khurd villages, most members complained of delays in credit facilities due to the banking process, and in Nasibpur village, all members reported receiving loans without delay.

Table 5: Do you think lack of sufficient loan given by banks?

Name of the villages	Lack of Sufficient loan			Total
	Yes	No	Not Apply	
Baliali (Bhiwani)	115 (60.8%)	53 (28%)	21 (11.1%)	189 (100%)
Bhirdana (Fatehabad)	82 (57.7%)	31 (21.8%)	29 (20.4%)	142 (100%)
Mohammed Ahir (Mewat)	97 (70.3%)	18 (13%)	23 (16.7%)	138 (100%)
Dhatir (Palwal)	4 (80%)	0 (0)	1 (20%)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	304 (63.3%)	102 (21.5%)	74 (15.4%)	480 (100%)

Table 5 highlights the scarcity of adequate financing provided by financial institutions. Of the respondents, 304 (63.3%) voiced their dissatisfaction with the inadequate loan amounts they received from banks, while 102 (21.5%) reported receiving satisfactory loan amounts and 74 (15.4%) had no particular stance on the matter. Specifically, in Baliali village, 115 (60.8%) women expressed frustration with the lack of sufficient loans from banks, while 53 (28%)

reported receiving sufficient loans. In Bhirdana village, 82 (57.7%) women complained about the insufficient loan amounts from banks and 31 (21.8%) reported receiving sufficient loan amounts. Similarly, in Mohammadpur Ahir village, 97 (70.3%) women expressed dissatisfaction with the loan amounts they received from banks, while 18 (13%) reported receiving sufficient loan amounts. In Dhatir, Nasibpur and Dulhera Khurd villages, all members

complained about inadequate loan amounts from banks. Table 6 highlights the perceptions of the interest rate. Of the members of SHGs, 285 (59.4%) concurred that the bank's interest rate was high, while 121 (25.2%) disagreed and 74 (15.4%) had no particular stance on the matter. Specifically, in Baliali village, 123 (65.1%) women believed that the interest rate was high, while 45 (23.8%) disagreed. In

Bhirdana village, 70 (49.3%) women believed that the interest rate was high, while 43 (30.3%) disagreed. In Mohammadpur Ahir village, 82 (59.4%) women agreed that the interest rate was high, while 33 (23.9%) disagreed. In Dhatir, Nasibpur and Dulhera Khurd villages, most that the interest rate was high.

Table 6: Do you think rate of interest is high?

Name of the villages	Rate of interest			Total
	Yes	No	Not Apply	
Baliali (Bhiwani)	123 (65.1%)	45 (23.8%)	21 (11.1%)	189 (100%)
Bhirdana (Fatehabad)	70 (49.3%)	43 (30.3%)	29 (20.4%)	142 (100%)
Mohammed Ahir (Mewat)	82 (59.4%)	33 (23.9%)	23 (16.7%)	138 (100%)
Dhatir (Palwal)	4 (80%)	0 (0)	1 (20%)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	285 (59.4%)	121 (25.2%)	74 (15.4%)	480 (100%)

Table 7: Lack of market for selling group products

Name of the villages	Lack of market			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	119 (63%)	55 (29.1%)	15 (7.9%)	189 (100%)
Bhirdana (Fatehabad)	64 (45.1%)	67 (47.2%)	11 (7.7%)	142 (100%)
Mohammed Ahir (Mewat)	91 (65.9%)	37 (26.8%)	10 (7.2%)	138 (100%)
Dhatir (Palwal)	2 (40%)	3 (60%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	3 (100%)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	1 (33.3%)	2 (66.7%)	0 (0)	3 (100%)
Total	277 (57.7%)	167 (34.8%)	36 (7.5%)	480 (100%)

Table 7 illustrates the scarcity of markets to sell group products. 277 (57.7%) members reported that the village market was insufficient to sell their products and 167 (34.8%) members said that the village market was adequate for them, while 36 (7.5%) members had a neutral response. In Baliali village, 119 (63%) women stated that there was a lack of markets to sell their products, while 55(29.1%) respondents said that the local market was sufficient for

their needs. In Bhirdana village, 64 (45.1%) women reported a scarcity of markets to sell their products, while 67(47.2%) gave a negative response. In Mohammadpur Ahir village, 91 (65.9%) women reported a lack of markets to sell their products, while 37(26.8%) gave a negative response. In Dhatir, Nasibpur, and Dulhera Khurd villages, mostly women reported that the village market was adequate for their products.

