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Sustainable rural livelihood security through self-help groups: An impact assessment

Sandeep Deshmukh and Monica Singh

Abstract

The SHG-Bank Linkage Programme (SHG-BLP) in microfinance has achieved a significant milestone, surpassed 10 million Self-Help Groups (SHGs) and encompassed over 120 million families. While its growth is commendable, the effectiveness, longevity, and influence of microfinance within SHGs are vital concerns. A comprehensive and thorough analysis is required to understand the extent of microfinance's impact on sustainable rural livelihood security (SRLS). We have formulated a comprehensive SRLS index, comprising nine components and numerous indicators. A random sampling method was utilized to select SHG households. Employing a 'mixed method of research,' data on the conditions both before and after SHG involvement were gathered from a total of '240' sampled households. The study underscores a positive and noteworthy influence of microfinance on the sustainable rural livelihood security of SHG households. Microfinance within SHGs has served as a tool for elevating those below the poverty line to a more prosperous status on the SRLS index. The endurance of sustainable rural livelihood security for SHG households is intertwined with factors such as their monthly income, sources of information, received training, microfinance utilization, loan repayment, outstanding loans, and attitude. Consequently, a significant policy suggestion emerges that policymakers, microfinance institutions, experts in technology, and development practitioners should consider these crucial variables to enhance the sustainable livelihood security of the rural poor, particularly in nations with modest to middle-level incomes like India.

Keywords: Self-help group, zero hunger, poverty, SDGS, livelihood

Introduction

The United Nations has adopted a comprehensive sustainable development agenda that encompasses seventeen Sustainable Development Goals (SDGs) aimed at eliminating poverty, addressing inequality and injustice, and combatting climate change by 2030 (FAO, CIHEAM-IAMM, & CIRAD, 2017) [8]. A key feature of this agenda is the heightened focus on rural impoverished individuals, smallholders, and family farmers, who have been strategically placed at the core of various SDGs, including No poverty, zero hunger, Gender equality, Decent work and economic growth, Responsible consumption and production, Climate action, and Peace, justice, and strong institutions (Development Initiatives, 2017) [6]. This deliberate emphasis recognizes the pivotal role of these groups in achieving economic, social, and environmental sustainability, along with ensuring food security (FAO, CIHEAM-IAMM, & CIRAD, 2017) [8]. The challenges of hunger and forced migration afflict millions of people worldwide, with approximately 68.5 million individuals displaced globally, including 40 million internally displaced persons, 25.4 million refugees, and 3.1 million asylum seekers (UNHCR, 2018) [20]. India, like other nations, grapples with issues such as hidden hunger, poverty, and distress migration. Despite considerable poverty reduction efforts in China and India, progress remains uneven, and India's ranking of 102 out of 117 countries in the 2019 Global Hunger Index underscores its struggle against hunger-related problems. Moreover, the COVID-19 pandemic has exacerbated rural-urban migration, impacting nearly 40 million internal migrants in India. Global financial inclusion remains a concern, with around 1.7 billion adults lacking access to formal financial services. China and India possess significant unbanked populations, highlighting the role of microfinance in extending financial services to underserved populations. Microfinance has emerged as a valuable tool for poverty alleviation in developing nations, contributing to SDGs such as Gender equality, no poverty, and zero hunger (Patil & Kokate, 2017) [15]. These microfinance programs, offering small loans for self-employment, contribute to improved livelihoods and quality of life (Rahman, 1995; Hussain, 1998; Morduch, 2000). Notably, India's Self-Help Group-Bank Linkage Programme (SHG-BLP), initiated by NABARD in 1992, Exemplifies efforts towards inclusive financial services.

This program has evolved into a comprehensive approach, promoting financial, social, economic, and technological capital in rural India. Despite its achievements, concerns persist regarding the sustainability and performance of SHGs. The present study endeavors to comprehend the impact of microfinance on sustainable rural livelihood security, probing the influence of SHG microfinance on resilience, livelihood patterns, and sustainable development. Through empirical findings, this study aims to contribute insights into the role of microfinance in cultivating resilient livelihood systems.

