

# **A Mixed-Methods Approach to Evaluating Self-Help Groups as a Sustainable Strategy for Women's Economic Empowerment**

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Received August 1, 2025; Revised October 10, 2025; Accepted October 24, 2025

## **Abstract**

Self-help groups (SHGs) have emerged as a promising alternative to traditional microfinance for addressing gendered poverty in low- and middle-income countries. Using a mixed-methods approach, this study investigated how SHGs, particularly those implemented by Zimele Wethu Foundation in South Africa, contribute to women's economic empowerment and sustainable poverty alleviation. Drawing on thematic analysis of interviews with three international organizations—Zimele Wethu Foundation (South Africa), Friendship with Cambodia (Southeast Asia), and MYRADA (India)—this study identified common strategies and outcomes across differing cultural contexts. Findings revealed that SHGs are most effective when they support not only financial literacy but also social, political, and psychological empowerment. Unlike microfinance institutions (MFIs), which often charge high interest and fail to reach the most impoverished, SHGs operate on trust, collective savings, and localized leadership. Across all three organizations, SHG members showed an increase in confidence and community leadership. In addition to the self-development skills learned by the women, these skills were passed down through generations, making the impact of these SHGs intergenerational. This study further highlights how culturally tailored SHGs can serve as both financial tools and vehicles for social change, tackling structural inequalities through collective action and advocacy. While limitations in cross-cultural and interdisciplinary research remain, this paper contributes to the field by comparing SHG models across regions and recommending a more adaptable framework for future implementation in other countries. Ultimately, SHGs represent a scalable and sustainable model for inclusive development, offering policymakers a blueprint for empowering women and fostering long-term economic transformation in marginalized communities.

**Keywords:** *Self-help groups, Microfinance Initiatives (MFIs), Zimele Wethu Foundation, Friendship with Cambodia, MYRADA, Women economic empowerment, Sustainability*

## **1. Introduction**

The United Nation's Sustainable Development Goals include an end to poverty (SDG #1) and gender equality (SDG #7) by 2030. These goals emphasize the urgency of addressing structural inequalities that continue to affect millions of lives – particularly those of women in low- and middle-income countries. At the current rate, 575 million people will still be living in extreme poverty by 2030, of which about 342.4 million will be women and girls. Women are especially vulnerable because they face greater food insecurity, lower access to education, and disproportionately limited access to financial institutions compared to men globally (UN Women, 2024). These collective factors make it difficult for women to advance and support themselves.

Empowering women economically is widely recognized as a foundational step toward achieving gender equality. Beyond improving individual livelihoods, women's economic empowerment catalyzes broader community transformation, enhancing household stability and well-being, and ultimately improving overall development

outcomes (Aggarwal et al., 2020). Over the years, governments and NGOs have explored various strategies to address gender poverty. One popular model has been microfinance institutions (MFIs), which provide banking services to individuals traditionally excluded from the formal financial sector (Kagan, 2024). However, MFIs have received criticism for their high interest rates and limited reach, particularly in rural and marginalized communities. Unlike MFIs, self-help groups (SHGs) have gained attention as a more inclusive and community-driven alternative for women's economic empowerment. These organizations emphasize mutual support, collective savings, and shared leadership. SHGs not only provide access to capital and financial support but also empower women socially and politically.

This study examines the role of SHGs in promoting holistic women's empowerment and provides a sustainable framework for poverty alleviation. It asks: How do SHGs empower women beyond economics? What makes them effective in rural, underserved contexts? And what lessons can policymakers and development practitioners learn from existing SHG models to improve the future design of poverty reduction strategies? By answering these questions, this study aims to shed light on the transformative potential of SHGs and their role in shaping a more equitable future for women.

## 2. Literature Review

In the context of international development, a SHG can be defined as a “nonprofessional organization formed by people with a common problem or situation, to pool resources, gather information, and offer mutual support, services, or care” (Sharma et al., 2014). SHGs may also be referred to as mutual aid, support groups, or mutual help groups. They generally consist of 10 to 20 women of similar socioeconomic backgrounds who organize regular meetings, where each member contributes to a group savings pool from which they can borrow low-interest loans. NGOs often teach the women the initial financial and bookkeeping skills to get the SHG started.

While the precise origin of SHGs is debated, India is widely recognized for popularizing the model. In the early 1970s, the Self-Employed Women's Association united poor female workers to increase their incomes. Later, the National Bank for Agriculture and Rural Development promoted SHGs through the SHG Bank Linkage Project, which started in 1992. These early successes led to the expansion of the SHG model into other countries (Admin, 2024).

