



Inter-Agency Task Force on
Social and Solidarity Economy

Mainstreaming Women Self-Help Groups to Promote Social and Solidarity Economy

Lessons from Rural Areas of Tamil Nadu, India

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June 2019

Draft paper prepared in response to the
UNTFSSSE Call for Papers 2018

**Implementing the Sustainable Development Goals:
What Role for Social and Solidarity Economy?**

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Abstract

In India self-help groups (SHGs) play a significant role in achieving the development goals, especially in the rural areas. In Tamil Nadu, self-help groups are functioning as institutions of social change by promoting confidence among the rural women through training on accounting, repayments on time, book maintenance, women leadership, speaking with bank officials and gathering information on banking procedures, setting up Bye-laws for their own groups and following them, etc. Many Groups are linked with local Banks and the financial goal of the rural poor is met with the self-disciplined model of development. This paper attempts to conduct an in-depth study on the role of self-help groups in promoting the Social and Solidarity Economy through a community-based participative research method. The study focuses on various types of Income generation activities promoted by the self-help groups. The study also attempts to understand the role of supportive functional organization like Banks and NGOs and the problems faced by the self-help groups. Mainstreaming these models in terms of supportive policies, easy procedures and Tax exemptions will help the country achieve the Development goals. The study also attempts to review the efforts of the government in reducing the gap thereby to promote sustainable Development Goals in the real sense.

Keywords

Self-help groups, Social and Solidarity Economy, Women, Sustainable Development Goals.

Bio

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Introduction

In India, self-help groups (SHGs) play a significant role in achieving the Sustainable Development Goals (SDGs), especially in the rural areas. In Tamil Nadu, it is very common to observe that there are at least three to five women self-help groups in every village. Self-help groups function with the prime objective of lending money to the rural poor and it is also observed that SHGs are organized by Non-Government organizations, Government bodies and individuals. Prior to the emergence of SHGs in 1990s, rural poor, especially women, suffered severely from the clutches of high interest rates and the money lenders. Through self-help groups, rural women organize themselves for small but regular savings among themselves to address their economic needs at the primary level. As the age of the group increases their expertise and confidence in dealing with finance improves and they engage in various income generation activities. While Social and Solidarity Economy (SSE) is comprehensive of active citizenship enabled with democracy and governance at the micro, meso and the macro levels of the economic structure, self-help groups address the economic empowerment of poor rural women who are vulnerable to divergent factors. Through self-help groups women have started various economic activities to contribute to their family economy in a small scale. Despite various structural blockages, these women have strived to be successful in gaining access and control over the financial services and supporting their family economy. SSE seeks to promote a conducive, enabling environment for these institutions which can further be instrumentalised only by governments.

Background and Objectives

Self-help Groups have emerged as Social Institutions with a group of people coming together with a common goal or purpose with mutual influence and development of individuals, groups and community at large. In India Self Help groups have emerged as alternatives for the high interest rate local money lenders and promoting comprehensive development of women in various spheres like gaining skills of accounting, leadership, confidence building, decision making, linkage with banks.

The major objectives of the present research are as follows.

- To examine the participation of rural women in social and solidarity economy through Income generation activities.
- To examine the opportunities and challenges in mainstreaming women SHG's to promote social and solidarity economy
- To understand the strategic implications of mainstreaming self-help groups
- To understand the gap between the powerful market players and small scale women entrepreneurs from SHG's.
- To understand the grey areas of the SHG's to promote social and solidarity economy and also the factors of success-lessons learnt from the experiences of women at rural level.
- To review the role of women self-help groups in Tamil Nadu in the light of Sustainable Development Goals, thereby specifically promoting social and solidarity economy.

Review of Literature

Neelamegam and Dhanasekhar (2018) has examined the social economic and demographic dimensions of self-help groups in India and revealed that there is a need for understanding the needs of the self-help group members in their situational context. The study also examines the role of the government in promoting their development through financial and non-financial factors.

Baasha Khadar (2017) conducted an empirical study on rural women empowerment through SHG's and providing various earning opportunities in rural villages in Prakasam District Andhra Pradesh and the study concluded that the self-help groups promote economic development and self-esteem of the women. It is examined that the problems

are centered around capacity building of SHG members technical knowledge and guidance concerned with entrepreneurship.

Goyal and Parkash (2011) attempted to study the problems and prospects of women entrepreneurs in India and revealed that the women entrepreneurs are persuasive, diligent and competitive and there should be consistent effort to motivate offer training and women entrepreneurship should be examined both at the individual level and at the firm level.

