

Empowering Women through Self-Help Groups: Employment and Entrepreneurship in Umaria, Madhya Pradesh

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Abstract:

The study focuses on the pivotal role of women in driving economic growth in India. Women entrepreneurs, particularly in Umaria, are involved in small businesses such as handicrafts, agriculture-based industries, and retail. The study was exploratory as well as descriptive in nature, undertaken by sample of 150 women members of SHGs in Rural areas of Umaria. However, they face significant challenges, including limited access to finance, societal barriers, skill gaps, and market access. The study explores how Self-Help Groups (SHGs) are instrumental in empowering women by providing financial support, fostering entrepreneurship, and improving socio-economic status. It also identifies opportunities for growth, such as leveraging government programs and local resources, while addressing the key challenges of financial inclusion, training, and market access. Ultimately, the study concludes that with targeted interventions and better institutional support, women entrepreneurs in Umaria can significantly contribute to the district's economic development.

Keywords: Employment, Entrepreneurships, Self Help Group (SHG), Women Empowerment

INTRODUCTION:

“Just a bird could not fly with its one wing only; a nation would not march forward if women were left behind.” [Swami Vivekananda]

Women play a crucial role in India's economic growth, with their increasing participation in various business sectors demonstrating significant potential. Since the 1990s, the number of women entrepreneurs has risen, with women now making up 10% of all entrepreneurs. This figure is expected to double to 20% in the next five years. Women's entrepreneurship fosters development, creates job opportunities, addresses business challenges, and contributes to poverty alleviation by improving financial well-being for families and communities.

Madhya Pradesh, India's second-largest state, has become a leader in economic development through investment-friendly policies, streamlined business processes, and enhanced infrastructure. The state has focused on boosting employment for local youth by promoting innovation and entrepreneurship. After introducing its Start-up Policy in 2016 and updating it in 2019, the government launched the "MP Start-up Policy and Implementation Scheme-2022" to

better align with global economic changes and India's New Education Policy. This policy fosters innovation from schools and colleges, integrates government efforts, and offers institutional support, infrastructure, procurement, marketing, and special incentives for product-based start-ups.

Entrepreneurship involves individuals seeking self-employment and creating job opportunities, with entrepreneurs driving capital, labor, and profit while enhancing economic status and GDP growth. Small-scale entrepreneurship promotes equitable wealth distribution and national development.

Self-Help Groups (SHGs): are informal groups, often of women, that pool savings and provide mutual support, including loans to members. SHGs are self-regulated with internal rules and flexible lending terms. They typically consist of 10-20 members, have written Bye-laws, and start internal lending before connecting with local banks for loans. The SHG manages loan repayments to the bank and encourages responsible borrowing. While not a complete solution, SHGs are effective for assisting the poor, with a need for better management systems, training, and information sharing to enhance their role in rural finance.

Umariya, a district in Madhya Pradesh with a 2011 population of 644,758, is 83% rural and heavily forested, with 42% of its area covered by forests. Rich in coal, it hosts eight mines operated by South Eastern Coalfields Ltd. Known for Bandhavgarh National Park, Umariya remains economically underdeveloped, especially regarding women's economic participation. Women entrepreneurs face challenges such as limited education, financial resources, and societal constraints. This study examines the status, challenges, and growth opportunities for women entrepreneurs in Umariya.

Women Entrepreneurs in Umariya:

Current Status: Women entrepreneurs in Umariya mainly run micro and small businesses in handicrafts, agriculture, and retail, often catering to local markets. The ecosystem is nascent, with limited scaling potential due to inadequate infrastructure, technology, and market access, coupled with restrictive traditional gender roles.

Challenges Access to Finance: Women face difficulties obtaining loans due to lack of collateral and financial literacy.

Societal Barriers: Cultural expectations often prioritize household duties over business activities.

Skill Gaps: Many women lack essential business, digital, and marketing skills.

Market Access: Poor infrastructure and connectivity hinder access to broader markets.

Opportunities for Development: Tourism Potential: Proximity to Bandhavgarh National Park offers opportunities in tourism-related businesses.

Government and NGO Support: Programs like Pradhan Mantri Mudra Yojana and state initiatives, along with local NGOs offering training and microfinancing, provide support. Schemes such as Deendayal Antyodaya Yojana and NRLM offer credit, skill development, and market linkage.