Women's empowerment involves “harnessing women[‘s] power by concentrating on their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as a person with self-respect, rights and responsibilities” (Sharma et al., 2014). It is a multifaceted process, including political, economic, psychological, and social components. Political empowerment occurs when women participate in elections and government, giving them a voice in the policies that govern their lives. Economic empowerment occurs when women are able to make their own decisions about their finances. Social empowerment entails educating women so that they can stand up to oppression. Psychological empowerment refers to women feeling confident in their ability to take control of their lives (Sharma et al., 2014).

SHGs are effective in empowering women because they are holistic, addressing various aspects of empowerment. Firstly, they are run democratically, so every member has the chance to be heard. As a group, the women can also band together to bring about greater changes in their community, as there is power in numbers. For example, SHG women in Uttar Pradesh, India, successfully “prohibited their husbands [from] gambling and drinking, prevented construction of a pond on fertile agricultural land, and pushed a government bank manager to open accounts of village SHGs” (Aggarwal et al., 2020). Authorities had previously ignored their demands, but the women's collective efforts were impossible to ignore.

In regard to economic empowerment, SHGs provide women with an additional source of income, financial independence, and access to networks and markets. Socially, they help women understand their rights and stand up against mistreatment. Psychologically, SHGs instill confidence, transforming women's self-image and even reshaping community gender norms. Dulhunty (2022) observed that SHGs helped normalize women's active participation in public discourse in conservative communities, shifting expectations of silence into expressions of agency and leadership.

When the SHG model is employed in different countries, implementers must have a deep understanding of the

cultural context of the area they are working in. Implementers must consider the multiple dimensions of poverty—including social, psychological, and capability deprivation—not just income-based measures (Matimelo, 2019). Matimelo observed the difference between Organization A, which understood the role of faith in the community, and Organization B, which didn't. As faith is a big part of many African communities, Organization A encouraged prayer, religious song, and discussion during meetings. The church was viewed as a “support space” and provided a “foundation for faith and morals” for the SHG members. It even became a “market for income-generating activities,” allowing the women to expand their networks (Matimelo, 2019).

MFIs have also gained support as a tool for women's empowerment. These programs provide individuals who are unable to access traditional financial institutions with loans that they can use to start small businesses. Sometimes, they offer additional services, such as classes that teach participants business skills. Though popular among impoverished communities in general, there are many women-specific microfinance programs. Despite their popularity, some have criticized MFIs as being “for-profit.” By charging high interest rates on loans, these institutions may exploit the poor, and borrowers who cannot pay their fees may end up in even deeper debt. It is also difficult for MFIs to reach the poorest, as they often live in rural, hard-to-reach areas, resulting in additional expenses that companies may charge the poor. For this reason, MFIs work better for the upper and middle poor but not the lower poor (Matimelo, 2016). They are often ill-suited for women who have never had access to formal financial institutions.

In contrast, SHGs offer a more accessible, community-driven solution. Their reliance on mutual trust, locally pooled savings, and democratic participation makes them more adaptable to the realities of poverty. Women are able to manage money on their own terms—if they owe money, it is to the members of their group rather than an external institution. This gives them more flexibility in repayment than is possible with MFIs and creates a more comfortable, supportive environment. Moreover, SHGs tend to build long-term resilience by encouraging ownership over financial and social resources.

Yet, prior research on SHGs presents notable limitations. One is the lack of an interdisciplinary approach. Yokoyama argues that the social and economic aspects of SHGs are inseparable. Thus, failure to use a multifaceted approach could result in fragmentation, where the research results fail to provide a full picture of the impact of SHGs on women's empowerment (Yokoyama, 2023). Another limitation is the predominance of country-specific studies, which constrains the generalizability of findings. Though the basic framework of the SHG model remains consistent, it is not a one-size-fits-all model. Researchers must analyze how SHGs must be adapted to different cultural contexts so that implementers can best design them to fit a particular location going forward.

### 3. Methodology

This study employed a qualitative, mixed-methods approach to explore the implementation and impact of SHGs across diverse cultural contexts. In addition to the literature review, semi-structured interviews were conducted with three non-governmental organizations: Zimele Wethu Foundation (ZWF), Friendship with Cambodia (FWC), and MYRADA. ZWF is located in South Africa, FWC is US-based but works in Southeast Asia, and MYRADA serves communities in India. These organizations were selected because they operate in different cultural contexts while all utilizing SHGs as a core part of their methodology. To conduct the interviews, organization leaders were contacted via email. Each interview was conducted over Zoom with one representative from each organization and was recorded and transcribed with participants' verbal consent.