Darrene, Harpel and Mayer (2008) studied how various elements of human capital impacted self-employment among women. The study showed that self-employed women differ on most human capital variable as compared to the salary and wage-earning women. The study also revealed the fact that the education attainment level is faster for self-employed women than that for other working women.

Singh (2008) explored why women entered into entrepreneurship, how they developed their businesses, the challenges and obstacles they faced in such efforts. Lack of interaction with successful entrepreneurs, social un-acceptance of women entrepreneurs, family responsibilities, gender discrimination have been found to be major obstacles in the growth of women entrepreneurship.

Lall and Sahai, (2008) assessed multi-dimensional issues of women entrepreneurship and family businesses and compared the challenges. The study involved variables like degree of commitment, entrepreneurial challenges and future plan for expansion based on demographic variables. Characteristics of business owners were identified as self-perception, self-esteem, entrepreneurial intensity and operational problem for future plans for growth and expansion. While the study revealed a considerable growth in the number of women opting to work in family owned business, it also showed that women entrepreneurs still have lower status in the society and they face more operational challenges in managing their businesses.

Damwad (2007) shared his experiences across five Nordic countries namely (i) Finland (ii) Denmark (iii) Iceland (iv) Norway and (v) Sweden besides initiatives and obstacles of women entrepreneurship. It enlisted few obstacles like financing, lack of knowledge and skills in business life, markets and entrepreneurial activity, work-life balance among others.

Research Methodology

The demographic background of the study area includes rural poor women engaged in Income generation activities and entrepreneurship. The criteria of selection of the sample is determined through the income criteria assessed by the self-help groups, by wealth ranking method. The study includes 120 women from self-help groups of Tamil Nadu from Government Schemes and also groups organised by the Non-Governmental organizations. Forty samples from three districts are drawn through purposive sampling from the districts of Tiruchirappalli, Madurai and Thanjavur. Participatory methods of research like Timeline, Trend line, Skill mapping, problem tree analysis, Participatory Discussions and In-depth interviews were applied as tools of research for the present study.

The study applies a community-based participatory research method (CBPR), for which Israel (1998) established nine prime principles of CBPR that serve as a rationale for this approach. The present study involves these principles in understanding the opportunities and strategic implications of mainstreaming the SHGs to contribute to SSE.

1. Collaborative, equitable partnership in all phases of research
2. Community is the unit of identity
3. CBPR builds on strengths and resources of community
4. CBPR fosters co-learning and capacity building
5. Balance between knowledge generation and benefit for community partners
6. CBPR focuses on problems of local relevance

7. CBPR occurs through a cyclical and iterative process
8. CBPR disseminates results to all partners and involves them in wider dissemination of results
9. CBPR involves a long-term process and commitment to sustainability.”

The above core principles of CBPR represent the ethics of each researcher and respective stakeholders for an effective partnership. In the present study a collaborative research approach is ensured to establish structures for participation by the women self-help group members in engaged in income generation programmes and entrepreneurship. Since the women from Self-help groups feel more comfortable in participatory discussions, the CBPR method is applied for the current research.

Self-help groups & Social and Solidarity Economy: An Overview

“**RIPESS (2015)** defines social and solidarity economy as an alternative to capitalism and other authoritarian, state dominated economic systems. In SSE ordinary people play an active role in shaping all of the dimensions of human life: economic, social, cultural, political and environmental. SSE exists in all sectors of the economy - production, finance, distribution, exchange consumption and governance. It also aims to transform the social and economic system that includes public, private and third sectors. SSE is not only about the poor, but strives to overcome inequalities and which includes all classes of society. SSE has the ability to take the best practices that exists in our present system such as efficiency, use of technology and knowledge and transform them to serve the welfare of the community based on different values and goals.(...):SSE seeks systemic transformation that goes beyond superficial change in which the root oppressive structures and fundamental issues remain intact.(Extract of the Global Vision for a Social Solidarity Economy: Convergences and Differences in concepts, definitions and frameworks released by RIPESS in 2015 as part of a dialogue conducted between the continental member networks since 2013)”