Table 8: Is economic exploitation in Self Help Groups?

Name of the Villages	Economic Exploitation			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	17 (9%)	137 (72.5%)	35 (18.5%)	189 ss(100%)
Bhirdana (Fatehabad)	38 (26.8%)	77 (54.2%)	27 (19%)	142 (100%)
Mohammed Ahir (Mewat)	18 (13%)	109 (79%)	11 (8%)	138 (100%)
Dhatir (Palwal)	5 (100%)	0 (0)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	2 (66.7%)	1 (33.3%)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	81 (16.8%)	325 (67.7%)	74 (15.4%)	480 (100%)

Table 8 illustrates the perceptions of economic exploitation among SHG members. 325 (67.7%) members stated that there is no economic exploitation of women in SHGs, while 81 (16.8%) members reported instances of exploitation. 74 members had a neutral response. In the village of Baliali, 17 (9%) women reported economic exploitation, while 137(72.5%) denied it and 35 (18.5%) had no opinion. Similarly, in Bhirdana village, 38 (26.8%) women reported

exploitation, 77(54.2%) denied it, and 27 (19%) had no opinion. In Mohammadpur Ahir village, 18 (13%) women reported exploitation, 109(79%) denied it, and 11 (8%) had no opinion. In Dhatir and Dulhera Khurd villages, all women reported instances of exploitation. In Nasibpur village, 2 (66.7%) women denied any exploitation, and 1 (33.3%) woman had no opinion.

Table 9: Are you not doing proper work due to low education?

Name of the villages	Not doing proper work			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	130 (68.8%)	52 (27.5%)	7 (3.7%)	189 (100%)
Bhirdana (Fatehabad)	79 (55.6%)	57 (40.1%)	6 (4.2%)	142 (100%)
Mohammed Ahir (Mewat)	58 (42%)	77 (55.8%)	3 (2.2%)	138 (100%)
Dhatir (Palwal)	5 (100%)	0 (0)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	2 (66.7%)	1 (33.3%)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	277 (57.7%)	187 (39%)	16 (3.3%)	480 (100%)

Table 9 shows that a majority of SHGs members, 277 (57.7%), reported that their low education levels were hindering their ability to perform their duties properly. In contrast, 187 (39%) members reported that they were able to perform their duties properly despite their low education levels, while 16 (3.3%) had a neutral response. In Baliali village, 130 (68.8%) members reported that their low education levels were hindering their ability to perform their duties, while 52 (27.5%) members reported that they were able to perform their duties properly, and 7 (3.7%) had a neutral response. In Bhirdana village, 79 (55.6%) members reported that their low education levels were hindering their

ability to perform their duties, while 57 (40.1%) members reported that they were able to perform their duties properly, and 6 (4.2%) had a neutral response. In Mohammadpur Ahir village, 58 (42%) members reported that their low education levels were hindering their ability to perform their duties, while 77 (55.8%) members reported that they were able to perform their duties properly, and 3 (2.2%) had a neutral response. In Dhatir, Nasibpur, and Dulhera Khurd villages, the majority of members reported that their low education levels were hindering their ability to perform their duties properly.

Table 10: Lack of community support after joining SHG

Name of the Villages	Lack of community support			Total
	Yes	No	Can't	
Baliali (Bhiwani)	41 (21.7%)	120 (63.5%)	28 (14.8%)	189 (100%)
Bhirdana (Fatehabad)	22 (15.5%)	97 (68.3%)	23 (16.2%)	142 (100%)
Mohammed Ahir (Mewat)	25 (18.1%)	96 (69.6%)	17 (12.3%)	138 (100%)
Dhatir (Palwal)	5 (100%)	0 (0)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	99 (20.6%)	313 (65.2%)	68 (14.2%)	480 (100%)

Table 10 illustrates the lack of community support after joining SHGs. Of the respondents, 99 (20.6%) reported a lack of community support, while 313 (65.2%) said their community was supportive and 68 (14.2%) had a neutral response. In Baliali village, 41 (21.7%) members reported a lack of community support, while 120 (63.5%) said their community was supportive and 28 (14.8%) had a neutral response. In Bhirdana village, 22 (15.5%) members reported

a lack of community support, while 97 (68.3%) said their community was supportive and 23 (16.2%) had a neutral response. In Mohammadpur Ahir village, 24 (17.4%) members reported a lack of community support, while 97 (70.3%) said their community was supportive and 17 (12.3%) had a neutral response. In Dhatir, Nasibpur and Dulhera Khurd villages, all members reported a lack of community support.

