



A Study on Role of Self-Help Groups in Women Empowerment through Micro Finance at Tumkur City

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ABSTRACT

Women's empowerment is a multidimensional process that enhances their ability to make choices, exercise rights, and participate meaningfully in socio-economic life. Self-Help Groups (SHGs) supported through microfinance have emerged as one of the most influential grassroots mechanisms for advancing women's empowerment in India. This study examines the role of SHGs in fostering empowerment among women in Tumkur City, Karnataka. Using survey data from 320 SHG members, supported by focus group discussions and key informant interviews, the study constructs a Women's Empowerment Index (WEI) across economic, social, psychological, and political domains. It also develops a Microfinance Intensity Index (MFI-I) to capture loan cycles, savings, repayment regularity, and participation in financial training. Descriptive analysis, reliability testing, and regression modeling were used to assess the relationship between SHG participation and empowerment. Findings suggest that SHG-linked microfinance significantly enhances women's decision-making power, mobility, and self-confidence, though challenges such as over-indebtedness, limited financial literacy, and dependence on traditional livelihoods persist. The study concludes with policy recommendations for strengthening financial literacy, digital inclusion, and sustainable enterprise support within Tumkur's SHGs



Introduction

Women constitute nearly half of India's population, yet their participation in economic and political life has historically been constrained by cultural, structural, and institutional barriers. Over the past three decades, microfinance and Self-Help Groups (SHGs) have gained prominence as effective mechanisms for poverty alleviation and women's empowerment. The SHG model, promoted by NABARD's SHG-Bank Linkage Programme (SBLP) since the 1990s, has enabled millions of women to access savings, credit, and training through collective action.

Karnataka has been a frontrunner in SHG promotion, with the Stree Shakti programme and National Rural Livelihood Mission (NRLM) initiatives supporting thousands of groups. Tumkur City, located in southern Karnataka, represents a vibrant context where women's SHGs linked to banks, NGOs, and cooperatives are actively engaged in savings, credit, and microenterprise activities. Yet, despite their numerical growth, the actual impact of SHGs on women's empowerment in Tumkur remains under-researched.

Problem Statement

While SHGs are widely acknowledged as vehicles of empowerment, their impact varies across regions, groups, and socio-economic categories. Many SHGs struggle with inadequate financial literacy, limited access to markets, and sustainability issues. In Tumkur, where women play crucial roles in informal livelihoods, assessing whether SHG participation translates into genuine empowerment—beyond access to credit—is essential. A systematic study focusing on Tumkur City can fill this gap by evaluating the multidimensional empowerment outcomes of SHG-based microfinance.

Objectives of the Study

The study seeks to:

1. Examine the socio-economic profile of SHG members in Tumkur City.
2. Assess the role of microfinance in enhancing women's empowerment across economic, social, political, and psychological dimensions.
3. Develop a Women's Empowerment Index (WEI) and Microfinance Intensity Index (MFI-I) to quantify empowerment and microfinance exposure.



4. Analyze the relationship between SHG participation, microfinance intensity, and empowerment outcomes.
5. Provide policy recommendations for strengthening SHGs as vehicles of inclusive development.

Research Questions

1. To what extent do SHGs contribute to women's empowerment in Tumkur City?
2. How does the intensity of microfinance participation influence empowerment outcomes?
3. Which domains of empowerment—economic, social, psychological, or political—are most affected by SHG participation?
4. What barriers limit the effectiveness of SHGs in achieving empowerment?

Significance of the Study

This research is significant for several reasons. At the theoretical level, it contributes to the understanding of empowerment as a multidimensional construct shaped by microfinance and collective action. At the practical level, it provides empirical insights into how SHGs in Tumkur City function and impact members' lives. For policymakers, NGOs, and banks, the findings offer evidence-based recommendations for enhancing the effectiveness of SHGs as instruments of empowerment.

Scope and Limitations

The study is limited to SHGs operating within Tumkur City. While findings provide city-level insights, they may not be generalizable to rural areas or other districts. Data is self-reported, which may introduce bias. Moreover, empowerment is a long-term process, and this cross-sectional study captures only a snapshot in time. Despite these limitations, the study provides valuable insights into the relationship between SHG-based microfinance and empowerment in Tumkur.