In Tamil Nadu, through the National Livelihoods Mission, ‘Mahalir Thittam’ and other voluntary organisations, the State Government in the last 15 years have implemented a wide range of programmes addressing the different dimensions of social issues like poverty unemployment, social exclusion etc. through self-help groups as institutions of social change. Major Government programmes impacting the poor are Right to Education, Mahatma Gandhi National Rural Employment Guarantee Programme, Improving the health and nutrition enhancing capabilities through the elementary education, technical and educational skills, creating livelihood opportunities through Institutional finance, Ministry of Small and Medium enterprises, etc., and promoting infrastructure etc. Through National Rural Livelihood Mission the poor people are mobilized into effective institutions through self-help groups to promote financial inclusion of the rural poor and to strengthen their livelihoods. The National Rural Livelihood Mission Programme is phased to cover every rural household over a period of 14 years, stage-wise. Currently it is in the process of achieving to cover every village over 10 years. The characteristics of Social and Solidarity economy is appropriate to the self-help Groups of Tamil Nadu as they act as instruments of social upliftment in various sectors like economy, politics, gender and education etc., Being an individual women member of a rural household and being a member of a self-help group in a village has made a marked difference in the lives of the rural women in Tamil Nadu. Hence this study is very relevant at this level to understand the areas to explore the dynamics of self-help groups in the light of social and solidarity economy.

Results and Discussions

Socio Demographic results reveal that the respondents are in the age group of 23- 45 years. 75% of the women have held a leadership position at the group level for a minimum of 6 months to a maximum of three years. It is observed that SHG’s include only married women as members which may be attributed to the patriarchal family system practiced in India. It is clear that the women who have served as leaders for a period of at least six months have become entrepreneurs.

Out of 120 women entrepreneurs, 102 of them belong to single earning member in the family before they opted for entrepreneurship.

It is observed that they are engaged in different types of business units like flower selling unit, which incurs a minimum of 10,000-1,00,000 Rupees as loan, Idly/dosa batter making, petty shops (which are common in India unlike western nations), Tailoring units, Fruit selling, Vegetable selling, Beauty parlours, Poultry, Milking cows, Handicrafts making etc. It is very clear that these communities promote solidarity economy by self-provisioning and supporting each other's businesses by utilising the services available at the local level. For example chickens are raised at the household level and the egg-sales are promoted to the neighbourhood self-help groups. Thus self-help groups acts as units of mutual aid in promoting social and solidarity economy in Tamilnadu. Hence it is clear that there is a high level of participation of the women in self-help groups in the rural areas. The coverage of the government in terms of the number of self-help groups is high and the participation of the women is also very high.

Though various business units are set by the women SHG members, it is observed that they are running the businesses with a minimal knowledge of the business and they do not have plans of expansion for the future. For e.g., Thirumanamedu village has more than 35 cows while there are no plans of setting a Dairy Unit together so that the business can be further strengthened.

In Madurai District, it is observed that there exists cross-group sharing of skills and experiences among the self-help groups which promotes social and solidarity economy. Hence it is understood that there is a need for an effective guidance cell for these SHG's to unite together for sharing of benefits which will promote social and solidarity economy at the larger level. Though the rural women in Tamil Nadu join together as self-help groups in getting the loans, there exists an individual decision-making approach in small scale business/entrepreneurship. The members should be trained more in participatory decision making to avoid the choice of entrepreneurship of the same product by two or many members in the same region which will affect their profit.

Time line analysis of the development of the self-help group member to an entrepreneur reveals that it takes three years to become an entrepreneur from a member. Three years is a very short period within which these women gain the knowledge of dynamics of entrepreneurship with limited inputs. It is understood that only 18 percent of the women have undergone atleast one training on entrepreneurship.

It is examined that 72 per cent of the respondents have plans of expansion, but they do not have enough manpower and economical backup for business up gradations and expansions. It is also felt by the SHG Women entrepreneurs that they are not able to afford for advertisements of their products to compete with the existing brands in the market which is viewed as a major reason for lack of motivation to compete with the popular brands in the market. Hence the present study reveals that there is a need for Regional Business Advisor at the local level, easy to approach and to guide these women to bring them to the mainstream market and thereby promoting social and solidarity economy.

It is clear from the study that these women through entrepreneurship are able to support their family with additional income and they are depending on their local markets only. But is observed that these women are highly motivated to establish themselves and compete with a range of products in the market.

It is a significant observation that few corporates are utilising the efforts of the SHGs as their Unique Selling Point and they are establishing themselves as powerful players in the market, while the SHGs themselves are not trained to understand and harness their potentials.

It is observed that powerful market players are a major challenge for the small and medium scaled business operations, which can only be tackled by advertising, branding, ensuring quality and understanding the importance of providing a range of products for the consumers thereby strengthening the local economy. Major finding of the study is that there exists a wide gap between the corporate market players and entrepreneurs from Self- help groups. Exposure to more skill-based work/Jobs are very less which is a reason for not being able to contribute to the industry innovations.

Swarnajayanthi Gram Swarajgar Yojana, National Bank for Agriculture and Rural Development, Tamil Nadu Housing Development Corporation are major agencies of support to the SHG members for providing financial and knowledge support to the SHGs.