Table 11: Lack of cooperation in SHG

Name of the villages	Lack of cooperation			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	33 (17.5%)	135 (71.4%)	21 (11.1%)	189 (100%)
Bhirdana (Fatehabad)	38 (26.8%)	73 (51.4%)	31 (21.8%)	142 (100%)
Mohammed Ahir (Mewat)	21 (15.2%)	101 (73.2%)	16 (11.6%)	138 (100%)
Dhatir (Palwal)	3 (60%)	2 (40%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	3 (100%)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	3 (100%)	0 (0)	0 (0)	3 (100%)
Total	98 (20.4%)	314 (65.4%)	68 (14.2%)	480 (100%)

Table 11 illustrates the lack of cooperation within Self Help Groups. Of the surveyed members, 99 (20.4%) reported a lack of cooperation, while 314 (65.4%) stated that their SHGs were supportive, and 68 (14.2%) had a neutral response. In the village of Baliali, 33 (17.5%) members reported a lack of cooperation among members, while 135 (71.4%) gave a positive response and 21 (11.1%) had a neutral response. In Bhirdana village, 38 (26.8%) members reported a lack of cooperation among members, 73 (51.4%)

gave a positive response, and 31 (21.8%) had a neutral response. In Mohammadpur Ahir village, 21 (15.2%) members reported a lack of cooperation among members, 101 (73.2%) gave a positive response, and 16 (11.6%) had a neutral response. In Dhatir and Dulhera Khurd villages, the majority of members complained about a lack of cooperation among members, while in Nasibpur village, all members reported that their group was supportive.

Table 12: Problems encountered with regards to household work

Name of the villages	Problem in household work			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	43 (22.8%)	126 (66.7%)	20 (10.6%)	189 (100%)
Bhirdana (Fatehabad)	25 (17.6%)	86 (60.6%)	31 (21.8%)	142 (100%)
Mohammed Ahir (Mewat)	28 (20.3%)	100 (72.5%)	10 (7.2%)	138 (100%)
Dhatir (Palwal)	0 (0)	5 (100%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	3 (100%)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	96 (20%)	323 (67.3%)	61 (12.7%)	480 (100%)

Table 12 illustrates the difficulties encountered in relation to household work among members of SHGs. Out of a total of 480 respondents, 96 (20%) reported facing such problems, 323 (67.3%) gave a negative response, and 61 (12.7%) had a neutral response. Among members in the village of Baliali, 43 (22.8%) reported difficulties, with 126 (66.7%) giving a negative response and 20 (10.6%) having a neutral response. Similarly, in the village of Bhirdana, 25 (17.6%) reported

problems, with 86 (60.6%) giving a negative response and 31 (21.8%) having a neutral response. In the village of Mohammadpur Ahir, 28 (20.3%) reported difficulties, with 100 (72.5%) giving a negative response and 10 (7.2%) having a neutral response. Lastly, in the villages of Dhatir, Nasibpur, and Dulhera Khurd, all members gave a negative response regarding problems with household work.

Table 13: Respondents experience regarding the SHG.

Name of the villages	experience regarding SHG			Total
	Good	Bad	Both	
Baliali (Bhiwani)	166 (87.8%)	15 (7.9%)	8 (4.2%)	189 (100%)
Bhirdana (Fatehabad)	111 (78.2%)	22 (15.5%)	9 (6.3%)	142 (100%)
Mohammed Ahir (Mewat)	112 (81.2%)	14 (10.1%)	12 (8.7%)	138 (100%)
Dhatir (Palwal)	0 (0)	5 (100%)	0 (0)	5 (100%)
Nasibpur (Mahendragarh)	0 (0)	0 (0)	3 (100%)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	3 (100%)	0 (0)	3 (100%)
Total	389 (81%)	59 (12.3%)	32 (6.7%)	480 (100%)