Research methodology

The study's locale was Maharashtra, India, specifically focusing on the Ahmednagar and Nandurbar districts due to their classification as disadvantaged areas and the presence of a substantial number of Self-Help Groups (SHGs) through the SHG-Bank Linkage Programme (SHG-BLP). These districts were strategically selected based on their social and economic conditions, with Nandurbar being identified as a 'Tribal' district by the Government of Maharashtra. The research employed an ex-post facto design, suitable for investigating changes in dependent variables when direct control over independent factors is not possible. The sample size of 240 SHG households was drawn using a multi-stage random sampling strategy across the four administrative blocks. Data collection involved mixed methods, encompassing quantitative and qualitative approaches. Baseline data from the 'pre-SHG' situation were collected from the Management Information System (MIS) maintained by the Self-Help Promoting Institutions (SHPIs) during SHG promotion. 'Post-SHG' data were obtained through structured household surveys conducted in 2015 and 2018. Additionally, key informant interviews (KIIs) and focused group discussions (FDGs) were conducted to gather insights from SHG stakeholders and members. The data were subjected to descriptive statistical analysis to achieve the study's objectives, particularly in developing a sustainable rural livelihood security index. The study's approach aimed to comprehensively assess the impact of SHG microfinance on the well-being of SHG households within the selected districts.

Results and Discussion

Impact of microfinance on sustainable rural livelihood security (SRLS)

The impact of microfinance on sustainable rural livelihood security (SRLS) was assessed through various dimensions, including livelihood vulnerability, coping capacity, livelihood capitals, livelihood strategies, and transforming structures and processes. This section presents the overall outcomes of the impact on SRLS.

Impact on livelihood vulnerability

The analysis of the impact on livelihood vulnerability is outlined in Table 1, comparing the pre-SHG and post-SHG situations of SHG households. Prior to SHG participation, 43.33 percent of households were classified as having 'low' vulnerability. However, this percentage significantly decreased to 6.67 percent in the post-SHG period. A substantial majority (93.33%) of SHG households reported 'very low' vulnerability post participation, indicating a positive change. The average vulnerability score decreased from 23.26 percent before SHG participation to 9.94 percent after. This reduction suggests that SHG engagement and access to microfinance contributed to a substantial decrease in vulnerability among rural poor households. Similar findings were observed in studies by Labh

(2003) [13] and Bali Swain and Floro (2007) [3].

Table 1: Distribution of SHG households according to impact of microfinance on livelihood vulnerability

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very low (Up to 20.00)	114	46.66	224	93.33
2	Low (20.01 to 40.00)	104	43.33	16	6.67
3	Medium (40.01 to 60.00)	16	6.67	00	0.00
4	Severe (60.01to 80.00)	08	3.34	00	0.00
5	Extremely severe (80.01 & above)	00	0.00	00	0.00
	Mean	23.26		9.94	
	SD	10.60		4.95	

Impact on coping capacity

As depicted in Table 2, a substantial majority (86.25%) of SHG households exhibited a very low coping capacity before their involvement in the SHG program. None of the households fell into the medium or high coping capacity categories prior to their participation in SHGs. Following their access to microfinance, the coping capacity of 10.42% of SHG households transitioned from a low to a high level. The average coping capacity increased from 11.58% during the pre-SHG period to 15.03% during the post-SHG phase. This data underscores how SHG households utilized microloans to strengthen their ability to navigate through crises or adversities. Thus, it can be inferred that SHG microfinance effectively boosts households' resilience in the face of vulnerable situations. These findings align with the observations of Puhazhendi and Satyasai (2001) [16], who noted a similar trend of enhanced capacity among women to resist spousal abuse both before and after their involvement in SHGs.

Table 2: Distribution of SHG households according to impact of microfinance on coping capacity

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very low (Up to 20.00)	207	86.25	159	66.66
2	Low (20.01 to 40.00)	33	13.75	41	16.67
3	Medium (40.01 to 60.00)	00	0.00	24	10.42
4	High (60.01to 80.00)	00	0.00	16	6.25
5	Very high (80.01 and above)	00	0.00	00	0.00
	Mean	11.58		15.03	
	SD	5.69		6.76	

Impact on human capital

Data about impact of microfinance on extent of human capital of SHG household was collected, analysed and depicted in Table 3.

