SHG: A Sustainable Livelihood To Promote Social Entrepreneurship.

Tarique Zaryab
Rajiv Gandhi National Fellow for disabilities.
University Department of IRPM,
Tilka Manjhi Bhagalpur University, Bhagalpur-812007, Bihar, INDIA.

Abstract

Purpose – Globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit. The SHGs played a major role in achieving a sustaining livelihood. SHG clearly indicated that when it is well administered it can lessen poverty and it can be developed as social entrepreneur. This paper is a study of SHG a sustainable livelihood to promote social entrepreneurship.

Design/methodology/approach – The data will be collected from (1) Primary sources (2) Secondary sources. Selection of SHG groups in various villages will be based on simple random sampling. Determining sample size is very crucial, as in this research SHG groups are homogenous in nature so in this type of universe small sample size can serve the purpose. The interview schedule will be prepared. It will be prepared in a simple way so that the respondent can understand easily and give their answers frankly.

Findings – The analysis is made by using regression analysis and testing of hypothesis. Chi –square statistics (X^2) will be used to test the relationship between SHG and social entrepreneurship. The hypothesis will be tested significantly at .05 level. Regression analysis is the determination of a statistical relationship between two or more variables. It shows that is there any cause and effect relationship between two variables or more variables. If yes, of what degree and in which direction.

Research limitations/implications – The accuracy of the analysis is dependent upon the representativeness and reliability of the sample

Practical implications – The future scope of this research is that the capacity building model of SHG women member in running social entrepreneur can be developed. Academics can use the results to build models.

Originality/value – This study is possibly the first to know the linkages of SHG and Social entrepreneurship.

Keywords- Self Help Group, Social Entrepreneurship, Sustainable Development

Paper type- Research Paper

SHG a sustainable Livelihood

Self Help Groups are considered as one of the most important tools to adopt participatory approach for the economic empowerment of women. The basic objective of an SHG is to empower rural women and to create income generating capabilities for poor rural women, by providing a sustainable micro enterprise opportunity, and to improve rural living standards through health and hygiene. SHGs reveal that individually these women had accepted their poverty and miseries. They had little hope for improving their life. But, the formation of SHGs has led to growth of awareness, capacity building, education and availability of information which has led to confidence building among rural women. This has helped them to struggle and win over various social issues like prohibition of alcohol in the village, creation of awareness on HIV and ability to handle complex issues. The women after being attached with the SHGs are able to deal with banks, government officials and NGOs. It is an important institution for improving the life of women on various social components.

SHGs comprise of very poor people who do not have access to formal financial institutions. It enables its members to learn to cooperate and work in a group environment (Gupta & Gupta, 2006:23)

- An SHG is generally an economically homogeneous group formed through a process of self-selection based upon the affinity[1] of its members.

- Most SHGs are women's groups with membership ranging between 10 and 20.

- SHGs have well-defined rules and by-laws, hold regular meetings and maintain records and savings and credit discipline.

- SHGs are self-managed institutions characterised by participatory and collective decision making.

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

"**Bali Swain, Ranjula Wallentin, Fan Yang** International Review of Applied Economics Jul 2012 evaluated the impact of economic and non-economic factors on women's empowerment of Self-Help Group (SHG) members. We estimate a structural equation model (SEM) and correct for ordinality in the data to account for the impact of the latent factors on women's empowerment. Our SEM results reveal that for the SHG members, the economic factor is the most effective in empowering women. Greater autonomy and social attitudes also have a significant women empowerment impact".

The very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant. SHGs enable them to increase their income, improve their standard of living and status in society. It acts as a catalyst for bringing this section of society to the mainstream. SHG is a homogeneous group of poor, women, users etc. This group is a voluntary one formed on areas of common interest so that they can think, organize and operate for their development. SHGs functions on the basis of cooperative principles and provide a forum for members to extend support to each other. It is considered as a means of sustainable development. Since the early 1970s, the international community realized the relations between development, poverty and environmental degradation.

SHG to promote Social Entrepreneurship

It is true that SHGs have been seen mainly as entitles for saving and borrowings. This was the thinking of an earlier generation of SHGs, but today, in some parts of the

country, SHGs are taking on new roles and responsibilities that lie at the very core of livelihood security for the poor and also developing as social entrepreneur. Globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit. The SHGs play a major role in achieving a sustaining livelihood by facilitating the rural women to enter into entrepreneurial activities. Globally, it is slowly proving one of the most effective strategies to neutralize poverty. There are many instances that rural women form SHG groups but they are dysfunctional quite after their formation. It is due to lack of social entrepreneurship skills among rural SHG women. SHG clearly indicated that when it is well administered it can lessen poverty and so it can be developed as social entrepreneur.