Table 13 illustrates that the majority of SHG members had a positive experience. Out of a total of 480 respondents, 389 (81.0%) reported a good experience, 59 (12.3%) reported a bad experience, and 32 (6.7%) had both good and bad experiences. This indicates that most SHG members were satisfied with their group. In the village of Baliali, 166 (87.8%) reported a good experience, 15 (7.9%) had a bad experience, and 8 (4.2%) had both experiences. In Bhirdana village, 111 (78.2%) reported a good experience, 22 (15.5%) had a bad experience, and 9 (6.3%) had both experiences. In Mohammadpur Ahir village, 112 (81.2%) reported a good experience, 14 (10.1%) had a bad experience, and 12 (8.7%) had both experiences. In the villages of Dhatir and Dulhera Khurd, all members reported a bad experience, and in

Nasibpur village, all members had both experiences. The result of the study shows that out of a total of 480 respondents, 421 (87.7%) wanted to continue with the SHGs, while only 59 (12.3%) wanted to discontinue. In the village of Baliali, 174 (92.1%) members wanted to continue with the SHGs, while only 15 (7.9%) did not. In Bhirdana village, 120 (84.5%) members wanted to continue with the SHGs, while only 22 (15.5%) did not. In Mohammadpur Ahir village, 124 (89.9%) members wanted to continue with the SHGs, while only 14 (10.1%) did not. In the villages of Dhatir and Dulhera Khurd, all members did not want to continue with the SHGs, while in Nasibpur village, all members did want to continue with the SHGs.

Table 14: Will you motivate to other women to join SHG?

Name of the villages	Motivate to other women			Total
	Yes	No	Can't Say	
Baliali (Bhiwani)	154 (81.5%)	13 (6.9%)	22 (11.6%)	189 (100%)
Bhirdana (Fatehabad)	98 (69%)	24 (16.9%)	20 (14.1%)	142 (100%)
Mohammed Ahir (Mewat)	122 (88.4%)	12 (8.7%)	4 (2.9%)	138 (100%)
Dhatir (Palwal)	0 (0)	3 (60%)	2 (40%)	5 (100%)
Nasibpur (Mahendragarh)	3 (100%)	0 (0)	0 (0)	3 (100%)
Dulhera Khurd (Rewari)	0 (0)	1 (33.3%)	2 (66.7%)	3 (100%)
Total	377 (78.5%)	53 (11%)	50 (10.4%)	480 (100%)

Table 14 illustrates the willingness of SHG members to encourage other women to join the groups. The majority of members, 377 (78.5%), expressed their willingness to do so, while 53 (11%) stated they would not, and 50 (10.4%) had a neutral response. Research conducted by Kamaraju (2005) ^[21] found similar results, noting that SHG members were inclined to raise awareness about the groups among women

in nearby villages. In Baliali village, 154 (81.5%) respondents said they would motivate other women to join SHGs, 13 (6.9%) gave a negative response and 22 (11.6%) had a neutral response. In Bhirdana village, 98 (69%) respondents said they would motivate other women to join SHGs, 24 (16.9%) gave a negative response and 20 (14.1%) had a neutral response. In Mohammadpur Ahir village, 122

(88.4%) respondents said they would motivate other women to join SHGs, 12 (8.7%) gave a negative response and 4 (2.9%) had a neutral response. In Dhatir village, mostly women gave negative response, In Nasibpur village all respondents said they would motivate other women to join SHGs and in Dulhera Khurd village 1 (33.3%) women gave a negative response and 2 (66.7%) had a neutral response. Majority of members, 424 (88.3%), believe that more awareness about the National Rural Livelihood Mission (NRLM) is necessary. Only 28 (5.8%) members disagree and 28 (5.8%) have a neutral opinion. In the village of Baliali, 176 (93.1%) members believe that more awareness about NRLM is needed, while only 5 (2.6%) disagree and 8 (4.2%) have a neutral opinion. Similarly, in Bhirdana village, 123 (86.6%) members believe that more awareness about NRLM is needed, 12 (8.5%) disagree, and 7 (4.9%) have a neutral opinion. In Mohammadpur Ahir village, 114 (82.6%) members believe that more awareness about NRLM is needed, 11 (8%) disagree, and 13 (9.4%) have a neutral opinion. In the villages of Dhatir, Nasibpur, and Dulhera Khurd, all members believe that more awareness about NRLM is necessary.