During the interviews, the organizations were asked the following questions:

1. What steps are involved in establishing a SHG, from its formation to its long term development?
2. What is the selection criteria for membership in a SHG?
3. How is a SHG structured and operating within the organization?
4. What have been the biggest strengths demonstrated by SHGs?
5. What factors led to the adoption of the SHG model over other economic approaches, such as MFIs?
6. What challenges have been encountered during SHG implementation?
7. What effects have SHGs had on participating women and also their larger communities?

After the interviews were transcribed, a thematic analysis was used to analyze the similarities and differences across the organizations. Key sections of the transcripts were highlighted to identify the similarities and differences in each organization's SHG approach around topics such as mission, inclusion criteria, and impact. As patterns emerged across these categories, two overarching themes were identified: (1) *Empowerment* and (2) *Sustainability*. Under the theme of empowerment, SHGs were consistently described as building on the existing skills of beneficiaries and teaching financial literacy, with additional benefits extending beyond economics to promote holistic growth. In regard to sustainability, SHGs have proven effective in addressing many types of poverty and engaging future generations, allowing for long-term change.

This qualitative approach was selected due to the emerging nature of SHG-based models in global development and the limited availability of large-scale quantitative data. An in-depth literature review complemented the semi-structured interviews to contextualize findings and strengthen cross-cultural comparisons.

#### 4. Thematic Analysis

##### 4.1 Zimele Wethu Foundation (ZWF)

ZWF is dedicated to empowering underserved women in rural South Africa—who face significant challenges due to the legacy of apartheid, entrenched gender norms and the persistent effects of HIV/AIDs—via the SHG model. The organization believes that SHGs are essential in helping women to unlock their “inner potential,” as they “identify...talents and skills within themselves...start desiring to develop those, start tapping into them, and [bring] the change they desire” (A. Matimelo, personal communication, April 13, 2025).

Before forming a SHG, the ZWF staff thoroughly researches potential communities. They then invite members of the community to a presentation on SHGs and recruit volunteers who form groups of 10-20 based on similar socioeconomic status. It is important to maintain homogeneity of the group because issues arise when individuals come from varying socioeconomic backgrounds. They often have different goals and realities, leading to disagreements. The people who are better off economically also tend to take the lead, leading to an imbalance of power within the group.

ZWF then prepares the women to take ownership of the SHG by teaching them how one functions, membership responsibilities, and financial literacy skills, such as saving, responsible borrowing, and bookkeeping.

The organization teaches the poor “the art of money” so that they can become self-reliant. With microfinance, the poor must continue to depend on another institution’s money, but in a SHG, they have their own “bank,” or savings pool, to leverage. Members can work together to buy items in bulk, stock up when there are discounts, time sales, etc. Learning these skills creates sustainability, as they can be passed on to future generations, enabling the poor to gradually enter the economic mainstream.

Yet in order for SHGs to thrive, policymakers must ensure policies that reflect the needs of the poor. This is why the ZWF organizes SHGs into clusters and then larger federations—“regional bodies of SHGs”—so that they can advocate for themselves even at the policy level.

##### 4.2 Friendship With Cambodia (FWC)

FWC provides humanitarian aid in Southeast Asia, focusing largely on girls' and women's empowerment through SHGs. To start, social workers identify the poorest women to be part of an SHG. Once they have formed a group, they start with small steps, asking the women to think about their dreams and goals. They brainstorm ways to increase their income and learn to save, borrow, and bookkeep. Women must constantly contribute their thoughts.

The SHG is a safe space for them to exchange advice and skills and to discuss problems in their community. FWC teaches the women their rights and how to use nonviolent direct action to solve social issues, such as domestic violence. In this way, they can step up as leaders in their communities. In fact, through collective action, an FWC SHG was able to stop a corporation from illegally cutting down their community forest.

SHGs are effective because they address the “psychology of the poor,” unlike other economic models. Often, what locks the poorest people in poverty is the mindset that they are going to fail. Still, it is important to remember

that this takes time: “SHGs have to go on for years because you don’t change people’s thinking and the way they manage money overnight or even after one good experience. They need many years of setting goals, achieving goals, and building their self-confidence” (B. Wagner, personal communication, April 17, 2025).