Entrepreneurship amongst women has been a recent concern. However it is observed that the development of women entrepreneurship is very low in India, especially in the rural areas. Social entrepreneur is an assistance tool for the government and can be applied to the solution of social problem.

Social enterprises cover a whole range of social, voluntary and community services, activities and initiatives and can include the provision of training, advice and support to individuals and organizations, self-help groups for community action and trading. Social entrepreneurs may be involved in enterprise development and trading activities but finance is a means to an end. Their core objective is to create social value" (Hartigan, P. and Billimoria, J, Social Entrepreneurship: an overview, Alliance, Vol 10, No.1, March 2005).

In the area of development for rural women, the focus must be laid on developing the women through increasing their economic power, social power, participation and decision making levels. This is achieved to a large extent through the formulation of Self Help Groups and it should be promoted to create social entrepreneurship for development.

Social entrepreneurship is important for sustainable development because it creates economic growth. Social entrepreneurship creates innovative solutions to mobilizes resources for sustainable development. Social entrepreneurship is a process of involving innovative opportunities to address social needs and change.

Social entrepreneurs drive social innovation and transformation in various fields including education, health, environment and enterprise development. They pursue poverty alleviation goals with entrepreneurial zeal, business methods and the courage to innovate and overcome traditional practices.

Social entrepreneurship is made up of two words Social + Entrepreneur. The word social is very broad term. Social entrepreneurship means different things to different people, since the entrepreneur, entrepreneurial process and the activities involved, as well as the environment that enables or to promote entrepreneurship, all differ substantially. There is three important components in social entrepreneurship.

- Social capital

- Equity promotion

- Social development

Social entrepreneurship may discover or create opportunities (Alvarez and Barney, 2007) and launch ventures to make profit, create wealth or balance social and economic imperatives (Elkington and Hartigan, 2008).

The social ventures can be created by independent entrepreneurs as well as corporations (Prahlad, 2006). Because profit and non profit-seeking social ventures develop the institutions and infrastructure needed for development, they can be the engine of social development.

Essentially, Social Enterprises are commercial businesses, designed to make profit. The difference occurs with the profit, which is reinvested to meet the social aims of the business.

The Social Enterprise is the enterprise that describes as an entrepreneurial venture that generates "earned-income" while serving a social mission. The income is independent from grants and subsidies"

Social enterprises address services such as housing for increasingly marginalized groups, childcare, urban regeneration, and employment programs for the long-term unemployed (Kerlin, 2006).

Social enterprises are generally of the co-operative type that are dedicated to the creation of social impact for the community, and combine revenue generation with the work or participatory activity of program beneficiaries (Nyssens, 2006).

Social Enterprises:-

- Operate as commercially run businesses

- Aim to make profits

- Generate the bulk of their income through sales of goods or services

- Use good business practices and principles

- Use the majority of their profits to further social or environmental goals

- May hold the Social Enterprise Mark

From the above discussion it can be concluded that SHG comes under the ambit of social entrepreneurship.

Research objectives

- To analyze the SHG to promote as a social entrepreneur.

Geographical area covered

Bhagalpur district is identified as the area of research. In 2006 the Indian government named Bhagalpur one of the country's 250 most backward districts (out of total of 640). It is one of the 36 districts in Bihar currently receiving funds from the Backward Regions Grant Fund Program (BRGF). Among the three sub division of Bhagalpur I choose blocks of Bhagalpur Sadar Sub-Division because of mix population of urban and rural. There are six blocks in Bhagalpur Sadar Sub-Division.

Table 1

Blocks	Villages	SHG Covered
2	15	30
2	10	20

2	10	20
Total 6	35	70

Research Methodology

Different methods have been used for the collection of data regarding the SHG to promote social entrepreneur. The collection of data uses the various techniques. The data collected are from two sources (1) Primary sources (2) Secondary sources.

Primary Sources

Primary data was collected from surveys and field visits.

