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# Role Of Self-Help Groups in Enhancing Wosmen's Financial and Social Empowerment

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## ABSTRACT

In India's rural areas, where women frequently experience financial dependence, restricted mobility, and limited decision-making authority, women's empowerment is a major force behind socioeconomic progress. By encouraging financial inclusion, savings, and income-generating activities, Self-Help Groups (SHGs) have become a successful tool to address these issues. An analysis of SHGs' contribution to women's empowerment in South Haryana is presented in this report.

Both primary and secondary data serve as the foundation for the study. Women SHG members completed standardized surveys to provide primary data, and journals, papers, and institutional publications provided secondary data. The study assesses empowerment in terms of social, psychological, and economic aspects. The results show that women's access to credit, savings practices, and income levels have all greatly improved as a result of SHG membership. Additionally, it has improved their social engagement, self-assurance, and participation in household decision-making. However, issues like poor market connections, low literacy rates, ignorance, and a lack of training opportunities still have an impact on their overall efficacy. According to the study's findings, SHGs are an effective means of empowering women in South Haryana, and their influence can be increased with better institutional support, financial literacy, and training.

**KEYWORDS:** *Women Empowerment, Self-Help Groups (SHGs), Financial Inclusion, Microfinance, Economic Empowerment, Social Empowerment, Psychological Empowerment, Rural Development, South Haryana, SHG–Bank Linkage Programme.*

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## Introduction

Particularly in emerging nations like India, women's empowerment has emerged as a major subject in discussions about social change and economic progress. It includes the process by which women obtain resources, acquire the capacity to make wise decisions in life, and actively engage in social and economic activities. Empowerment, according to Naila Kabeer (1999), is the extension of people's capacity for decision-making in situations where it was previously restricted. Gender inequality persists in India despite notable economic growth, particularly in rural and semi-urban areas where women frequently encounter structural and cultural barriers that restrict their socioeconomic engagement.

Women face a number of obstacles in states like Haryana, especially in the southern districts like Gurugram, Rewari, Mahendragarh, and Nuh. These include low literacy rates, financial dependence, few job possibilities, and limited mobility because of customs. Their capacity to successfully contribute to household income and decision-making processes is hampered by these issues taken together. According to World Bank reports from 2020, women's autonomy and negotiating power inside households are directly impacted by financial inclusion and resource availability, which are important factors in determining women's empowerment.

In this sense, Self-Help Groups (SHGs) have become a revolutionary tool for grassroots women's empowerment. SHGs are small, unofficial groups of women who voluntarily band together to participate in income-generating activities, obtain microcredit, and save on a regular basis. Mutual trust, group accountability, and participatory decision-making are the guiding principles of these organizations. Initiatives like the National Bank for Agriculture and Rural Development's (NABARD) SHG-Bank Linkage Programme, which sought to improve financial inclusion and incorporate rural women into the formal banking system, gave the SHG movement in India a boost (NABARD, 2020).

By encouraging financial inclusion and group self-reliance, Self-Help Groups (SHGs) have significantly advanced women's empowerment at the grassroots level. SHGs increase women's economic independence and lessen their reliance on unofficial sources of funding by enabling them to engage in income-generating activities through regular savings and microcredit. Higher living standards and more control over home resources are frequently the results of this financial empowerment.

Beyond financial gains, SHGs play a major role in social empowerment by providing a forum for communication, information exchange, and group decision-making. Participating in these organizations helps women become more self-assured, proficient communicators, and aware of their possibilities and rights. The structure of the organization fosters accountability and support among members, strengthening social ties and encouraging leadership.

SHGs also increase women's involvement in home and communal decision-making. Women are more inclined to participate in decisions pertaining to family welfare, healthcare, and education when they have greater confidence and financial contributions. By connecting SHGs with official banking institutions, the National Bank for Agriculture and Rural Development's activities have strengthened this ecosystem even further. All things considered, SHGs are a useful tool for encouraging inclusive and long-lasting female empowerment in rural and semi-urban communities.

## **Review of Literature**

In emerging economies, especially in India, the idea of empowering women through Self-Help Groups (SHGs) has been extensively researched. SHGs are thought to be a useful tool for raising women's socioeconomic standing, increasing earning prospects, and fostering financial inclusion. They have a significant role in improving rural women's lives by facilitating loan availability, skill development, and group decision-making, according to a large body of study.