Development Strategies:

Capacity Building: Training in financial literacy, digital marketing, and business management.

Infrastructure Improvement: Enhancing roads, internet connectivity, and transportation.

Financial Inclusion: Easier access to microloans and credit for women.

Mentorship Programs: Pairing experienced entrepreneurs with aspiring women for guidance and support.

Case Studies: Successful ventures include eco-tourism initiatives, handicrafts, and agriculture-based businesses. Examples include homestays and small restaurants catering to tourists, and SHGs producing and selling handicrafts.

OBJECTIVE OF THE STUDY:

1. To study Contribution of SHGs in employment generation for women of Umaria District of Madhya Pradesh.
2. To study that what kind of role are women SHGs playing in promoting entrepreneurship.
3. To study how SHGs effect Socio-Economic status of its members.
4. To study challenges faces by women of SHGs regarding employment & entrepreneurship.

LITERATURE REVIEW:

Several factors influence the decision to engage in entrepreneurial activities. These can be broadly divided into individual, societal, and environmental factors. Individual factors include personal traits, such as self-efficacy, risk tolerance, and creativity (**Hisrich, Peters, & Shepherd, 2016**). Social factors, such as family status, education, and social networks, also play a crucial role in shaping entrepreneurial intentions (**Aldrich & Cliff, 2003**). Environmental factors added economic conditions, access to financial resources, and government policies that either encourage or hinder entrepreneurship (**Shane & Venkataraman, 2000**).

Entrepreneurship significantly contributes to economic growth and development. New ventures create jobs, foster innovation, and increase competition, leading to improved productivity and economic efficiency (**Audretsch & Thurik, 2001**). Furthermore, entrepreneurial activities often lead to the development of new products and services, which can transform industries and improve the standard of living (**Carree & Thurik, 2010**). However, the impact of entrepreneurship on economic development is not uniform across all regions and sectors. Factors such as institutional quality, market size, and cultural attitudes towards entrepreneurship can influence the extent to which entrepreneurship contributes to economic growth (**Acs, Desai, & Hessels, 2008**).

There is also a need for more longitudinal studies to understand the long-term impact of entrepreneurial activities and the factors that contribute to the sustained success of new ventures (**Davidsson & Wiklund, 2001**).

SHGs in Madhya Pradesh consist of 10 to 20 members, predominantly women, who come together to form a group based on mutual trust and support (**Singh & Singh, 2015**). These groups follow a democratic process in their operations, with members making decisions collectively. The groups are linked to banks and microfinance institutions, which provide them with credit facilities after demonstrating a consistent savings record (**Ghosh, 2012**). The Madhya Pradesh State Rural

Livelihoods Mission (MPSRLM) has been instrumental in promoting and supporting the formation of SHGs in the state, aiming to reduce poverty through livelihood enhancement and improved access to financial services (MPSRLM, 2020).

One of the prime objectives of SHGs is to facilitate economic empowerment by providing access to financial resources. Studies indicate that SHGs have significantly improved the economic status of their members by enabling access to credit, encouraging savings, and providing income-generating opportunities (Das & Bhowal, 2013). In Madhya Pradesh, SHGs have been successful in promoting micro-entrepreneurship among women, allowing them to start small businesses, such as tailoring, handicrafts, and agriculture-based activities (Tripathi & Tiwari, 2014). This access to financial resources has also led to improved household income and reduced dependency on moneylenders, thereby enhancing the economic security of SHG members (Kumari & Singh, 2017).

Beyond economic benefits, SHGs have contributed to the social and psychological empowerment of women in Madhya Pradesh. Membership in SHGs has been associated with increased self-confidence, better decision-making abilities, and greater participation in community affairs (Narayanasamy, 2016). Women in SHGs have reported feeling more respected within their families and communities due to their ability to contribute financially and their involvement in group activities (Sundaram, 2012). Moreover, SHGs have provided a platform for women to discuss and address social issues such as domestic violence, health, and education, fostering a sense of solidarity and collective action (Pattanaik, 2013).

Despite their positive impact, SHGs in Madhya Pradesh face several challenges. One significant issue is the lack of adequate training and capacity-building initiatives, which limits the effectiveness of SHG members in managing financial and business activities (Verma & Sinha, 2017). Additionally, there is often a lack of market access and linkages, which hinders the ability of SHG members to sell their products and services effectively (Gupta, 2015). Social and cultural barriers, such as gender discrimination and traditional norms, can also impede the participation and success of women in SHGs (Dixit, 2016). Furthermore, issues related to transparency, governance, and internal conflicts within groups can affect the sustainability and impact of SHGs (Sharma, 2014).