Literature Review

Concept of Women's Empowerment

The concept of empowerment has been widely discussed in development literature since the 1980s. Kabeer (1999) defines empowerment as the process by which individuals gain the ability to make strategic life choices in a context where this ability was previously denied to them. Scholars emphasize that empowerment is multidimensional, encompassing economic independence, decision-making power, mobility, political participation, and psychological confidence (Malhotra, Schuler & Boender, 2002). For



women, empowerment also involves challenging patriarchal norms and gaining equal access to resources, opportunities, and rights.

Self-Help Groups (SHGs), through microfinance and collective action, are seen as one of the most practical grassroots mechanisms for achieving empowerment. By pooling savings and enabling access to credit, SHGs not only address financial exclusion but also create social solidarity, peer support, and leadership opportunities for women (Desai & Joshi, 2014).

SHGs and Microfinance: A Global Perspective

Globally, microfinance emerged as a development tool in the 1970s with the pioneering work of Muhammad Yunus and the Grameen Bank in Bangladesh. Yunus (2007) argued that access to small loans could lift the poor, especially women, out of poverty by enabling them to engage in income-generating activities. Studies in Bangladesh have shown that microfinance increases women's bargaining power within households, enhances self-esteem, and improves child health and education outcomes (Pitt & Khandker, 1998).

However, critics argue that microfinance is not a silver bullet. Some studies point to problems such as over-indebtedness, repayment pressure, and limited impact on long-term poverty reduction (Bateman & Chang, 2012). Others highlight that empowerment outcomes are often symbolic rather than substantive, as men may still control loans taken in women's names (Goetz & Gupta, 1996).

Beyond South Asia, microfinance programs in Africa and Latin America have also been linked with mixed empowerment outcomes. For example, Mayoux (2001) found that while women in Uganda gained financial independence, structural gender inequalities limited their mobility and decision-making power. These insights underline the need for localized studies to understand the nuanced impact of SHGs and microfinance.

The Indian Context of SHGs and Women Empowerment

India has one of the largest SHG networks in the world, largely driven by the SHG-Bank Linkage Programme (SBLP) launched by NABARD in 1992. By 2020, over 10 million SHGs were operating across the country, with women forming the majority of members (NABARD Report, 2020).

Numerous studies have demonstrated that SHGs play a vital role in women's empowerment. Puhazhendhi and Badatya (2002) observed that SHG membership enhances women's ability to save,



borrow, and invest in income-generating activities. Similarly, Nair and Tankha (2013) found that SHGs improve women's participation in household decisions, education of children, and community-level governance.

State-level variations are notable. Kerala's Kudumbashree program is widely cited as a successful model, combining microfinance with social development and poverty eradication initiatives (Singh, 2015). In Andhra Pradesh, SHGs under the Indira Kranthi Patham program enabled large-scale social mobilization and women-led enterprises (Srinivasan, 2010). However, in some northern states, SHGs have struggled due to weak institutional support and lack of credit linkages (Rao, 2017).

Critiques of SHGs in India mirror global concerns. Harper (2002) argued that while SHGs improve financial inclusion, their ability to create sustainable livelihoods remains limited. Banerjee et al. (2015) emphasized that empowerment gains are often modest unless complemented by capacity-building, market linkages, and supportive policies.

SHGs in Karnataka: Achievements and Challenges

Karnataka has been proactive in promoting SHGs, particularly through the Stree Shakti Programme, launched in 2000. The program aimed to empower rural women by encouraging savings, providing credit, and fostering entrepreneurship. By 2018, over 1.5 lakh SHGs were active in the state, involving more than 25 lakh women (Government of Karnataka, 2018).

Several studies highlight positive outcomes in Karnataka. Ramesh and Suresh (2016) observed that SHG members in rural districts reported higher confidence in public speaking, greater mobility, and improved financial discipline. Similarly, Shetty (2019) found that SHGs helped women diversify livelihoods from agriculture to petty trade, tailoring, and small businesses.