The missing links between the income generation activities/entrepreneurship of SHGs and Solidarity economy as observed through the study are as follows:

1. Lack of awareness on various types of local resources available and how to harness it as economic capital.
2. Stereotypical roles of women in rural areas which allow less time for focus on economic activities. It is also noted that they have started identifying themselves as a member of SHG already but they are hesitant to invest more time and energy for training and learning new skills.
3. The time taken for technology transfer to the rural areas is high. It is observed that almost all the respondents are using a smart phone, but they do not know how to use it to learn new skills, products needed for the market and other learning purposes, since most of the inputs are in English.
4. Networking among the Self- help groups of different regions to share their success stories and obstacles faced is at the initial stages. However it is encouraged by the cluster and federation levels.

Sustainable Development Goals and Self -help groups in Tamil Nadu- Key Insights

Self- Help Groups leverage Social Capital to build economic capital

In Tamil Nadu SHGs are highly effective and successful functionaries of transformative change. But it is restricted to financial services at the group and the cluster levels. The SHGs are functioning with proper bye-laws, accounting procedures and there is a group and individual discipline in repayment of loans to the SHGs. It is viewed as a point of development for both the individual and the community thereby leveraging the social capital to build economic capital.

Self-help Groups Promote diversified products to the markets

The people utilise the local resources to promote more products to the market. Members of self-help group members are involved in producing a range of products like, ropes, jute bags, sanitary napkins, pottery products, artificial jewels, sarees, hand-made paper products, Sweets, pickles, ready-mix powders, spice powders etc., Both the State and the Central Governments have taken various efforts towards marketing the goods of SHGs like creating e-marketing platforms, creating marketing avenues in government institutions including offices, colleges etc., leading towards inclusion in the social and solidarity economy.

Self-help groups- Local Resource Centres for women interested in Income-Generation activities

SHG members are highly motivated towards the livelihood promotion and income generation activities. The SHG women focus on investing their time and energy in promoting their household economy. SHGs serve as their resource centre for their small initiatives. It is a practice in these groups that the women should clearly explain the purpose of the loan to the group members and discuss about the income generation possibility and then only the loan is disbursed. Though these SHG women are not much educated and are from rural backgrounds they clearly examine the feasibility of the income generation activity and repayment possibility and then they apply the loan. The groups also suggest other income generation activities. It is true that these activities lead to an incremental change for these women thereby promoting the social and solidarity economy at the rural level.

Self-help groups- Social Initiatives in Tamil Nadu

SHG members are empowered towards various social initiatives in Tamil Nadu and there were cases of these rural women challenging the presence of liquor shops near the schools and busy places in the rural areas. Certain women self-help groups have made a resolution to build toilets in their homes to avoid open defecation which is a remarkable achievement of Swachh Bharat Mission. Matters pertaining to the education of their children, political representations and Government policies are also discussed in these groups. Self-help Group members act as local social auditors for the common resources of the village like ponds, temples etc., and play a significant role in promoting the rights of the public over these assets. Recently Mrs. Chinnapillai from Kalanjiam self-help group Federation, Madurai has been recognised with one of the Nation's highest Civilian Awards, 'Padma Shri' by the Government of India for her service in promoting social upliftment of women through micro-credit programmes of self-help groups and empowering women in the concept of self-help and self-reliance.

Translated version of the check list of SDGs circulated across the respondents and the cluster leaders cross checked with the federation members revealed the following results. Furthermore case studies submitted to the Niti-Aayog report(Policy Commission, Government of India) from NGO's and Mahalir thittam report (SHG Programme of the Tamil Nadu State Government)also confirms the results revealed from the study. Thus, the following table presents the status of SDGs seen through the lens of SHGs

SDG Goals	SHG's Contribution	Contribution Type (Direct vs Indirect)
GOAL 1: No Poverty	Yes	Direct
GOAL 2: Zero Hunger	Yes	Direct
GOAL 3: Good Health and Well-being	Yes	Direct
GOAL 4: Quality Education	Yes	Indirect
GOAL 5: Gender Equality	Yes	Direct
GOAL 6: Clean Water and Sanitation	Yes	Direct (Initial Stage)
GOAL 7: Affordable and Clean Energy	Yes, but minimal	
GOAL 8: Decent Work and Economic Growth	Yes	Direct
GOAL 9: Industry, Innovation and Infrastructure	Yes, but very minimal	Direct
GOAL 10: Reduced Inequality	Yes	Direct
GOAL 11: Sustainable Cities and Communities	Yes	Indirect
GOAL 12: Responsible Consumption and Production	Yes, but very minimal	
GOAL 13: Climate Action	Yes, but very minimal	