To enhance the effectiveness of SHGs in Madhya Pradesh, several policy interventions are recommended. First, there is a need for more robust training programs that focus on financial literacy, business skills, and leadership development (Kumar & Sinha, 2018). Second, establishing better market linkages and support systems can help SHG members market their products more effectively and ensure fair prices (Narayanan & Rao, 2019). Third, promoting a more inclusive and supportive environment for women's participation in SHGs is essential, which includes addressing social and cultural barriers (Gautam, 2017). Lastly, strengthening the institutional support provided by government and non-governmental organizations can enhance the sustainability and scalability of SHGs (Patel & Mehta, 2016).

RESEARCH METHODOLOGY:

Sampling Plan for the Study, Data Collection and Analysis: The study primarily aims to analyse and report on the socio-economic status of women who are members of SHGs, receiving financial aid and training for employment generation and entrepreneurship development. The

research is both exploratory and descriptive in nature, drawing on both primary and secondary data. Data was gathered from a sample of 150 women beneficiaries in rural areas of Umaria district, who are members of SHGs. Purposive and random sampling techniques were employed to select the samples. Primary data was collected through structured interviews, while secondary data was sourced from publications and reports at the district, state, and central levels. The collected data was recorded, tabulated, processed, and interpreted, with the findings presented in percentages.

FINDINGS:

Variables	Range	Number of women	Percentage
Age	20-30 years	21	14%
	30-50 years	105	70%
	50-60 years	24	16%
	Total	150	100%

Table 1

- The Self-Help Groups (SHGs) are predominantly composed of women aged 30 to 50 (70%), a demographic known for financial stability and active participation, forming the core of the group's strength. Younger members (20 to 30) account for 14%, and older members (50 to 60) make up 16%. While the group is already robust, expanding participation from younger and older age groups could enhance diversity, introduce new perspectives, and further strengthen the group's overall effectiveness. (Table 1)

Variables	Range	Number of women	Percentage
Literacy	Illiterate	13	8.67%
	High school	110	73.33%
	Higher secondary	17	11.33%
	Graduate and above	10	6.67%
	Total	150	100%

Table 2

- The education profile of the Self-Help Groups shows strong engagement, with 73.33% of members having completed high school and 11.33% completed higher secondary and even 8.67% of women is still illiterate. However, only 6.67% have pursued higher education. While the current education level provides a solid foundation, increasing higher-educated members could enhance the group's knowledge and create more opportunities for growth. Expanding access to higher education could further empower members and foster greater success. (Table 2)

Variables	Range	Number of women	Percentage
Type of occupation	Agriculture	60	40%
	Labour	51	34%
	Job	7	4.67%
	Small Business	17	11.33%
	Artistic	12	8%
	Technical	3	2%
	Total	150	100%

Table 3

- The occupational profile of the Self-Help Group is diverse, with most members engaged in agriculture (40%) and labour (34%). Small business (11.33%) and artistic roles (8%) are also present, while technical (2%) and traditional jobs (4.67%) are less represented. This diversity creates a strong community, with potential for growth in underrepresented fields. (Table 3)

Variables	Range	Number of women	Percentage
Income of the family	Below 20000	24	16%
	20000-40000	51	34%
	40000-60000	58	38.67%
	60000-80000	7	4.67%
	80000-100000	0	0%
	Above 100000	10	6.66%
	Total		150

Table 4

- The majority of families in Self-Help Groups earn between Rs. 40,000 and Rs. 60,000 (38.67%), with 34% earning Rs. 20,000 to Rs. 40,000. Only 6.66% earn above Rs. 100,000, and none fall in the Rs. 80,000 - Rs. 100,000 range. This suggests most families are in the lower to middle-income brackets, highlighting the need for skill development and new entrepreneurial opportunities to improve economic stability. (Table 4)

Variables	Range	Number of women	Percentage
Duration of SHG membership	1 year - 3 years	51	34%
	3 years - 6 years	72	48%
	6 years - 9 years	10	6.67%
	9 years - 12 years	7	4.67%
	12 years - 15 years	10	6.66%
	Total		150