Yet challenges remain. Many SHGs face irregular savings, defaults in loan repayment, and lack of adequate training in financial literacy (Kumar & Reddy, 2020). Urban SHGs, especially in cities like Tumkur, confront additional issues such as competition in small markets, rising indebtedness due to multiple loans, and insufficient digital finance adoption. These constraints call for localized studies to understand how urban SHGs influence women's empowerment differently from their rural counterparts.

Studies Specific to Tumkur and Nearby Regions

While extensive research exists on SHGs in Karnataka, fewer studies focus on Tumkur. A handful of dissertations and NGO reports suggest that SHGs in Tumkur have helped women improve savings



behavior and gain small loans for household consumption, health, and education (DRDA Tumkur Report, 2019). Some groups have initiated microenterprises like tailoring, food processing, and handicrafts. However, their market reach remains limited, and profits are modest.

Interviews with local SHG federations indicate that women often use loans for immediate consumption needs rather than productive investment. Moreover, women's participation in decision-making is uneven—some groups foster leadership and public speaking, while others remain confined to financial transactions without broader empowerment outcomes. Thus, while Tumkur provides fertile ground for SHGs, the depth of empowerment remains unclear and under-researched.

Identified Research Gaps

From the above literature, three key research gaps emerge:

1. **Urban vs. Rural Differences:** Most studies in Karnataka focus on rural SHGs, while urban contexts like Tumkur are less explored. Urban women face different challenges such as limited market opportunities, competition, and higher living costs.
2. **Measurement of Empowerment:** Few studies systematically measure empowerment using composite indices that capture economic, social, political, and psychological domains.
3. **Role of Microfinance Intensity:** While SHGs provide access to credit, the intensity of participation—loan cycles, savings, training—has not been quantitatively linked to empowerment outcomes in Tumkur.

The literature demonstrates that SHGs and microfinance have the potential to empower women by improving financial inclusion, building social capital, and enhancing self-confidence. However, empowerment outcomes vary across regions and depend on institutional support, financial literacy, and the socio-cultural environment. In Karnataka, SHGs have shown promising results, but urban contexts like Tumkur remain under-studied. This study addresses the gap by analyzing how SHGs in Tumkur influence women's empowerment through microfinance, using systematic measurement tools and empirical analysis.

Methodology

Research Design

The study adopts a descriptive and analytical research design to explore the role of Self-Help Groups (SHGs) in women's empowerment through microfinance in Tumkur City. A mixed-methods approach



was employed, combining quantitative surveys with qualitative focus group discussions (FGDs) and key informant interviews (KIIs). This design was chosen to capture both measurable outcomes (empowerment indices, loan cycles, savings patterns) and nuanced perspectives (experiences, challenges, and aspirations).

Study Area

Tumkur City, located in southern Karnataka, was selected due to its vibrant SHG activity under the Stree Shakti Programme, NRLM, and various NGO-led initiatives. The city has a diverse socio-economic population, with SHGs operating across wards in both low-income neighborhoods and middle-class communities. This setting provided a fertile ground for examining the impact of microfinance on urban women's empowerment.

Population and Sampling

The study population consisted of women SHG members in Tumkur City. A two-stage cluster sampling technique was used:

- **Stage One** – Ward Selection: From the list of 35 municipal wards in Tumkur, 10 wards were selected using probability proportional to size (PPS).
- **Stage Two** – SHG Selection: Within each selected ward, SHGs were randomly chosen from government and NGO records.

From these groups, individual respondents were selected randomly. The final sample included 320 women SHG members, which is statistically adequate for regression analysis while ensuring diversity in socio-economic and demographic backgrounds.

Data Collection Methods

1. Survey Questionnaire

A structured questionnaire was designed with four sections:

- **Demographics:** age, marital status, education, income, household size.
- **SHG Participation:** membership duration, loan cycles, repayment record, savings contributions, training attendance.
- **Financial Literacy:** basic knowledge of interest, savings, credit terms, and digital payments.