Table 3: Distribution of SHG households according to impact of microfinance on human capital of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very scarce (Up to 20.00)	00	0.00	00	0.00
2	Inadequate (20.01 to 40.00)	17	7.08	00	0.00
3	Optimum (40.01 to 60.00)	144	60.00	14	5.83
4	Adequate (60.01to 80.00)	22	9.16	158	65.83
5	Very abundant (80.01 and above)	03	1.25	68	28.33
	Mean	40.58		64.06	
	SD	9.08		7.61	

The study revealed that a significant proportion of SHG households (60.00%) possessed optimal human capital levels, while 9.16% exhibited adequate levels, and 7.08% demonstrated inadequate levels prior to their engagement with SHGs. Notably, participation in SHGs prompted a positive transformation, with 65.83% of households reporting an enhancement to adequate human capital levels, and 28.33% experiencing a shift to a highly abundant level. The mean human capital score increased from 40.58% before SHG involvement to 64.06% post-SHG engagement. This finding underscores the constructive and statistically significant impact of microfinance on the human capital development of SHG households. This aligns with the observations of Biradar (2008) [4], who similarly noted a marked increase in the proportion of SHG members with medium to high levels of human capital.

Impact on financial capital

It was seen from Table 4 that 40.41 per cent of SHG households possessed inadequate and 32.50 per cent of respondents reported very scarce level of financial capital before access to microfinance. However, 35.00 per cent SHG households had adequate and 11.67 per cent had very abundant financial capital after access to microfinance. SHG households belonging to very scarce category of financial capital significantly decreased from 32.50 per cent before to 2.50 per cent after participation in SHG.

Table 4: Distribution of SHG households according to impact of microfinance on financial capital of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very scarce (Up to 20.00)	78	32.50	06	2.50
2	Inadequate (20.01 to 40.00)	97	40.41	48	20.00
3	Optimum (40.01 to 60.00)	42	17.50	74	30.83
4	Adequate (60.01 to 80.00)	23	9.58	84	35.00
5	Very abundant (80.01 and above)	00	0.00	28	11.67
	Mean	36.19		66.66	
	SD	18.88		15.78	

The mean financial capital was 36.19 per cent during pre-SHG which rose to 66.66 per cent during post-SHG period. Thus, there was a positive and significant rise in the financial capital of SHG households due to microfinance intervention. These findings of financial capital were in consensus with observation of Biradar (2008) [4] who found that the respondents of high financial capital category significantly increased from 6.67 per cent before the microfinance intervention to 59.17 per cent after microfinance intervention.

Impact on social capital

Table 5 presents the impact of microfinance on the social capital of SHG households. Prior to their involvement with SHGs, 75.41% of households exhibited inadequate social capital, while only 17.50% had achieved an optimum level. After their participation, a noteworthy shift occurred, with 64.16% of households indicating optimum social capital, and 20.00% possessing adequate levels. This suggests that the proportion of households with optimal and adequate social capital increased following engagement with SHGs, signifying a positive effect on their social capital (Patil & Kokate, 2017) [15]. The mean social capital showed a notable rise from 32.16% during the pre-SHG phase to 54.55% in the post-SHG period. This underscores the affirmative influence of SHG microfinance on the social capital of rural impoverished households. This finding aligns with the results of Biradar's (2008) [4] impact assessment study on SHGs (Biradar, 2008) [4].

Table 5: Distribution of SHG households according to impact of microfinance on social capital of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very scarce (Up to 20.00)	17	7.08	00	0.00
2	Inadequate (20.01 to 40.00)	181	75.41	38	15.84
3	Optimum (40.01 to 60.00)	42	17.50	154	64.16
4	Adequate (60.01 to 80.00)	00	0.00	48	20.00
5	Very abundant (80.01 and above)	00	0.00	00	0.00
	Mean	32.16		54.55	
	SD	10.96		11.13	

Impact of microfinance on physical capital

Table 5 presents the outcomes of microfinance impact on the physical capital of SHG households. The data illustrates that a significant proportion (53.34%) of SHG households faced severe limitations in terms of physical capital before engaging with microfinance, while 42.50% had insufficient physical capital. Prior to SHG involvement, only a small fraction (4.16%) of SHG members fell within the optimal physical capital category. However, the post-SHG period witnessed an improvement, with 19.58% of SHG households reaching the optimum physical capital category. The infusion of microfinance contributed to a notable enhancement in the physical capital of SHG households.