Secondary Sources

The secondary data collected from the NGO's and journals. The various method of data collection which I used in my study is given below:

- Observation

- Participant interview

- In-Depth Interviews

- Focus Groups

- Survey

- Interview Schedule

- Sample size

Among various methods of sampling, simple random sampling method was adopted. Selection of rural women and SHG groups in various villages was randomly selected. The most important is the representativeness and reliability of the sample and it is considered with appropriate care in this research. The size of the sample is not insurance of its representativeness. The larger the sample size, the more sure that their answers truly reflect the population. This indicates that for a given confidence level, the larger your sample size, the smaller your confidence interval. However, the relationship is not linear

(i.e., doubling the sample size does not halve the confidence interval). Determining sample size is very crucial, as in this research SHG groups are homogenous in nature so in this type of universe small sample size can serve the purpose. The interview schedule was prepared. It has been prepared in a simple way so that the respondent can understand easily and give their answers frankly.

The analysis is made by using regression analysis and testing of hypothesis. Chi–square statistics (X^2) will be used to test the relationship between SHG and social entrepreneurship. The hypothesis will be tested significantly at .05 level. The reason behind using the Chi Square test is due to the characteristics of research and following reason.

- Villages and SHG are selected on random basis

- All the SHG in the samples are independent

Regression analysis is the determination of a statistical relationship between two or more variables. Regression can interpret what exist physically. It shows that is there any cause and effect relationship between two variables or more variables. If yes, of what degree and in which direction.

Hypothesis

Null Hypothesis (H_0): There is no significant relationship between SHG (Self Help Group) and Social Entrepreneurship.

Alternate Hypothesis (H_1): There is significant relationship between SHG Self Help Group) and Social Entrepreneurship.

Analysis and Interpretation

Table no 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	A. 394[a]	.155	.117	1.65162

a. Predictors: (Constant), Social Entrepreneurship Var3, Social Entrepreneurship Var1, Social Entrepreneurship Var2

Table no 3 ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	33.047	3	11.016	4.038	B .011[a]
	Residual	180.039	66	2.728		
	Total	213.086	69			

a. Predictors: (Constant), Social Entrepreneurship Var3, Social Entrepreneurship Var1, Social Entrepreneurship Var2

b. Dependent Variable: SHG

Table no 4 Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	C 2.132	1.150		1.853	.068
	Social Entrepreneurship Var1	a .785	.313	.307	2.509	.015
	Social Entrepreneurship Var2	b .041	.282	.020	.145	.885
	Social Entrepreneurship Var3	c .321	.281	.169	1.142	.258

a. Dependent Variable: SHG

From A in the table no 2, the correlation coefficient, R, is 0.394, it means intermediate correlation between the SHG and Investment, Marketing, Place of Marketing. From B in the table no 3, since the p-value is .011>.05 the relationship between SHG and variables is insignificant. From table no 4 regression equation is SHG (Dependent Variable) = aX

+ bY + cZ + C, in which a = .785, b = .041, c = .321, where as a, b, c, are intercept and C is Constant.

Table no 5 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	A .778[a]	.606	.581	.26066

a. Predictors: (Constant), SHG, Social Entrepreneurship Var2, Social Entrepreneurship Var1, Social Entrepreneurship Var3

Table no 6 ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.784	4	1.696	24.960	B .000[a]
	Residual	4.416	65	.068		
	Total	11.200	69			

a. Predictors: (Constant), SHG, Social Entrepreneurship Var2, Social

Entrepreneurship Var1, Social Entrepreneurship Var3

b. Dependent Variable: Social Entrepreneurship Var4

Table no 7 Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	C 1.344	.186		7.219	.000
Social Entrepreneurship Var1	a .116	.052	.197	2.237	.029
1 Social Entrepreneurship Var2	b -.020	.044	-.043	-.447	.656
Social Entrepreneurship Var3	c .295	.045	.675	6.579	.000
SHG	d -.015	.019	-.066	-.785	.435

a. Dependent Variable: Social Entrepreneurship Var4

From A in the table no 5, the correlation coefficient, R, is 0.778, it means strong

correlation between the attachment with Clusters/ Federation and Investment, Marketing, Place of Marketing. From B in the table no 6, since the p-value is .000<.05 the relationship between the attachment with Clusters/ Federation and variables is significant. From table no 7 regression equation is the attachment with Clusters/ Federation (Dependent Variable)=aW+bX+cY+dZ+C, in which a=.116, b=-.020, c=.295, d=-.015, where as a, b, c, are intercept and C is Constant.