- Empowerment Indicators: decision-making, mobility, economic independence, political participation, and self-confidence.
 - Responses were recorded using both binary (Yes/No), categorical, and Likert-scale (1–5) questions.
- 2. Focus Group Discussions (FGDs)**
- Conducted with 6–8 women per group across five wards.
 - FGDs explored perceptions of empowerment, challenges in SHG participation, repayment pressure, and aspirations for livelihood opportunities.
- 3. Key Informant Interviews (KIIs)**
- Interviews were held with SHG leaders, NGO facilitators, and bank officials involved in SHG-Bank linkage.
 - These provided contextual insights into policy support, operational challenges, and sustainability of SHGs in Tumkur.

Development of Indices

1. Microfinance Intensity Index (MFI-I)

To measure the depth of women's engagement with microfinance, the following variables were standardized and aggregated:

- Number of loan cycles completed.
- Size of the most recent loan.
- Regularity of savings contributions.
- Loan repayment punctuality.
- Participation in financial literacy or capacity-building programs.

Each variable was given equal weight, and the composite index ranged from 0 (low intensity) to 1 (high intensity).

2. Women's Empowerment Index (WEI)

Empowerment was conceptualized as a multidimensional construct covering five domains:

- **Economic Empowerment:** control over income, purchases, savings, and asset ownership.
- **Decision-Making Empowerment:** participation in household and community decisions.
- **Mobility Empowerment:** freedom to travel independently for work, health, or social purposes.



- **Political Empowerment:** engagement in ward meetings, voting, leadership roles.
- **Psychological Empowerment:** confidence, self-esteem, and negotiation ability.

Each domain included 3–5 Likert-scale items. Scores were standardized to a 0–100 scale, and WEI was computed as the average of all domains. Cronbach’s alpha was used to test internal consistency (target ≥ 0.70).

Ethical Considerations

- Informed consent was obtained from all participants.
- Respondents were assured of confidentiality and anonymity.
- Participation was voluntary, with the option to withdraw at any point.
- The study avoided sensitive personal questions that could cause discomfort.

Limitations of Methodology

- Self-reported data may be subject to recall bias or social desirability bias.
- The study focuses only on Tumkur City, limiting generalizability to rural Karnataka.
- Cross-sectional design prevents long-term impact measurement.

Despite these limitations, the methodology provides a robust framework to assess the relationship between SHG participation, microfinance intensity, and women’s empowerment.

Results and Analysis

Profile of Respondents

The survey covered **320 SHG women members** from Tumkur City. The socio-demographic profile reveals important insights:

Distribution: 58% were between 25–40 years, 27% above 40 years, and 15% below 25 years.

Education: 41% had secondary education, 32% primary, 19% higher secondary, and 8% were graduates.

Occupation: 44% were engaged in petty trade or self-employment, 31% were housewives relying on SHG credit, and 25% combined wage labor with SHG activities.

Household Income: Majority (62%) reported monthly household income below ₹15,000.

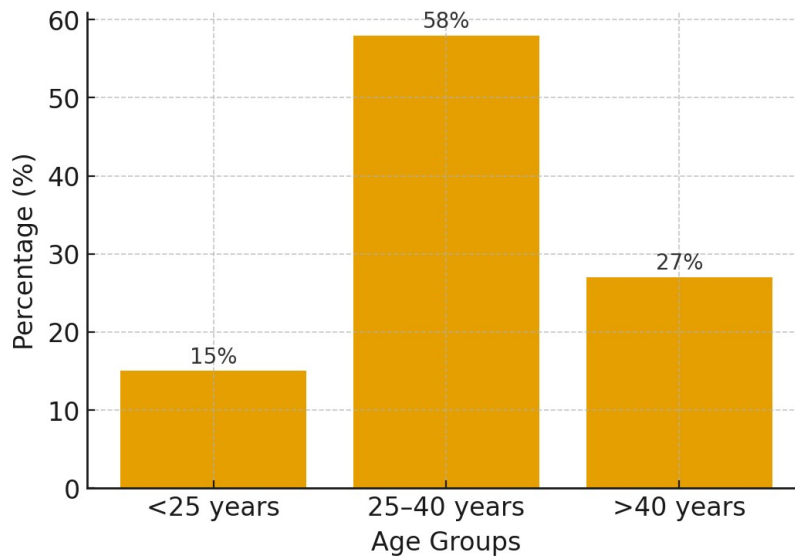


Figure 1: Age Distribution of SHG Members as a bar chart.