Table 5

- The majority of Self-Help Group members have been involved for 3 to 6 years (48%), followed by 34% with 1 to 3 years of membership. Only 6.67% have been members for 6 to 9 years, and 11.33% for 9 to 15 years. This suggests that most members have moderate involvement, with a smaller group having long-term engagement. (Table 5)

Question	Answers	Number of women	Percentage
Role in formation of SHGs	Family or friends	78	52.00%
	Community outreach	58	38.67%
	Government programs	10	6.67%
	Other	4	2.66%
	Total		150

Table 6

- Family and friends played the largest role in forming self-help groups (52.00%), followed by community outreach (38.67%). Government programs contributed in only 6.67% of cases, with

other sources being rare (2.66%). This shows that personal relationships and community engagement were the key drivers, while formal government involvement was minimal. (Table 6)

Question	Answer	Number of women	Percentage
Are proper records maintained by your SHG?	Yes	136	90.67%
	No	14	9.33%
	Total	150	100%

Table 7

- About 90.67% of Self-Help Group members believe their group maintains proper records, reflecting strong management. However, 9.33% express concerns, suggesting some inconsistencies that may need to be addressed to ensure full confidence in the group's record-keeping. (Table 7)

Question	Answer	Number of women	Percentage
Have you been successful in getting employment through SHG?	Yes	102	68%
	No	48	32%
	Total	150	100%

Table 8

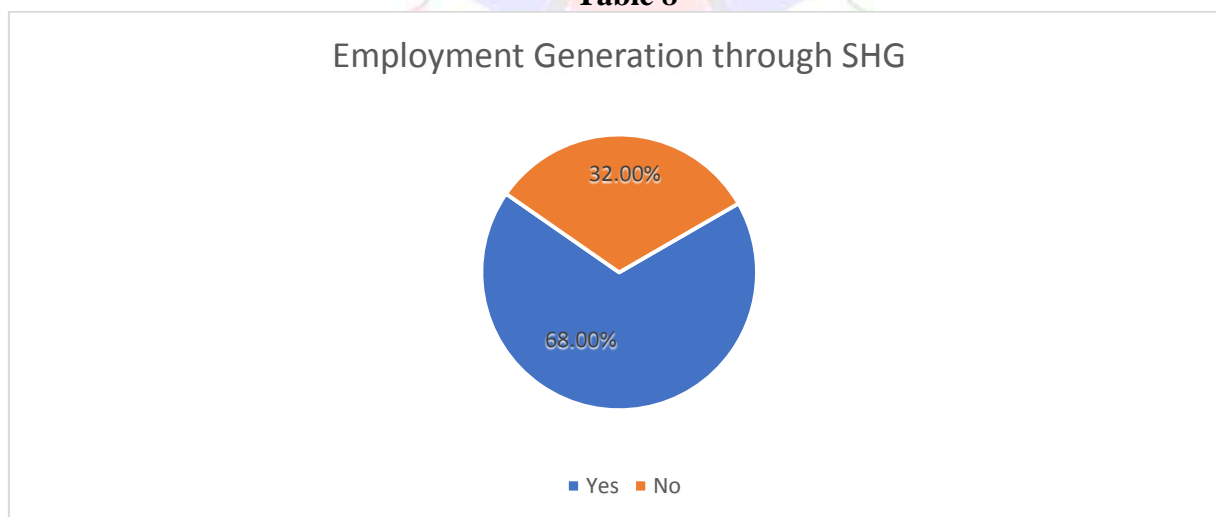


Fig. 1.1

- The majority (68.00%) of participants successfully found employment through their self-help group involvement, indicating positive outcomes for most. However, 32.00% did not, suggesting potential areas for improvement in the group's employment support strategies. (Table 8) (Fig. 1.1)

Question	Answer	Number of women	Percentage
Which skills or training have you acquired through SHGs?	Tailoring or Embroidery	45	30%
	Organic Farming	61	40.67%
	Technical Skills	7	4.67%
	Craft Skills	10	6.66%
	Others	27	18%
	Total	150	100%

Table 9

- Organic farming is the most commonly acquired skill (40.67%) among Self-Help Group members, indicating a strong focus on agriculture. Tailoring and embroidery are also significant (30%). However, fewer members gained technical skills (4.67%) and craftsmanship (6.66%), suggesting these areas receive less emphasis. The "other" category (18.00%) reflects a variety of additional training opportunities. (Table 9)