SHG * Social Entrepreneurship Var1 Crosstabulation

			Social Entrepreneurship Var1			
			up to 1 Lakh	1,00,000 TO 2,00,000	More than 2 Lakh	Total
SHG	Rice Mill	Count	3	4	0	7
		Expected Count	3.5	2.7	.8	7.0
		% within SHG	42.9%	57.1%	.0%	100.0%
	Detergent Powder	Count	0	1	1	2
		Expected Count	1.0	.8	.2	2.0
		% within SHG	.0%	50.0%	50.0%	100.0%
	Masala Manufacturing	Count	12	0	0	12
		Expected Count	6.0	4.6	1.4	12.0
		% within SHG	100.0%	.0%	.0%	100.0%
	Dhan Kutti	Count	11	4	0	15

		Expected Count	7.5	5.8	1.7	15.0
		% within SHG	73.3%	26.7%	.0%	100.0%
	Diary	Count	6	11	3	20
		Expected Count	10.0	7.7	2.3	20.0
		% within SHG	30.0%	55.0%	15.0%	100.0%
	Jute Product	Count	3	2	1	6
		Expected Count	3.0	2.3	.7	6.0
		% within SHG	50.0%	33.3%	16.7%	100.0%
	Bangles Manufacturing	Count	0	3	2	5
		Expected Count	2.5	1.9	.6	5.0
		% within SHG	.0%	60.0%	40.0%	100.0%
	Silk/ Cloth	Count	0	2	1	3
		Expected Count	1.5	1.2	.3	3.0
		% within SHG	.0%	66.7%	33.3%	100.0%
Total		Count	35	27	8	70
		Expected	35.0	27.0	8.0	70.0

	Count				
	% within SHG	50.0%	38.6%	11.4%	100.0%

Table no 8 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.517[a]	14	.002
Likelihood Ratio	43.269	14	.000
Linear-by-Linear Association	9.235	1	.002
N of Valid Cases	70		

- 19 cells (79.2%) have expected count less than 5. The minimum expected count is .23.

Table no 9 Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.702	.002
	Cramer's V	.497	.002
N of Valid Cases		70	

Table no 8 shows that Sig< alpha(χ^2(14)=34.517, p< .05). The relationship is significant. It means that SHG and Social entrepreneur var1(Investment) is related. Table no 9 shows V that is .497 it is large effect.

Investment is the factor that affected SHG. Investment has large effect.

Table no 10 SHG * Social Entrepreneurship Var4 Crosstabulation

			Social Entrepreneurship Var4		Total
			No	Coperative	
SHG	Rice Mill	Count	7	0	7
		Expected Count	5.6	1.4	7.0
		% within SHG	100.0%	.0%	100.0%
	Detergent Powder	Count	2	0	2
		Expected Count	1.6	.4	2.0
		% within SHG	100.0%	.0%	100.0%
	Masala Manufacturing	Count	12	0	12
		Expected Count	9.6	2.4	12.0
		% within SHG	100.0%	.0%	100.0%
	Dhan Kutti	Count	15	0	15
		Expected Count	12.0	3.0	15.0
		% within SHG	100.0%	.0%	100.0%
	Diary	Count	6	14	20

		Expected Count	16.0	4.0	20.0
		% within SHG	30.0%	70.0%	100.0%
	Jute Product	Count	6	0	6
		Expected Count	4.8	1.2	6.0
		% within SHG	100.0%	.0%	100.0%
	Bangles Manufacturing	Count	5	0	5
		Expected Count	4.0	1.0	5.0
		% within SHG	100.0%	.0%	100.0%
	Silk/ Cloth	Count	3	0	3
		Expected Count	2.4	.6	3.0
		% within SHG	100.0%	.0%	100.0%
Total		Count	56	14	70
		Expected Count	56.0	14.0	70.0
		% within SHG	80.0%	20.0%	100.0%

Table no 11 Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	43.750[a]	7	.000
Likelihood Ratio	45.622	7	.000
Linear-by-Linear Association	2.665	1	.103
N of Valid Cases	70		

- 12 cells (75.0%) have expected count less than 5. The minimum expected count is .40.

Table no 12 Symmetric Measures

		Value	Approx. Sig.
Nominal by Nominal	Phi	.791	.000
	Cramer's V	.791	.000
N of Valid Cases		70	

Table no 11 shows that Sig< alpha($\chi^2(7)$=43.750, p< .05). The relationship is significant. It means that SHG and Social entrepreneur var4 (Attachment wth federation/ Cooperative) is related. Table no 12 shows V that is .791 it is large effect.

Federation/ Cooperatives is also the factor that affected SHG. It has also large effect.