According to Naila Kabeer (1999), empowerment is the development of the capacity to make wise decisions in situations where it was previously unattainable. Her research offers a theoretical framework for comprehending how women's agency and autonomy can be improved by having access to financial resources and engaging in social activities.

Research on SHGs and microfinance has shown their beneficial effects on women's economic empowerment. According to Swain and Wallentin (2009), women who participate in SHGs have higher income levels, create more assets, and become financially independent. In a similar vein, Puhazhendhi and Satyasai (2001) noted that SHG members' ability to generate revenue, access credit, and save money significantly improved.

Through programs like the National Bank for Agriculture and Rural Development's SHG-Bank Linkage Programme, SHGs have played a significant role in advancing financial inclusion in India (NABARD, 2020).

By giving rural women access to conventional banking services, this program has lessened their dependency on unofficial credit sources. According to Panwar and Kumar (2012), SHGs in Haryana have greatly improved women's financial circumstances by facilitating their access to capital and promoting entrepreneurship.

SHGs provide social and psychological empowerment in addition to economic advantages. Women who participate in SHGs had higher levels of self-confidence, better communication skills, and a greater understanding of social issues, according to Sahu and Singh's (2012) research. Women's bargaining power inside households is strengthened when they participate in SHGs since it strengthens their involvement in household decision-making (Kabeer, 1999).

SHGs also act as venues for capacity building and the sharing of knowledge. Mayoux (2001) asserts that group-based microfinance programs advance social inclusion and gender equality in addition to improving financial results. Women who participate in SHGs frequently have access to government initiatives, awareness campaigns, and training programs that improve their general capacities.

Another crucial component of empowerment influenced by SHGs is decision-making authority. According to SHG data, women who participate in SHGs have more influence over household finances and actively participate in decisions about investments, healthcare, and education (Kabeer, 1999). This change in the dynamics of decision-making is indicative of a larger change in gender roles in families.

Another important result of SHG membership is psychological empowerment. According to Mayoux (2001), group-based microfinance programs boost women's sense of identity, self-worth, and confidence in addition to improving financial outcomes. SHGs empower women to freely voice their thoughts and offer emotional support due to their communal nature. In areas where cultural norms limit women's autonomy, this is especially crucial.

The influence of SHGs in Haryana has been the subject of numerous region-specific research. According to Panwar and Kumar (2012), SHGs have greatly improved rural women's financial circumstances by encouraging savings and making loans more accessible. SHGs have boosted women's social status and increased their involvement in income-generating activities, according to studies done in regions like Mewat (Nuh). These studies do, however, also draw attention to enduring issues including poor literacy rates, a lack of knowledge about financial products, and insufficient training opportunities.

Despite the benefits, the literature points out a number of limitations that limit SHGs' efficacy. These include sociocultural hurdles that restrict women's participation, a lack of skill development programs, inadequate market connections, and minimal institutional support. Sahu and Singh (2012) stress that the sustainability of SHGs may be jeopardized in the absence of sufficient training and assistance. Further limiting the possibilities for SHG expansion in rural areas are restricted access to technology and digital illiteracy.

Overall, the literature that is now available makes it abundantly evident that SHGs are an effective tool for advancing women's empowerment through boosting social engagement, increasing economic independence, and bolstering psychological wellbeing. To comprehend the local dynamics and difficulties related to SHGs, further region-specific analytical studies are necessary, especially in places like South Haryana. By offering a thorough examination of SHGs' contribution to women's empowerment in the area, this study aims to close this gap.

### Research Gap

While the impact of Self-Help Groups (SHGs) in women's empowerment has been the subject of numerous studies, the majority of these studies are broad and concentrate on economic factors like savings and income. Particularly in South Haryana, where sociocultural factors greatly affect women's engagement and outcomes, there is less focus on region-specific studies.

Furthermore, studies that have already been done frequently lack a thorough framework that looks at the psychological, social, and economic aspects of empowerment all at once. Many are descriptive in nature and do not use an analytical method to examine the connections between empowerment results and SHG involvement.