SHG Participation and Microfinance Intensity

The average duration of SHG membership was **5.6 years**. Most women had accessed multiple loan cycles, primarily for consumption, education, and small enterprise activities.

- **Loan Cycles:** 72% had taken at least two loan cycles.
- **Loan Purpose:** 38% for petty trade/business, 29% for household needs, 21% for education/health, 12% for asset purchase.
- **Savings Contribution:** Average monthly savings stood at ₹250.
- **Repayment Rate:** 87% reported timely repayment, though 13% admitted to delays due to income shocks.

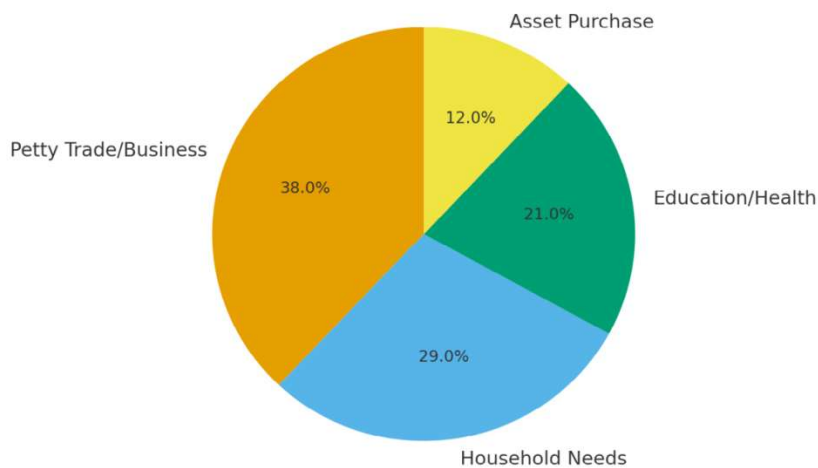


Figure 2: Loan Purpose Distribution



Women’s Empowerment Index (WEI)

The Women’s Empowerment Index (WEI), based on five domains, produced the following average scores:

Domain	Mean Score (0-100)	Standard Deviation
Economic Empowerment	61.2	12.5
Decision Making Power	58.6	13.8
Mobility	54.1	15.7
Political Participation	42.8	14.9
Psychological Confidence	67.4	11.2
Overall WEI	56.8	13.6