In terms of social capital, the mean value stood at 30.71% before SHG participation, which increased to 44.50% during the post-SHG phase. This aligns with findings by Biradar (2008) [4], who observed an increase in the proportion of respondents with moderate physical capital from 38.33% to 44.17%. The observed trends in physical and social capital underscore the positive influence of microfinance on the SHG households' overall capital status (Biradar, 2008) [4].

Table 5: Distribution of SHG households according to impact of microfinance on physical capital of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very scarce (Up to 20.00)	128	53.34	41	17.08
2	Inadequate (20.01 to 40.00)	102	42.50	144	60.00
3	Optimum (40.01 to 60.00)	10	4.16	47	19.58
4	Adequate (60.01 to 80.00)	00	0.00	08	3.34
5	Very abundant (80.01 and above)	00	0.00	00	0.00
	Mean	30.71		44.50	
	SD	14.56		17.27	

Impact on natural capital

Table 6 indicates the impact of microfinance on natural capital of SHG household. It was found that 36.67 per cent and 33.75 per cent of SHG households had very scarce and inadequate natural capital during pre-SHG situation.

Table 6: Distribution of SHG households according to impact of microfinance on natural capital of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very scarce (Up to 20.00)	88	36.67	45	18.75
2	Inadequate (20.01 to 40.00)	81	33.75	79	32.91
3	Optimum (40.01 to 60.00)	64	26.67	69	28.75
4	Adequate (60.01 to 80.00)	7	2.91	57	23.75
5	Very abundant (80.01 and above)	00	0.00	00	0.00
	Mean	26.67		44.24	
	SD	15.13		19.32	

It was seen that there was an increase in natural capital during the post SHG period as 23.75 per cent SHG households belonged to the adequate category of physical capital. Besides there was a significant decrease in per cent of SHG households belonging to very scare category during pre-SHG to post-SHG from 36.67 per cent to 18.75 per cent. The mean natural capital was 26.67 per cent during pre-SHG and 44.24 per cent during post-SHG period. Thus, it could be said that microfinance disbursed through SHG has increased poor household's access to and control over a different natural resource.

Table 7: Distribution of SHG households according to impact of microfinance on livelihood strategies of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very poor (Up to 20.00)	15	6.25	00	0.00
2	Poor (20.01 to 40.00)	34	14.16	00	0.00
3	Average (40.01 to 60.00)	152	63.34	33	13.75
4	Good (60.01 to 80.00)	30	12.50	120	50.00
5	Very good (80.01 and above)	09	3.75	87	36.25
	Mean	50.00		76.04	
	SD	14.96		10.59	

The mean value of livelihood strategy before and after access to microfinance through SHG was 50.00 per cent and 76.04 per cent, respectively. Biradar (2008) [4] in the study impact of income generating activities on sustainable rural livelihoods of KAWAD Project beneficiaries observed similar trend.

Impact on transforming structure and processes

Data about SHG household access to transforming the structure and process is presented in Table 8. It was evident that a higher percent (87.08%) of SHG households had very poor access to transforming structures and processes before participation in SHG. However, access to transforming structures and processes increased after participation in SHG. About half (46.67%) of SHG members reported that they accessed transforming structures and processes to an average extent after participation in SHG. There was a significant decrease from 87.08 per cent before to 30.00 per cent in SHG households belonging to very poor category in access to transforming structures and processes. The mean of access to transforming the structure and process increased from 25.58 per cent to 45.37 per cent after participation in SHGs.