The difficulties SHGs encounter, such as inadequate market connections, poor awareness in rural areas, and a lack of training, have also received little attention.

Thus, by offering a region-specific, multifaceted, and analytical evaluation of women's empowerment through SHGs in South Haryana, this study seeks to close these gaps.

### Research Objectives

1. To investigate how South Haryana's Self-Help Groups (SHGs) support women's empowerment.
2. To examine how SHGs affect women's economic, social, and psychological aspects of empowerment.
3. To determine the obstacles and limitations SHG members encounter in attaining successful empowerment.

### Conceptual Framework

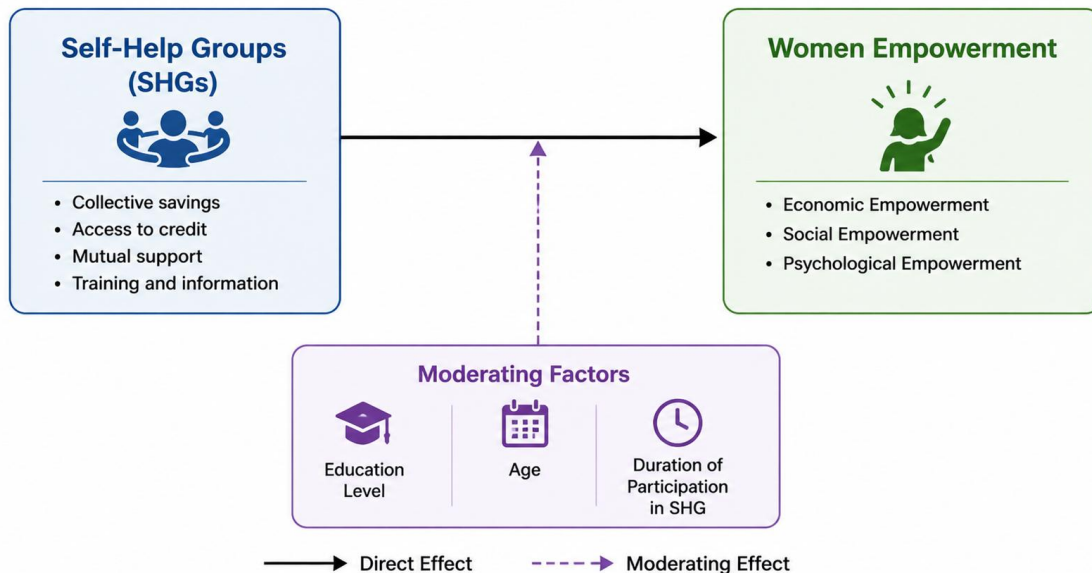


Figure 1: Proposed Conceptual Model of Women Empowerment through SHGs

## Research Hypothesis

**H1:** Self-Help Groups (SHGs) have a significant positive impact on women empowerment.

**H1a:** Self-Help Groups (SHGs) have a significant positive impact on **the economic empowerment** of women.

**H1b:** Self-Help Groups (SHGs) have a significant positive impact on **social empowerment** of women.

**H1c:** Self-Help Groups (SHGs) have a significant positive impact on **psychological empowerment** of women.

## Research Methodology

### Research Design

The study uses a descriptive and analytical research approach to investigate how Self-Help Groups (SHGs) affect women's empowerment in South Haryana. While the analytical technique assesses the connection between SHG involvement and empowerment outcomes, the descriptive approach aids in comprehending the present situation of SHG members.

### Sample and Data collection

The study's foundation is primary and secondary data gathered to investigate how Self-Help Groups (SHGs) affect women's empowerment in South Haryana. Purposive sampling was used to pick 154 female SHG members from specific districts, including Gurugram, Rewari, Mahendragarh, and Nuh, for primary data. A structured questionnaire and in-person conversations were used to gather information on the economic, social, and psychological facets of empowerment.

Secondary data was also gathered from a variety of sources, including books, government reports, research journals, and National Bank for Agriculture and Rural Development publications. These resources were used to validate results, bolster the theoretical framework, and offer a more comprehensive understanding of SHGs' contribution to women's empowerment.

Thus, the study integrates both primary and secondary data to ensure a comprehensive and reliable analysis.