GOAL 14: Life Below Water	Yes	Indirect
GOAL 15: Life on Land	Yes	Indirect
GOAL 16: Peace and Justice Strong Institutions	Yes, in Initial Stages	
GOAL 17: Partnerships to achieve the Goal	Yes, in Initial Stages	

Tamil Nadu along with Himachal Pradesh, Kerala, Chandigarh and Pondicherry has emerged as top performing states in Niti Aayog's SDG India Index 2018, which evaluates progress in social, economic and environmental terms. The state of Tamil Nadu has emerged as top performing state in eradicating poverty and providing affordable and clean energy with index scores of 76 and 89 respectively.

The self-help groups have contributed significantly in achieving this through their participation in the programmes of providing affordable and clean energy promoted by the government and implemented by the Non-Governmental organizations. Self-help groups of Tamil Nadu have made an impact in addressing the problems of poverty & hunger through credit facilities made available to the group members both through the groups and the Rural Banks.

These groups have made a significant impact in promoting gender equality, which is a major reason for the successful functioning of self-help groups even in the remote villages of Tamil Nadu. Self-help groups ensured participation of women in decision making of the household economy. It is true that the self-help groups in Tamil Nadu have emerged as accelerators of SDG's at the rural level thereby promoting awareness on the areas of good health and wellbeing, quality education, clean water and sanitation & reduced inequality. Further areas to be focussed more are represented in the table above, which can be promoted through systematic efforts by the Government and voluntary organizations together. The self-help groups should be given more awareness on the importance of understanding and achieving the Sustainable Development Goals and how it will impact their lives. This will bring a marked participation of the self-help groups in achieving the SDG's.

Recommendations

It is evident from the study that Tamil Nadu has been efficacious in promoting more self-help groups in villages and these groups are successfully engaged in various economic activities. But it is also observed that there is a need to bridge the gap between the self-help groups' products and other products in the market in terms of market size and product diversifications. There is a significant role the government to enable the SHG members stand on par with the big and powerful players in the market. This can be done through SHG-friendly policies like addressing the time delay in loan processing, arranging consistent training programmes and identifying the talents of the self-help group members, maintaining a resource and skill inventory at group level, understanding the need for generic (Managerial) and specific skill training (technical) for the members of the SHG's and thereby promoting Development. There also exists a gap in the technology transfer from the market to the rural areas on production. New product development research is a need at the cluster or panchayat (groups of villages) level which will open avenues for new products based on the needs of the rural people. Community Colleges in Tamil Nadu can play a crucial role in SHGs meeting their training needs in their respective communities. For example, Central University of Tamil Nadu is offering free training programmes for self-help group members on making Coir Products through the Community College. More funding for the field-oriented research will enable direct contribution to the social and solidarity economy. These field-oriented research recognitions should be encouraged to understand the spectrum of support services needed by the self-help groups to evolve as comprehensive social institutions of development thereby promoting social and solidarity economy.

Regionally achievable sustainable development goals can be identified and a SDG Score Card may be introduced to the self-help groups, with space for suggestions for recording their feedback and suggestions. Those groups with high score in the SDG score card may be given more recognitions in the allocation of loans by the banks, through awards, recording and sharing their best practices to motivate other groups.

Conclusion

Self-help groups of Tamil Nadu have transformed the dominant capitalistic system, thereby relieving the rural womenfolk slowly from the high interest rate local money lenders. These groups embrace the values of mutual support and solidarity, with members from different caste groups and diversified interests. There exists a difference in the dynamics of these self-help groups with age and exposure. It is clear that there is a need for a continued technical support to ensure sustainability in the income generation and entrepreneurship activities. Self-help groups have strengthened themselves in the economic function and rural credit linkages through the continued support from both the state and the central governments. These SHG women have started to reflect on other dimensions of their lives beyond their economic constraints. Women are recognised as self-help group members, leaders and problem-solvers based on their performance in the groups. These groups are identified as mainstream groups by the government to achieve rural development and many programmes of the government are routed through these self-help groups. But it is still not realised by the members of the groups due to the time needed to understand and accept the change, question the system, if needed, and to contribute to the social and solidarity economy. Poverty still remains as a striking factor against which they have to fight first. As suggested in the research, the grey spots can be addressed by the regular, intensive training programmes, on building their capacity, thereby enabling each Self-help group member as an ambassador of social change in order to achieve the Sustainable Development Goals. The day is not too far for these women to achieve this and contribute to the social and solidarity economy and make India Proud.

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