#### 4.3 MYRADA

MYRADA works with over a million families in rural India, employing the SHG model to empower women to become self-sufficient. They refer to their SHGs as self-affinity groups. When it comes to forming groups, they are very intentional, as they believe that the homogeneity of the members determines the success of the SHG. They ask the women to rank their wealth and then form appropriate groups. An important element of these groups is “affinity,” or mutual respect and support. Though affinity already exists in these rural communities, MYRADA believes in helping to create more, as SHGs flourish with support among members.

MYRADA also focuses on skill-building. Beyond development—a change in condition—MYRADA believes in empowerment—a change in position. Many of the women they are working with are of low status, so MYRADA hopes to equip them with skills to gain more influence in their households and larger communities. This differs from microfinance, which gives money to people, allowing for only a change in condition.

Additionally, SHGs offer a holistic approach, allowing for social and political empowerment in addition to economic empowerment. Political empowerment refers to the power of collective action, so women can influence policy and shape government decisions.

### 5. Thematic Breakdown

All three organizations work with the most underserved women in their respective areas. They focus on building these women’s self-confidence by encouraging their participation, whether through forming initial SHGs or brainstorming ways to achieve their goals. They emphasize teaching a range of skills, from leadership to financial literacy, to enable holistic empowerment.

In terms of sustainability, children pick up the skills of their mothers, aunts, and grandmothers by observing them in their SHGs. As a result, these children are more likely to make informed financial decisions as adults, leading to positive generational change.

Table 1. Thematic Breakdown of Interviews.

Category	Zimele Wethu Foundation	Friendship with Cambodia	MYRADA
Mission	"Women, youth and men in South African rural and township communities will be empowered to maximize their inherent gifts and talents for social and economic transformation."	"Compassion - Aid - Empowerment"	"Building appropriate local people's institutions"
Starting the SHG	Conducts detailed pre-screening; women group themselves based on perceived wealth.	Identifies poorest communities with local NGO partners; teaches goal setting and financial skills; builds trust through community discussions and responsible loan use.	Maps communities in great detail; Fosters trust through dialogue, ensures member commitment, facilitates leader elections.
Homogeneity / Inclusion Criteria	Similar socioeconomic backgrounds, challenges, and goals; shared assets; typically all women.	Women in the poorest communities; face shared issues such as domestic violence.	Focuses on the poorest, the <i>nidhi</i> ; typically females with similar socioeconomic backgrounds.
Training and Skill Building	Includes SHG structure, purpose, and membership responsibilities; also provides financial literacy training—saving, responsible borrowing, and bookkeeping.	Covers leadership and bookkeeping skills; women are informed of their rights.	Teaches small business skills, literacy skills, and knowledge of government programs.

Empowerment Approach	Women participate in all stages of the SHG process—group formation, rule-making, leading meetings, etc.	Women are encouraged to share their dreams and goals and brainstorm ways to achieve them. As women develop leadership skills, they are empowered to take on leadership roles in their communities.	Rather than simply give women resources, MYRADA develops women's skills so that they gain greater influence over their own lives and communities.
Social Impact Example / Experience	A SHG funded a child's university tuition and school supplies.	A SHG defended their land rights against a corporation.	SHGs have reduced female genital mutilation in their communities.
Legal / Policy Interface	At a higher level, federations—"regional bod[ies] of SHGs"—voice their needs so that the government will pass laws that reflect them. They invest in lawyers as needed.	Once women know their legal rights, they can stand up to injustices by the government and push for changes.	Specific to India, SHGs can receive loans directly from the government. Federations can also be registered with the government.
Sustainability	Women develop a range of skills to become self-sufficient; children learn these skills from observing them, continuing this cycle.	Women learn skills beyond economics—for example, how nonviolent direct action can be used to bring about change. As women are empowered, so are their surrounding communities.	Women gain skills that give them more of a voice; SHGs are not as expensive to implement as other poverty alleviation models.
Challenges	Policymakers may fail to understand the needs of the poor; policies may fail to reach the poor; corrupt officials may exploit the poor; elections may disrupt existing relationships with officials.	Results take time, so SHGs members must stay committed.	Government officials do not always understand the SHG model and their interference may hinder its success; SHGs need the support of the males in the community to succeed.
Unique Features	Zimele believes that the poor have inherent gifts and talents that only they themselves can unlock; SHGs go beyond economic empowerment, focusing on capacity building across many areas.	SHGs are more flexible than other loan programs; SHGs address the psychology of the poor, changing their attitudes of failure into confidence in their skills.	SHGs offer a holistic approach, focusing on social/economic/political development and social/economic/political empowerment.