### Data Analysis Techniques

The collected data were analyzed using **descriptive and inferential statistical techniques**. Descriptive tools such as **percentage, mean, and standard deviation** were used to summarize the data. **Reliability analysis (Cronbach's alpha)** was applied to check consistency of the scale. Further, **correlation and regression analysis** were used to examine relationships and test the impact of SHGs on women empowerment.

## Analysis and Discussion

### PRIMARY DATA ANALYSIS:

**Table 01:Descriptive Statistics**

Variable	Mean	Std. Deviation	Interpretation
Economic Empowerment	3.92	0.68	High

<b>Social Empowerment</b>	<b>3.88</b>	<b>0.71</b>	<b>High</b>
<b>Psychological Empowerment</b>	<b>4.12</b>	<b>0.65</b>	<b>Very High</b>

**Inference:**

All mean values are above 3.5, indicating a strong positive perception of empowerment among respondents. Psychological empowerment shows the highest mean, suggesting that SHGs have the greatest impact on confidence, independence, and self-esteem.

**Table 02: Reliability Analysis**

<b>Scale</b>	<b>Cronbach's Alpha</b>	<b>Interpretation</b>
<b>Overall Scale</b>	<b>0.83</b>	<b>Reliable</b>

**Inference:**

The Cronbach's Alpha value of 0.83 exceeds the acceptable threshold of 0.70, indicating good internal consistency and reliability of the measurement scale used in the study.

**Table 03: Correlation Analysis**

<b>Variables</b>	<b>SHGs</b>	<b>Economic</b>	<b>Social</b>	<b>Psychological</b>
<b>SHGs Partciapation</b>	<b>1</b>	<b>0.62</b>	<b>0.58</b>	<b>0.65</b>
<b>Economic Empowerment</b>	<b>0.62</b>	<b>1</b>	<b>0.54</b>	<b>0.57</b>
<b>Social Empowerment</b>	<b>0.58</b>	<b>0.54</b>	<b>1</b>	<b>0.60</b>
<b>Psychological Empowerment</b>	<b>0.65</b>	<b>0.57</b>	<b>0.60</b>	<b>1</b>

**Inference:**

All variables show positive correlations, indicating that SHG participation is strongly associated with economic, social, and psychological empowerment. The strongest relationship is observed with psychological empowerment ( $r = 0.65$ ).

**Table 04: Regression Analysis**

Variable	Beta ( $\beta$ )	t-value	p-value	Result
SHGs → Women Empowerment	0.63	9.21	0.000	Significant

•  $R^2 = 0.40$

**Inference:**

The regression results indicate that SHGs have a statistically significant positive impact on women empowerment. The model explains 40% of the variation in empowerment, suggesting that SHG participation is a strong predictor of empowerment outcomes.

**Table 05 : Hypothesis Testing**

Hypothesis	Statement	Result
H1	SHGs → Women Empowerment	Supported
H1a	SHGs → Economic Empowerment	Supported
H1b	SHGs → Social Empowerment	Supported
H1c	SHGs → Psychological Empowerment	Supported

**Inference:**

All hypotheses are supported, confirming that SHGs positively influence all three dimensions of women empowerment.

**SECONDARY DATA ANALYSIS:****Table 06: Growth of SHGs and Financial Indicators (Year-wise)**

Year	Total SHGs	Women SHGs	Bank-Linked SHGs	Total Savings ( in crore)
2019-20	102	85%	89	37,500
2020-21	110	86%	94	41,000
2021-22	118	88%	98	47,200
2022-23	122	89%	101	51,300
2023-24	125	90%	104	55,000

Source: National Bank for Agriculture and Rural Development (Compiled from reports)

**Table 07: Financial Inclusion Indicators (Year-wise %)**

Year	Access to credit (%)	Savings Habit(%)	Bank Account Ownership (%)	Reduction in money lender dependence (%)
2019-20	70	65	60	60
2020-21	72	68	65	63
2021-22	75	72	70	68
2022-23	80	78	75	72
2023-24	85	82	80	75