Question	Answer	Number of women	Percentage
Has the formation of SHG improved your economic condition?	Yes	146	97.33%
	No	4	2.67%
	Total	150	100%

Table 10

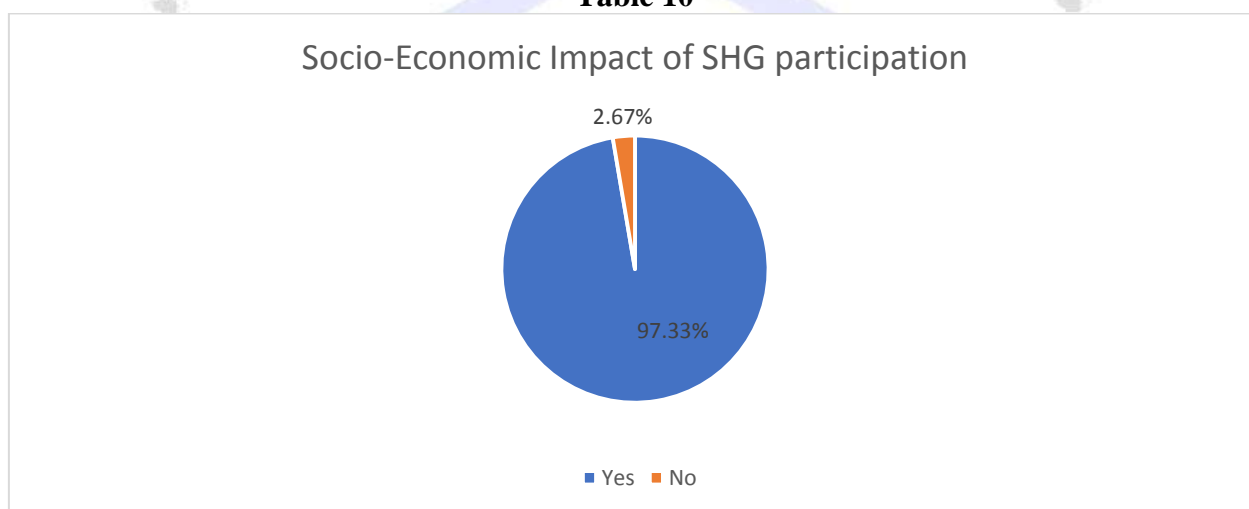


Fig.1.2

- An overwhelming 97.33% of participants feel the Self-Help Group has improved their economic condition, indicating its strong positive impact. The 2.67% who did not experience improvement represent a small minority, suggesting that while the group's impact is generally effective, there may be a few cases where benefits have not been fully realized. (Table 10) (Fig. 1.2)

Question	Answer	Number of women	Percentage
How much has the SHGs affected your income?"	Very much	59	39.33%
	Slightly	40	26.67%
	No change	27	18%
	Very little	24	16%
	Total	150	100%

Table 11

- Most participants (66%) reported that the Self-Help Group has positively impacted their income, with 39.33% noting a "very much" improvement and 26.67% a "slightly" improvement. However, 34% experienced little to no change in income, with 18% seeing "no change" and 16% "very little" impact. This indicates that while the group is generally effective, some members may not see significant financial benefits, highlighting potential variations in the group's economic impact. (Table 11)

Question	Answer	Number of women	Percentage
Have you started any business with the help of SHG?	Yes	82	54.67%
	No	68	45.33%
	Total	150	100%