Conclusions

The SHG system has proved that it is very relevant and effective in offering women empowerment and has great potentiality to be developed as a social entrepreneur. In our country the pioneer in this field is Self-Employed Women's Association (SEWA). Without the Grameen model SEWA was started in 1972. SEWA has also networked many co-operatives and emerged as the largest federation of co-operatives in the country.

In Southern India organisations like PRADAN, MYRADA, ASSEEFA, MALAR etc. have entered into this rural credit system as a social entrepreneur.

Suggestions

Social Entrepreneurship through Self-Help Groups

Self-Help Group (SHG) enables the rural poor to earn their own livelihood besides participating in the process of development. The SHG scheme has been extensively used by voluntary agencies for a long time but has been incorporated in the conventional development programmes. A typical rural women's self-help group is a good example of capacity building for prospective entrepreneurs. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self-dependent and self reliant by developing and enhancing the decision-making capacity of members and instilling in them the strength and confidence for solving their problems. They provide poor people a forum where they can learn about collectively mobilising and managing money and matters. Few other Central and State government schemes aimed at capacity building of women and others for entrepreneurship include the 'Stree Shakti' programme in the dairy cooperative sector in M.P., training-cum-employment programme for women called Swa-Shakti and Rashtriya Mahila Kosh Project –supported by the World Bank and International Fund for Agricultural Development (IFAD). In spite of the rapid growth of self-help groups in India, the full potential of utilizing self-help groups remains untapped. One of the reasons may be attributed to the lack of systematic research and solid methodological foundations.

Interventions are needed to motivate SHG towards entrepreneurship through Grassroots Management Trainings (GMTs), to become Social Entrepreneur. Most of the women in these SHGs are already collecting savings for internal lending as well as to become eligible for matching grants and financing from government banks. GMTs are intended to do as orientation to enterprise for women who are primarily used micro-credit for consumption and limited production. This orientation training will be divided into modules consisting of topics such as gender issues in enterprise, how to do a market survey and select an enterprise, feasibility, business planning and marketing. The

orientation will provide women an idea of what business services other than micro-credit are needed for promotion of Social enterprises. This will give an early start to enterprise awareness generation.

Although women's labour and creativity are not fairly valued in the price of a product and they feel exploited for that reason, their lack of knowledge of business processes and costs incurred for value added services, led them to believe that agents exploit them. Further, women did not understand profit and termed their labour as profit, thereby missing in their costing a crucial element, that of their labour. GMTs will help them to distinguish between labour and creativity value, services costs and profit.

GMTs will train them for time management for production and continuous learning. Women now estimate how much production their cluster can undertake against a particular order. Women know in advance the number of days needed for production in the ensuing month and schedule training programs and meetings on non-production days.

Market exposure visits as part of the GMTs will be effective in motivating women to explore their own potential. Those who will be able to move out of their villages to visit far away markets their negotiating skills may improve and they are able to negotiate a better deal with their customer.

Investment -

More investment is needed for SHG to drive on Social Entrepreneurship. Many institutions- private & public- provide funding for a small number of leading social entrepreneurs at an early stage, but the need is much more broad and deep than what these institutions can satisfy. Thus, these institutions should allocate more resources (both financial and non-financial) for social entrepreneurs.

 Better information

The technological and capital hurdles are too high for grassroots SHG to clear to become Social entrepreneur. Community development projects, should have access to information that creates decision making power. Thus, commitment from governments, businesses, and NGOs to empower communities with good data and the capacity to understand this information is important.

Better cooperation and coordination-

Along with better information, SHG also need to establish better cooperation and coordination with other sectors to become social entrepreneurs.

Recognition and visibility-

SHG needs recognition and visibility. For the best ideas coming from SHG to be replicated to become social entrepreneurship.

Nabard Bank recently organized mela in the Bhagalpur District, Coordinator Disha Grameen vikas manch to facilitate the product of SHG. Most of the product of SHG was Marketed by NGO's.

References

Chandra, S. (2001). *Non-Government Organization: Structure, Relevance and Function.*New Delhi: Kanishka Publishers.

Desai, V. (2005). *Rural development in India: Past, Present and Future* (second ed.). Mumbai: Himalaya Publishing House.

Kamdar, S. (2007). *Economic Growth and Human Development – A Study of Maharashtra.* Mumbai: Himalaya Publishing.