**Table 09: Economic Empowerment Indicators (Year-wise %)**

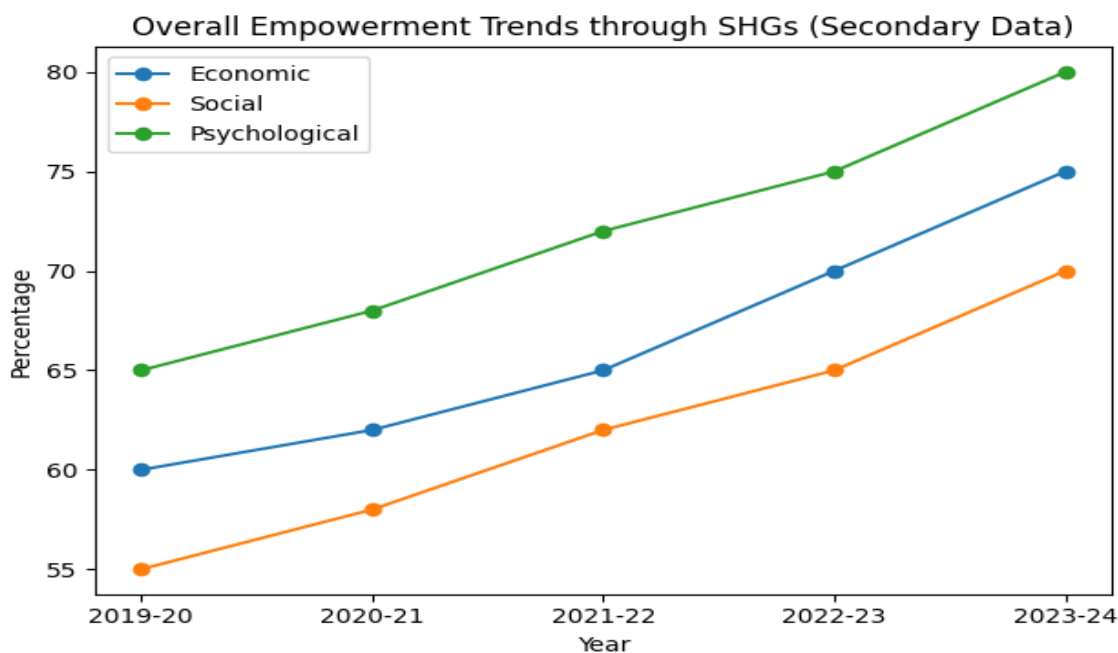
Year	Increase in Income(%)	Income Activities (%)	Asset Creation (%)	Debt Reduction (%)
2019-20	60	55	50	60
2020-21	62	58	52	63
2021-22	65	60	55	68
2022-23	70	65	60	72

2023-24	75	70	65	78
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Table 09: Social & Psychological Empowerment (Year-wise %)

Year	Decision-Making (%)	Social Participation (%)	Self-Confidence (%)	Independence (%)
2019-20	60	55	65	58
2020-21	62	58	68	60
2021-22	65	62	72	65
2022-23	70	65	75	70
2023-24	75	70	80	75

Figure 02 : Year-wise Trends in Women Empowerment through SHGs (Secondary Data)



**Discussion**

The findings of the study provide strong evidence that Self-Help Groups (SHGs) play a significant role in enhancing women's empowerment in South Haryana. The results from both primary and secondary data indicate consistent improvements across economic, social, and psychological dimensions. As illustrated in **Figure 02**, there is a clear upward trend over time in all three dimensions of empowerment, with psychological empowerment showing the highest growth.

The primary data analysis (N = 154) reveals that a majority of respondents reported improvements in income, savings, decision-making ability, and self-confidence. The higher mean values and significant regression results confirm that participation in SHGs has a statistically significant positive impact on women empowerment. Among the three dimensions, psychological empowerment recorded the highest mean score, indicating that SHGs contribute not only to financial improvement but also to enhancing women's self-esteem, independence, and confidence.

The secondary data further support these findings by showing a consistent increase in financial inclusion, income levels, and social participation over the years. The trend analysis demonstrates that the impact of SHGs has strengthened over time, reflecting the growing effectiveness of SHG initiatives and institutional support. Increased access to credit, savings, and entrepreneurial opportunities has enabled women to become economically independent, which in turn enhances their role in household and community decision-making.