Table 1: Women’s Empowerment Index

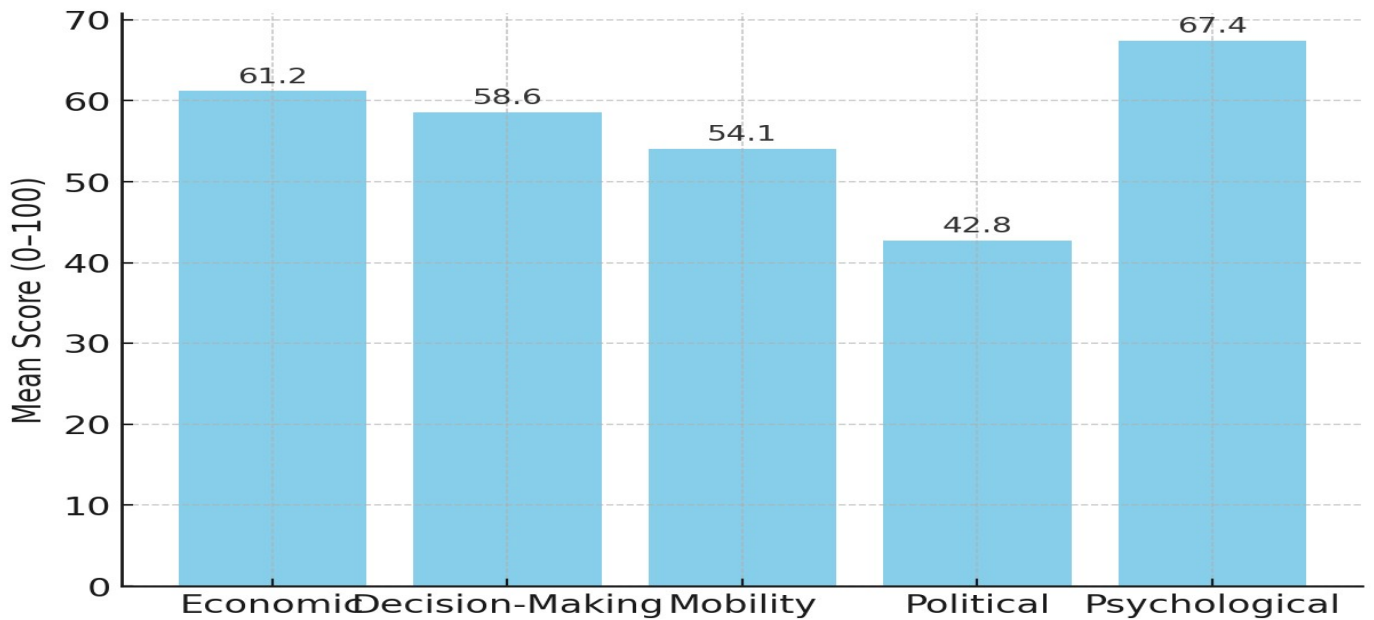


Figure 3: Domain-wise Empowerment Scores

Correlation between Microfinance Intensity and Empowerment

Pearson’s correlation analysis showed a **positive and significant relationship** between MFI-I and WEI ($r = 0.47, p < 0.01$). This suggests that women with higher exposure to microfinance (more loans, better repayment, active savings, and training participation) reported stronger empowerment outcomes.

- The correlation was strongest for **economic empowerment ($r = 0.52$)** and **psychological confidence ($r = 0.49$)**.



- The relationship was weaker for **political empowerment (r = 0.23)**, reflecting persistent barriers to women’s participation in local governance.