Conclusion

A large number of self-help group (SHG) members have reported facing various problems, including administrative, financial, marketing, and problems with the self-help groups themselves, as well as social and family problems. The National Rural Livelihood Mission (NRLM) is one of the key players in the program, along with Gram Panchayat, Banks, and Non-Governmental Organizations (NGOs). The mission has made significant efforts in forming and supporting self-help groups, but there are certain roles that the NRLM does not play at the grassroots level such as training for income-generating activities, marketing skills, and maintaining account records. The Gram Panchayats were intended to have a significant role in selecting beneficiaries, monitoring their performance, and ensuring repayment, but the heads and members of the Panchayats were not well-informed about the guidance provided by the NRLM and were not aware of the significance of forming self-help groups. Women were uninformed about the different issues SHGs such as lack of knowledge and understanding of the concept, hasty formation without proper guidance, and a lack of inclusion in the selection of leaders and understanding of their roles. The solution proposed is for social mobilization animators to make multiple visits to potential beneficiaries to break mental barriers and encourage participation, and for all group members to be included in the selection process and provided with detailed information about their roles.

Self-help group members engaged in traditional activities such as tailoring, dairy, and agriculture, but were not earning enough money from them. Many members had not received skill development training. After taking a loan from the bank, most women purchased sewing machines and cattle to earn income. However, members were not satisfied with these activities and there were few members engaged in non-traditional work with value addition. Difficulty in opening saving accounts in banks was also reported, with bank officials being disinterested in providing necessary documents and showing reluctance towards working with rural women. The result of the study shows non-cooperation by government employees as reported by

self-help group members. Of the 164 members surveyed, 34.2% reported that bank employees were not cooperative, while 62.9% reported that government employees were cooperative, and only 2.9% had a neutral response. In all the surveyed villages, a significant portion of women complained about non-cooperation by government employees, with the highest percentage in Dhatir, Nasibpur, and Dulhera Khurd villages, where all the women surveyed reported non-cooperation by employees. Credit facilities provided by banks to members of self-help groups (SHGs) are a crucial aspect of this program, but in practice, we found that bank employees not only harass women when opening accounts but also create problems when providing loans. Defaults on loans further compound the issue, making it difficult for poor women to benefit from the program. Banks employees often doubt that rural women are unable to repay the loan, or that they will not be able to start any income-generating activities. They do not trust SHG members. Women have to make numerous trips to the bank to get a loan. It is noted from the survey that members of self-help groups faced delays in obtaining loans from the bank. 20.2% of surveyed members complained that they had problems in obtaining loans, 64.4% reported receiving loans without delay, and 15.4% had a neutral response. In all the surveyed villages, some members complained of delays in credit facilities due to the banking process, with the highest percentage in Bhirdana village, where 28.9% of members reported delays. Nasibpur village was an exception where all members reported receiving loans without delay. Many bank employees not only harass women in opening their accounts and providing credit facilities, but also provide insufficient loan amounts. Additionally, the majority of SHG members are not fully aware of the financial guidelines of NRLM. In the field, it was found that only a few members of SHGs adopt innovative income-generating activities such as toy making or beauty parlors. The majority of women are not satisfied with the financial aspect and have stated that the amount provided is not enough to start any viable activity. Members of self-help groups perceived the interest rate as high. 59.4% of members surveyed agreed that the bank's interest rate was high, 25.2% disagreed and 15.4% had no particular stance. This perception was consistent across the surveyed villages, with most members agreeing that the interest rate was high, particularly in Dhatir, Nasibpur, and Dulhera Khurd villages.

Interestingly, it was discovered that bank officers were unaware of the significant role they played in the scheme. They limited their involvement to opening accounts and providing credit. After interacting with the members of SHGs, it was found that bank officers did not make any visits to the SHGs to observe their operations. It was crucial for the bank to have their field officers visit the SHGs before granting loans to the group and inform them of the activities they would undertake after loan approval. The women stated that when bank employees or officers did visit the SHGs, they were often in a rush and many of their questions regarding the bank went unanswered. Maximum members of self-help groups reported a scarcity of markets to sell their products. 57.7% of members surveyed reported that the village market was insufficient to sell their products, 34.8% members said that the village market was adequate for them, while 7.5% members had a neutral response. This perception varied among the surveyed villages, with Baliali, Bhirdana and Mohammadpur Ahir village having most

members reported that the village market was insufficient while Dhatir, Nasibpur, and Dulhera Khurd villages mostly reported that the village market was adequate for their products. Perceptions of economic exploitation among members of Self-Help Groups (SHGs), it is noted that 67.7% of the members stated that there is no economic exploitation of women in SHGs, while 16.8% reported instances of exploitation, and 74 members had a neutral response. The perceptions of exploitation varied among the different villages surveyed, with more instances reported in Dhatir and Dulhera Khurd villages and less in Nasibpur village.