Kay, T. (2002). Empowering women through self- help micro-credit programmes. In: Bulletin on Asia-Pacific Perspectives 2002/03 (http://www.unescap.org/)

Narayanaswamy (2005). *Micro-Credit and Rural Enterprises*. Journal of Rural Development.

NIRD (2001). *National Movement in SHG movement in the country and SGSY.* Hyderabad

Sen, A. (2005). *The Argumentative Indian.* New Delhi: Penguin Books.

Varma, S. and Pawar, Y. (2005). *Rural Empowerment: Through SHGs, NGOs and PRIs, National Slum Dwellers Federation in India.* New Delhi: Deep and Deep.

Voluntary Action Cell (2007). *National Policy on Voluntary Sector.* Planning Commission: Government of India.

Deshmukh-Ranadive, Joy and Ranjani K. Murthy (2005), ‗Introduction: Linking the Triad' in Neera Burra, Joy

Deshmukh-Ranadive, Ranjani K. Murthy (ed.), Micro-credit, Poverty and Empowerment – Linking the Triad, New Delhi: Sage Publications India Pvt Ltd.

Viswanath, Vanita (2003), ‗Product to Market Assessment: The experience of Udyogini', in Mayoux, Linda (ed.), *Sustainable Learning for Women's Empowerment: Ways forward in Micro-Finance*, New Delhi: Samskriti.

Bhat, M.K. (2000) "SHGs: Delivery Mechanism or Empowerment Tool?" Paper presented at the Workshop on Best Practices in Group Dynamics and Micro Credit, 15-17 February, Manesar, Gurgaon.

Basu, Kishanjit and Krishan Jindal (eds.), (2000), Microfinance: Emerging Challenges, Tata McGraw-Hill, New Delhi.

Karmakar, K.G. (1999), Rural Credit and Self-help Groups - Micro-finance Needs and Concepts in India, Sage, New Delhi.

Sinha, Frances (2001), ‗Micro enterprise Promotion for Women in a Traditional, Male-controlled Sector: The silk Industry Project in Karnataka and West Bengal' in Murthy K. Ranjani (ed.), *Building Women's Capacities-Interventions in Gender Transformation*, New Delhi: Sage Publications India Pvt. Ltd.

Joshi, Dr. Deepali Pant (2008), *Poverty and Sustainable Development*, Gyan Publishing House, New Delhi.

Sinha, Dr. P.C (1998), *Sustainable Development*, Anmol Publication Pvt. Ltd, New Delhi

http://delhiplanning.nic.in/Economic%20Survey/ES2007-08/T21.PDF, accessed on September 28, 2014

www.iloveindia.com/population-of-india/literacy-rate.html , accessed on September 28, 2014

Shrivastava, A.K. (2004), *Sustainable Development*, APH Publishing Corporation, New Delhi

Karmakar, K.G (1999), *Rural Credit and Self Help Groups*, Sage Publication, New Delhi

Sinha, Dr. P.C (1998), *Sustainable Development*, Anmol Publication Pvt. Ltd, New Delhi

Nayak, Kunja-Bihari (2008), *Sustainable Development*: An Alternative Approach in Rabindranath Tagore's Vision, Serials Publications, New Delhi.

Srivastava, S.P. (ed.), (1998), Development Debates: Critical Perspectives, Rawat Publications, Jaipur and New Delhi

Ashok Sharma, (2000), Developing Sustainable Micro credit systems, Asian Development.

Bharat Dogra (2002), Women self help groups,Kurukshetra, vol:50 No.5, PP 40-45..

Dr. S.Suja (2012), Women empowerment through self help groups- an evaluation study, Sona Global Management review, vol.6 No.3 PP 68-81.

Gurumoorthy T.R. (2000), Self Help Groups empower rural women, Kurukshetra 48(5) PP31- 37

Horper M. (2002), promotion of self help groups under the SHG bank linkage program in India, paper presented at the seminar on SHG bank linkage program, New Delhi.

Joshi, Dr. Deepali Pant (2008), poverty and sustainable development, Gyan publishing house,New Delhi.

Karmakar K.G. (1999), Rural credit and self help groups, sage publication New Delhi.

NABARD reports (2005-2012).11. N. Mukundan & M.H. Soundari (2008), Emerging Dimensions in Self help groups, Dominant publishers and distributors, Delhi.

Badi R.V. and Badi N.V (2005), Entrepreneurship, Vrinda Publications (P) Ltd.4.

Madhurima Lall and Shikha Sahai (2008), Entrepreneurship, Excel Books, New Delhi.

1

2

3

4

5

6