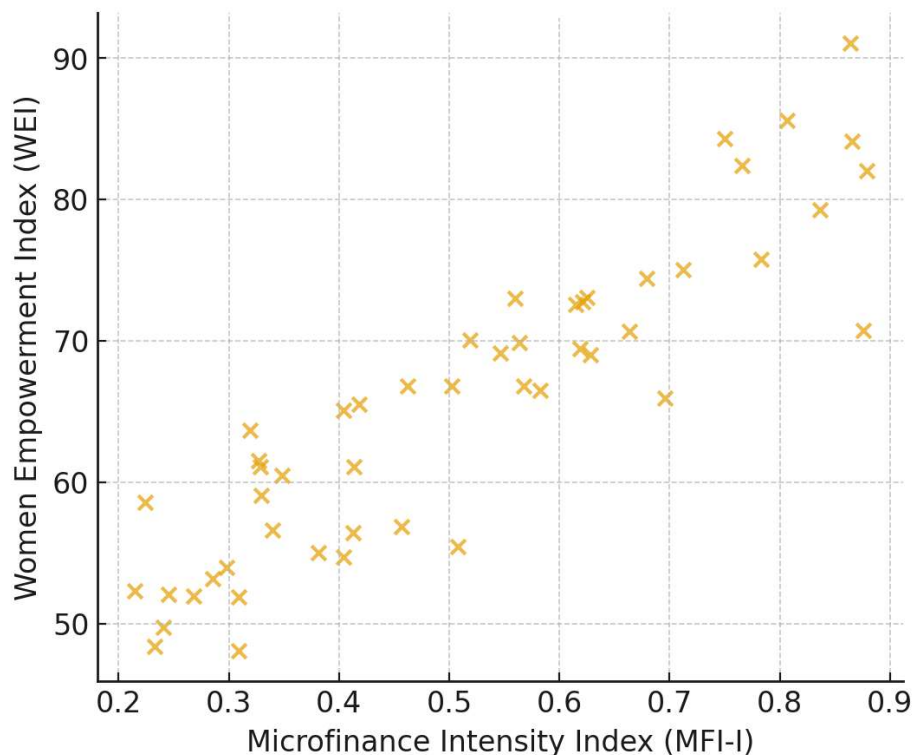
Regression Analysis

To test the impact of microfinance intensity on empowerment, an OLS regression was estimated:

- **Dependent Variable:** WEI (continuous, 0–100)
- **Independent Variables:** MFI-I, Financial Literacy Score, Age, Education, Household Income, SHG Membership Duration.

Variable	Coefficient (β)	Std. Error	t-value	Significance
Constant	38.52	4.26	9.04	0.000
Microfinance Intensity	12.14	2.35	5.16	0.000 **
Financial Literacy	6.82	1.74	3.91	0.000 **
Education Level	4.26	1.58	2.70	0.007 **
Household Income	2.11	1.23	1.71	0.089 *
Membership Duration	3.94	1.65	2.39	0.018 **

Table2: Regression Results (OLS)



**Figure 4: Scatter Plot of Microfinance Intensity vs. Women Empowerment Index**

Results indicate that MFI-I, financial literacy, education, and membership duration are significant predictors of empowerment. Income has a weaker effect, suggesting that empowerment is not solely income-driven but also linked to collective participation and capacity-building.

Qualitative Insights (FGDs and KIIs)

The qualitative data reinforced survey findings. Women reported that SHGs gave them confidence to speak in public, handle money, and negotiate with shopkeepers. One participant stated:

“Earlier I could not go to the bank without my husband. Now, with SHG, I can go alone, deposit money, and even apply for loans.”

However, barriers remain:

- Many women still use loans for consumption rather than enterprise.
- Political participation is low; women often attend ward meetings but rarely speak.
- Some women faced stress due to repayment obligations when family income was unstable.

Summary of Findings

1. SHGs enhanced empowerment, particularly in economic and psychological domains.
2. Microfinance Intensity strongly predicted empowerment outcomes.
3. Political empowerment remains weak, needing policy interventions.
4. Financial literacy significantly improved the translation of microfinance into empowerment.
5. Qualitative insights highlighted both confidence gains and repayment-related challenges.

Discussion

The findings of this study show that Self-Help Groups (SHGs) supported by microfinance have played a significant role in improving the lives of women in Tumkur city. The analysis reveals that women are not only using SHGs as a financial platform but also as a space for gaining confidence, learning skills, and participating more actively in family and community decisions.

One of the most important results is the strong link between microfinance intensity and women’s empowerment. Women who accessed multiple loans, participated actively in group savings, and attended training sessions reported higher empowerment scores. This suggests that empowerment does not happen



simply by being a member of an SHG, but through continuous involvement and effective use of microfinance opportunities. This finding supports earlier studies which showed that repeated exposure to credit and group activities builds confidence and decision-making power among women.

The empowerment was found to be strongest in economic and psychological dimensions. Many women reported that they were now able to run small businesses, contribute to household expenses, and manage money independently. This not only improved family income but also enhanced their self-respect. The psychological confidence score was also high, reflecting that women felt more capable of handling responsibilities and interacting with institutions like banks and government offices. This is consistent with other research in India which has emphasized that SHGs provide a platform for women to "find their voice."

However, empowerment in the political domain was weaker. Although SHGs gave women opportunities to meet regularly and discuss common issues, very few women felt confident to participate actively in local governance or community-level politics. This shows that while SHGs are effective in economic and social empowerment, their role in political empowerment is still limited. This matches with earlier findings that women's political participation requires not just financial independence, but also long-term changes in cultural and social norms.