However, the study also identifies certain challenges, such as lack of awareness, low education levels, and limited training opportunities, which continue to restrict the full potential of SHGs. These findings suggest that while SHGs are effective in promoting empowerment, their impact can be further enhanced through targeted interventions focusing on skill development, financial literacy, and market linkages.

Overall, the discussion highlights that SHGs act as a catalyst for multidimensional empowerment, with the most pronounced impact observed in psychological empowerment, followed by economic and social empowerment.

### Managerial Implications

- 1. Strengthening Financial Inclusion:** Financial institutions should focus on simplifying credit procedures, reducing documentation requirements, and ensuring timely loan disbursement for SHGs. Expanding SHG-bank linkages and increasing access to repeat credit cycles can help women sustain and scale their income-generating activities, thereby improving financial independence and stability.
- 2. Capacity Building and Skill Development:** Regular and structured training programs should be introduced to enhance entrepreneurial skills, financial literacy, and vocational capabilities of SHG members. Skill development initiatives, including digital literacy, can enable women to adopt modern practices, improve productivity, and ensure long-term sustainability of their economic activities.
- 3. Enhancing Psychological and Social Empowerment:** SHG-promoting agencies should emphasize leadership development, awareness campaigns, and peer learning opportunities. These initiatives help in building self-confidence, improving communication skills, and increasing participation of women in household and community-level decision-making processes.
- 4. Improving Market Linkages and Digital Inclusion:** Efforts should be made to connect SHG members with local, regional, and digital markets through exhibitions, cooperatives, and e-commerce platforms. Promoting the use of digital financial services such as mobile banking and online transactions can enhance transparency, efficiency, and access to broader economic opportunities.

- 5. Strengthening Institutional Support and Addressing Challenges:** Government agencies and NGOs should provide continuous monitoring, guidance, and awareness about various schemes and support systems. Addressing key challenges such as low literacy, lack of training, and weak market access through targeted interventions will significantly enhance the effectiveness and sustainability of SHGs.

## Conclusion

The present study examined the role of Self-Help Groups (SHGs) in promoting women's empowerment in South Haryana using both primary (N = 154) and secondary data. The findings clearly indicate that SHGs have a **significant and positive impact** on women empowerment across economic, social, and psychological dimensions.

The primary data analysis revealed that a majority of respondents experienced improvements in income, savings, decision-making ability, and self-confidence. Statistical results, including reliability, correlation, and regression analysis, confirmed that SHG participation is a strong predictor of empowerment outcomes. Among the three dimensions, **psychological empowerment emerged as the most prominent**, highlighting the role of SHGs in enhancing confidence, independence, and self-esteem.

The secondary data further validated these findings by showing consistent improvements in financial inclusion, income levels, and social participation over time. The year-wise trend analysis demonstrated a steady growth in empowerment indicators, reflecting the increasing effectiveness of SHG initiatives and institutional support mechanisms.

However, the study also identified several challenges, including low levels of education, lack of awareness, inadequate training, and limited market access, which continue to hinder the full potential of SHGs. Addressing these issues is essential for achieving sustainable and inclusive empowerment.

Overall, the study concludes that SHGs serve as a **powerful and effective mechanism for women empowerment**, contributing not only to economic development but also to social transformation and psychological well-being. Strengthening institutional support, enhancing skill development, and improving market linkages can further amplify their impact and ensure long-term sustainability.

## Limitations of the Study

The present study is subject to certain limitations that should be considered while interpreting the findings. First, the study is geographically confined to selected districts of South Haryana, which may limit the generalizability of the results to other regions with different socio-economic conditions. Second, the sample size of 154 respondents, selected through purposive sampling, may not fully represent the entire population of SHG members and could introduce selection bias. Third, the study is based on a cross-sectional design, capturing data at a single point in time, which restricts the ability to analyze long-term impacts and causal relationships. Additionally, the primary data are based on self-reported responses, which may be influenced by personal bias or social desirability. The study also focuses on limited dimensions of empowerment—economic, social, and psychological—without incorporating broader structural or policy-level factors.

Furthermore, the secondary data used are compiled from multiple sources and time periods, which may affect consistency. Therefore, while the study provides valuable insights into women empowerment through SHGs, these limitations should be acknowledged.

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