Maintaining proper accounts is the most important work of SHGs. SHGs are supposed to maintain records such as an attendance register, a minute book, a general register, a loan register, a cash book, and individual passbooks so that the SHGs can function successfully. However, we found that many SHG records were not up-to-date. At the grassroots level, we found that there were irregularities in conducting meetings. Regular meetings help the members come closer and discuss various common problems and their possible solutions. It helps them to understand each other better. Majority of illiterate women complained that due to their low level of education, they were not able to effectively participate in their SHGs. Many women told researchers that their lack of education caused difficulties in engaging with programs such as NRLM, banks, NGOs, and Gram Panchayats. They said that if they were more educated, they would be able to work in a more effective manner.

It is reported from the survey that 20.6% of the respondents reported a lack of community support after joining the SHGs, 65.2% said their community was supportive and 14.2% had a neutral response. This lack of community support was reported by members in all the villages, with the highest percentage in Dhatir, Nasibpur and Dulhera Khurd. The result of the study illustrates that there is a lack of cooperation within Self Help Groups (SHGs) among surveyed members. Of the surveyed members, 99 (20.4%) reported a lack of cooperation, while 314 (65.4%) stated that their SHGs were supportive, and 68 (14.2%) had a neutral response. The results vary across different villages, with some villages reporting a lack of cooperation among members, while others reported that their group was supportive. The majority of members in Dhatir and Dulhera Khurd villages complained about a lack of cooperation among members, while in Nasibpur village, all members reported that their group was supportive. Some SHG members said their families were not supportive of their work with the SHG. Women from weaker sections of society need support from their families, particularly their husbands and in-laws, to provide them with the moral support to pursue economic activities. Women from nuclear families face more problems than those in joint families, as the support of older family members is often lacking in nuclear families. It was observed in the field that a significant number of family members of SHGs members did not provide support for attending training sessions at the block or district level. As a result, these women were not receiving adequate training and were not proficient in non-conventional types of work. The researcher was informed by several members of SHGs that they were experiencing difficulties pertaining to tasks within their households. These issues primarily arose within nuclear families, not extended ones.

In nuclear families, there is typically no one else present to assist with the care of their children, whereas in joint families, other members are often available to help. Out of a total of 480 respondents, 96 (20%) reported facing such problems, 323 (67.3%) gave a negative response, and 61 (12.7%) had a neutral response. The result of the study shows that the majority of SHG members had a positive experience. Out of a total of 480 respondents, 389 (81.0%) reported a good experience, 59 (12.3%) reported a bad experience, and 32 (6.7%) had both good and bad experiences. This indicates that most SHG members were satisfied with their group. In the villages of Dhatir and Dulhera Khurd, all members reported a bad experience, and in Nasibpur village, all members had both experiences. The majority of members expressed a desire to continue with the SHGs. The result shows that out of a total of 480 respondents, 421 (87.7%) wanted to continue with the SHGs, while only 59 (12.3%) wanted to discontinue. In the villages of Dhatir and Dulhera Khurd, all members did not want to continue with the SHGs, while in Nasibpur village, all members did want to continue with the SHGs. The majority of members, 377 (78.5%), expressed their willingness to encourage other women to join the groups, while 53 (11%) stated they would not, and 50 (10.4%) had a neutral response. In Dhatir village, mostly women gave negative response, In Nasibpur village all respondents said they would motivate other women to join SHGs and in Dulhera Khurd village 1 (33.3%) women gave a negative response and 2 (66.7%) had a neutral response. Majority of members, 424 (88.3%), believe that more awareness about the National Rural Livelihood Mission (NRLM) is necessary. Only 28 (5.8%) members disagree and 28 (5.8%) have a neutral opinion. In the village of Baliali, 176 (93.1%) members believe that more awareness about NRLM is needed, similarly, in Bhirdana village, 123 (86.6%) members believe that more awareness about NRLM is needed, and in Mohammadpur Ahir village, 114 (82.6%) members believe that more awareness about NRLM. In the villages of Dhatir, Nasibpur, and Dulhera Khurd, all members believe that more awareness about NRLM is necessary.

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