Table 8: Distribution of SHG households according to impact of microfinance on transforming structure and process

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very poor (Up to 20.00)	209	87.08	72	30.00
2	Poor (20.01 to 40.00)	20	8.34	56	23.33
3	Average (40.01 to 60.00)	11	4.58	112	46.67
4	Good (60.01 to 80.00)	00	0.00	00	0.00
5	Very good (80.01 and above)	00	0.00	00	0.00
	Mean	25.58		45.37	
	SD	16.19		18.11	

Impact of microfinance on extent of sustainable rural livelihood security

The main objective of the investigation was to determine the impact of microfinance on extent of sustainable rural livelihood security of SHG households. The data related to this was collected, analysed and documented in Table 9.

Impact on livelihood strategies

Data projected in Table 7 indicates the impact of microfinance on extent of livelihood strategies of SHG household. It was observed that 63.34 per cent of SHG households possessed average livelihood strategies during pre-SHG situation. This picture was better during post-SHG period as half (50.00%) of SHG households reported good and 36.25 per cent of SHG households reported very good level of livelihood strategies during post-SHG respectively.

Table 9: Distribution of SHG households according to impact of on sustainable rural livelihood security of SHG household

Sr. No	Category	Pre-SHG		Post-SHG	
		f (N=240)	%	f (N=240)	%
1	Very low (Up to 20.00)	00	00	00	00
2	Low (20.01 to 40.00)	167	69.58	00	00
3	Medium (40.01 to 60.00)	73	30.42	159	66.25
4	High (60.01 to 80.00)	00	0.00	81	33.75
5	Very high (80.01 and above)	00	0.00	00	0.00
	Mean	36.39		55.59	
	SD	8.08		7.57	

Table 9 illustrates that before engaging with SHGs, a majority (69.58%) of households were categorized as having low levels of sustainable rural livelihood security, while 30.00% fell into the medium category. Notably, after gaining access to microfinance through SHGs, a significant shift occurred: 66.25% of SHG households moved into the medium category and 33.75% into the high category. The mean value of sustainable rural livelihood security rose from a pre-microfinance level of 36.36% to a post-microfinance level of 55.59%, indicating a substantial enhancement. This underscores the pivotal role of microfinance via SHGs in decreasing vulnerability, strengthening coping mechanisms, enhancing livelihood resources, creating new opportunities, and improving access to transformative structures and processes for SHG households. Similar findings were observed in studies by BL Centre for Development Research and Action (2005) [5] and Dolli (2006) [7].

Conclusions

The research findings underline a significant improvement in sustainable rural livelihood security (SRLS) due to microfinance interventions. Over the transition from the pre-SHG to the post-SHG phase, the mean SRLS index exhibited a substantial increase of 51.00 percent. Pre-SHG, the SRLS index averaged at 36.69 percent, which notably rose to 55.61 percent post-SHG. Analysis of SHG households' stratification revealed a pronounced shift towards the 'moderate' and 'high' categories from the initial 'low' and 'moderate' classifications.

This transformation underscores the positive impact of microfinance on enhancing livelihood outcomes and bolstering the resilience of SHG households. However, the study highlights that while microfinance is an effective tool in enhancing livelihood security, its implementation needs to be complemented by comprehensive development strategies. The study recommends the convergence of ongoing microfinance programs with diverse livelihood promotion initiatives undertaken by various development departments. It is essential to recognize that achieving 'extremely high' levels of SRLS requires more than just microfinance disbursement; instead, a holistic approach combining multiple livelihood dimensions is necessary. The research underscores the pivotal role of microfinance in not only uplifting those below the poverty line to a 'better-off' status but also fostering sustainable rural livelihood security. Despite India's commendable efforts in reducing poverty, a significant portion of the rural population still faces economic challenges. A substantial 25.6 percent of women in India depend on agriculture for their livelihoods, necessitating the diversification of livelihood options. SHG microfinance offers a viable means to achieve this diversification, thereby contributing to SDGs like 'no poverty', 'zero hunger', and 'gender equality'. In conclusion, the study's findings emphasize that while microfinance significantly improves sustainable rural livelihood security, its effectiveness is enhanced when integrated with broader livelihood development strategies. SHG microfinance plays a pivotal role in lifting individuals from poverty and contributing to their overall well-being. However, to achieve more comprehensive and lasting results, efforts towards livelihood diversification and financial inclusion need to be fostered through strategic interventions.

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