Table 12

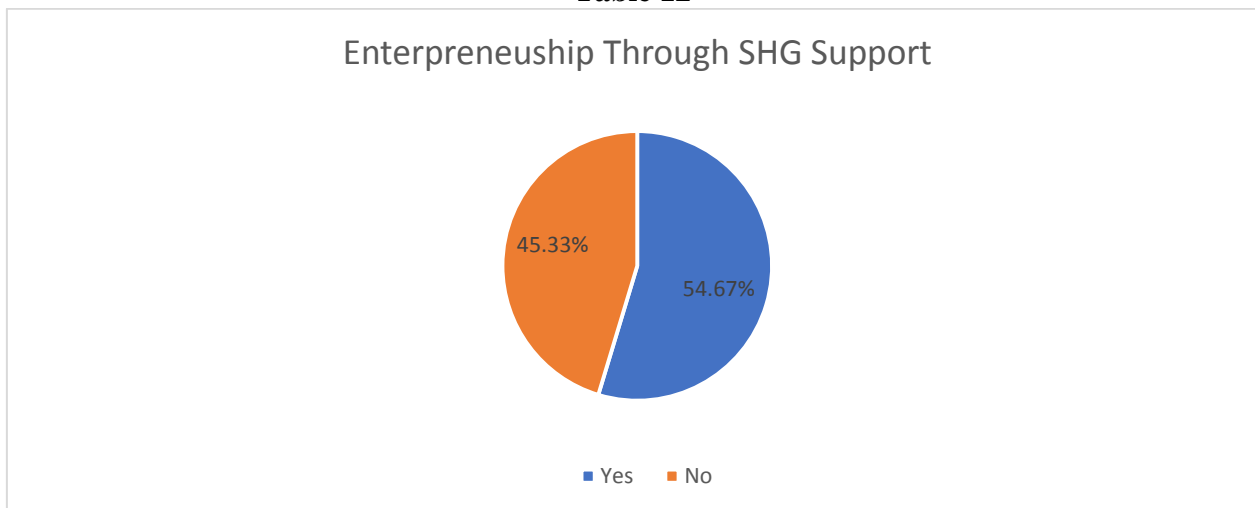


Fig. 1.3

- A slight majority (54.67%) of participants have started a business with the help of the Self-Help Group, showing its significant role in fostering entrepreneurship. However, 45.33% have not started a business, suggesting varying levels of support, interest, or readiness. To enhance the effectiveness of SHGs and improve income, increasing facilities and resources could ensure more members benefit economically. (Table 12) (Fig. 1.3)

Question	Answer	Number of women	Percentage
What kind of help did you get from the SHG to start your business?	Financial assistance	126	84%
	Training	7	4.67%
	Market access	0	0%
	Others	17	11.33%
	Total	150	100%

Table 13

- Most participants (84.00%) received financial help from the Self-Help Group to start their business, indicating a focus on monetary support. However, only 4.67% received training, and none received market access assistance, suggesting a gap in skills development and market opportunities. The "other" category (11.33%) reflects additional, though less common, forms of support. Addressing these gaps could improve business success for members. (Table 13)

Question	Answer	Number of women	Percentage
What kind of challenges did you face in starting or running your business?	Lack of Finance	112	74.67%
	Lack of knowledge	10	6.67%
	Lack of training	14	9.33%
	Limited access to market	0	0%
	Others	14	9.33%
	Total	150	100%

Table 14

- The main challenge for most participants (74.67%) is lack of finance, even with Self-Help Group support. Lack of training (9.33%) and knowledge (6.67%) are also barriers, though less common. No participants cited limited market access, suggesting it may not be a major issue or is overlooked. The "other" category (9.33%) indicates additional, unspecified challenges. Overall, there is a need for more financial support, training, and knowledge resources. (Table 14)

Question	Answer	Number of women	Percentage
Has your participation in the SHG improved your quality of life?	Yes	130	86.67%
	No	20	13.33%
	Total	150	100%

Table 15

- Most participants (86.67%) feel their Self-Help Group involvement has positively impacted their quality of life. However, 13.33% did not experience improvement, suggesting that while the group benefits many, there are individuals whose quality of life remains unchanged. This indicates a need to tailor support to ensure broader benefits. (Table 15)

Question	Answer	Number of women	Percentage
Does your SHG participation help in getting a bank loan?	Yes	130	86.67%
	No	20	13.33%
	Total	150	100%

Table 16

- A significant majority (86.67%) believe the Self-Help Group has improved their access to bank loans, indicating its crucial role in enhancing financial credibility or support. However, 13.33% did not receive such assistance, suggesting varying levels of effectiveness or individual challenges. Overall, the group is generally effective in aiding financial access. (Table 16)

Question	Answer	Number of women	Percentage
Are your suggestions taken into account in decision making regarding your domestic matters?	Yes	136	90.67%
	No	14	9.33%
	Total	150	100%

Table 17

- A large majority (90.67%) of participants feel their opinions are valued in domestic decision-making, indicating strong involvement and respect. However, 9.33% feel their input is not considered, suggesting some gaps in inclusiveness. Overall, the Self-Help Group fosters participation and empowerment, though ongoing efforts are needed to ensure equal rights for all members. (Table 17)

SUGGESTIONS:

Based on the findings provided, here are several suggestions for enhancing the effectiveness and impact of the Self-Help Groups (SHGs):

- **Diversify Age Representation:**

Suggestion: Recruit younger (20-30) and older (50-60) members.