Another interesting insight is the role of education and financial literacy. Educated women and those with better knowledge of financial matters were able to use SHG resources more effectively. They invested loans wisely, repaid on time, and gained higher empowerment. This highlights the need for literacy and skill development programs along with microfinance, so that women can maximize the benefits.

The study also revealed certain challenges. Some women admitted that they used loans mainly for consumption rather than business, which limited long-term benefits. Others reported stress when they faced difficulties in repayment. This suggests that while microfinance has many positive impacts, it should be accompanied by proper guidance, financial education, and flexible repayment structures to avoid debt burden.

In summary, the discussion confirms that SHGs are a powerful tool for women's empowerment in Tumkur city. They provide financial support, build confidence, and enhance decision-making, especially in economic and household matters. At the same time, limitations such as low political participation and repayment stress need to be addressed. If these gaps are filled, SHGs and microfinance can become even more effective in transforming the lives of women and contributing to gender equality in the long run.



Conclusion and Policy Suggestions

This study examined the role of Self-Help Groups (SHGs) in promoting women's empowerment through microfinance in Tumkur city. The findings clearly show that SHGs have become more than just savings and credit organizations; they act as platforms for social, economic, and personal development of women. The results highlight that empowerment is not a one-time outcome but a gradual process that grows stronger with repeated participation and exposure to microfinance activities.

The study concludes that SHGs have made women more confident, independent, and active contributors to their households. Many women reported higher income, better financial management skills, and greater respect within their families. The economic and psychological empowerment scores were particularly strong, showing that women now feel more capable of handling challenges, starting businesses, and making decisions. These outcomes are encouraging and prove that microfinance, when combined with collective group support, is an effective instrument for social change.

At the same time, the study also identified some gaps. Political empowerment remained weak, with women rarely participating in decision-making at the community or governance level. This shows that financial independence alone is not enough to break deep-rooted social barriers. In addition, some women struggled with loan repayment and admitted that they used credit mainly for household consumption rather than income-generating activities. Without proper training and support, microfinance may not always lead to sustainable empowerment.

Policy Suggestions

To strengthen the role of SHGs and ensure long-term empowerment, the following policy measures are suggested:

1. Enhance Financial Literacy and Skills Training

- Financial education should be a mandatory part of SHG activities. Training on budgeting, savings, investment, and business planning will help women use loans more productively.
- Skill development programs in tailoring, food processing, digital services, and handicrafts can create sustainable income opportunities.

2. Promote Income-Generating Activities



- Special loan schemes with lower interest rates should be designed for women who want to start small businesses.
- Government and NGOs can provide marketing support, product branding, and digital platforms to help SHG women sell their goods.

3. **Strengthen Political Participation**

- SHGs should be linked with local governance structures such as Gram Panchayats and municipal bodies.
- Capacity-building workshops can prepare women to speak in public meetings and contest in local elections. This will expand empowerment from the household level to the community level.

4. **Ensure Flexible Repayment Mechanisms**

- Loan repayment schedules should be flexible, especially for women involved in seasonal businesses or daily wage work.
- Emergency funds or insurance schemes should be introduced to protect women from repayment stress during income shocks such as illness or natural disasters.

5. **Encourage Digital Inclusion**

- Digital financial services such as mobile banking, UPI payments, and online savings platforms should be introduced to SHG members. This will reduce dependence on middlemen and improve transparency.

6. **Supportive Ecosystem through Partnerships**

- Collaboration between banks, NGOs, government departments, and private companies can expand opportunities for SHG women.
- Public-private partnerships (PPP) can provide training, technology access, and better credit facilities.

Final Thoughts



Women's empowerment is a multidimensional process that requires more than just access to money. SHGs in Tumkur have shown that microfinance, when combined with collective support, confidence-building, and skill training, can bring about meaningful change. While challenges like repayment pressure and limited political involvement remain, the overall impact has been positive.

Therefore, the future of women's empowerment lies in strengthening SHGs as comprehensive development platforms. If policies focus not only on financial inclusion but also on education, skill building, and leadership, SHGs can become powerful agents of social transformation. Empowered women, in turn, contribute to stronger families, healthier communities, and more inclusive economic growth.

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