Implementation: Host age-specific workshops and community events.

- **Enhance Educational Opportunities:**

Suggestion: Provide more higher education and advanced training.

Implementation: Offer scholarships, vocational training, and mentorships.

➤ **Expand Occupational Training:**

Suggestion: Include technical skills and craftsmanship.

Implementation: Introduce training programs in technical fields and partner with experts.

➤ **Improve Economic Stability:**

Suggestion: Offer skill-building and entrepreneurship resources.

Implementation: Conduct workshops on financial management and business development.

➤ **Increase Support for New and Long-Term Members:**

Suggestion: Tailor support for both new and long-term members.

Implementation: Create orientation programs and advanced training sessions.

➤ **Enhance Record-Keeping and Transparency:**

Suggestion: Improve record-keeping consistency and transparency.

Implementation: Regularly audit records and implement a digital system.

➤ **Expand Business Support Services:**

Suggestion: Provide comprehensive support including training and market access.

Implementation: Partner with development organizations for additional resources.

➤ **Address Financial and Non-Financial Challenges:**

Suggestion: Support members with financial and training barriers.

Implementation: Offer financial planning workshops and expert advice.

➤ **Broaden Community and Government Engagement:**

Suggestion: Increase collaboration with community and government programs.

Implementation: Build partnerships to access additional resources.

➤ **Promote Inclusivity in Decision-Making:**

Suggestion: Ensure all members feel included in decision-making.

Implementation: Implement feedback mechanisms and create forums for discussion.

By focusing on these areas, SHGs can enhance effectiveness, member satisfaction, and achieve their goals more effectively.

RECOMMENDATION:

Increase Financial and Market Access: While SHGs are effective in providing financial assistance, more focus should be on helping members gain access to broader markets and improving financial management skills.

Expand Training Opportunities: There is a need for more comprehensive training programs beyond tailoring and farming, especially in technical and digital skills to boost entrepreneurship.

Targeted Support for Entrepreneurship: Although many have started businesses, there is a gap in sustained business support, including mentorship, market linkages, and product development.

Improve Infrastructure and Connectivity: Enhancing infrastructure like roads and internet access will provide better market access and help scale businesses beyond local markets.

Focus on Capacity Building: Training in leadership, decision-making, and financial literacy should be expanded to improve long-term success and sustainability for SHG members.

CONCLUSION:

Women entrepreneurs in Umaria have the potential to contribute significantly to the district's economic development. However, they face numerous challenges that must be addressed through coordinated efforts by the government, NGOs, and the private sector. By providing women with the necessary skills, resources, and market access, Umaria can foster a thriving entrepreneurial ecosystem that benefits not only women but the community as a whole. This research highlights the need for targeted interventions to support women entrepreneurs, emphasizing the importance of

financial inclusion, skill development, and infrastructural improvements. With the right support, women in Umaria can overcome traditional barriers and contribute to sustainable economic development in the region. The study focused on evaluating the impact of Self-Help Groups (SHGs) in Umaria District, Madhya Pradesh, concerning employment generation, entrepreneurship, socio-economic status, and the challenges faced by women members.

Findings:

Employment Generation: SHGs have been instrumental in creating employment opportunities, with 68.00% of members finding jobs through their involvement. However, 32.00% did not benefit, indicating a need for improved employment strategies.

Entrepreneurship Promotion: Over half (54.67%) of the members have started businesses with SHG support, but nearly 45.33% have not. Financial support is prevalent, yet there is a gap in training and market access.

Socio-Economic Impact: The majority (97.33%) report positive economic improvements due to SHGs, with 66% experiencing enhanced income. Nevertheless, a small percentage did not see significant changes, highlighting uneven impact.

Challenges: Key challenges include inadequate financial resources and limited training. While most members (74.67%) struggle with financing their businesses, training and market access also need attention.

By addressing these areas, SHGs can enhance their effectiveness in employment and entrepreneurship, better support members' socio-economic development, and overcome existing challenges.

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