## 6. Discussion

SHGs economically empower women by teaching them the value and utility of money. As SHG members develop financial skills through training, they can work to achieve their goals. Through structured training in financial literacy, members acquire the tools necessary to manage resources, set savings goals, and make informed economic decisions. As they begin to meet these goals, women experience firsthand how financial knowledge creates tangible opportunities. These early successes often catalyze a shift in mindset, enabling women to view themselves not as passive recipients of aid, but as active agents of change in their own lives. For instance, members of the ZWF reported that learning to “time sales” and buy in bulk transformed their savings habits, allowing them to accumulate capital for small business ventures. This illustrates how financial literacy not only builds confidence but also drives entrepreneurship and household stability.

Unlike traditional MFIs, which focus predominantly on access to credit and economic outcomes, SHGs focus on political, psychological, and social empowerment as well. Their unique, democratic structure and emphasis on group solidarity foster trust, mutual accountability, and collective decision-making. Women not only pool resources but also organize around shared challenges, often mobilizing for community improvement. For example, Cambodia’s FWC SHGs leveraged their collective power to stop illegal deforestation by a private corporation—demonstrating that SHGs can extend beyond financial aims to address environmental justice and governance. In doing so, SHG members have successfully advocated against corporate land encroachment and fought for public accountability. In doing so, SHGs generate not just individual empowerment, but broader community transformation. Dulhunty (2022) similarly found

that SHG participation normalized women's involvement in public discourse in conservative societies, breaking cultural taboos around female leadership. As these practices are passed down to future generations, the change is resilient over time and sustainable.

Across all three organizations studied — ZWF, FWC, and MYRADA — SHGs were implemented in underserved, rural communities to reach women who have long been excluded from formal development programs. Once the staff identifies a community, they market the SHG concept and recruit volunteers. From the start, the organization encourages the women to think for themselves and to trust their decisions, as many have never grown up in an environment where their voices or opinions were valued. The volunteers are first tasked with forming groups based on similar socioeconomic levels. Women are then asked about their goals and whether they have ideas as to how to achieve them. A woman might want to buy a bicycle by raising and selling a pig. The staff then teaches the women the practical skills—savings, borrowing, bookkeeping—to make their dreams a reality. The organization ultimately wants the women to run their SHG and have full confidence in their knowledge and skills. As an example, an FWC SHG stood up to a corporation that was illegally taking land in their community. After the corporation moved to another nearby community, the women's SHG went and trained the local women there to defend their rights against the corporation. This act of replication emphasizes the critical “train-the-trainer” sustainability model observed by Gugerty, Biscaye, & Anderson (2018), in which women who gain leadership experience within one SHG disseminate those practices to other groups, accelerating grassroots empowerment.

SHGs are sustainable because they go beyond simply providing financial resources. Women learn to manage and grow their own finances, a skill that is often inaccessible to those facing systemic poverty. As women pass this knowledge on to their children, they can create more and more opportunities for themselves. Evidence from MYRADA revealed that children of SHG members were more likely to open personal savings accounts and manage small-scale income-generating projects, showing intergenerational transfer of financial behavior. This highlights another important aspect of SHG sustainability: they empower not only women but their broader communities. Some SHGs invest in social projects, such as supporting local schools by organizing after-school programs for the children. As SHGs join together into larger structures at the cluster and federation levels, they can drive positive, lasting change on an even larger scale. For instance, they may hire a lawyer to represent their interests before the government. ZWF's regional federations, which now engage directly with local officials and policymakers, exemplify how collective organization allows marginalized groups to translate community-level concerns into legislative influences. In this way, they can start to bridge the gap between the poor and government policies, ensuring that these policies more effectively address their needs.

A limitation of past literature is the lack of interdisciplinary analysis on the impact of SHGs. SHGs are multifaceted, so they must be studied from both a social and economic lens to fully understand their effectiveness. Another limitation is the lack of cross-cultural analysis on SHGs. Despite cultural differences across countries, certain core elements of SHGs remain consistent. Failing to examine these makes it difficult for implementers to adapt SHGs to new contexts. This paper aims to address that gap by highlighting SHGs in three countries: South Africa, Cambodia, and India. By identifying key similarities, this paper provides general insights that can help guide the implementation of SHGs in other countries.

Effective SHG implementation requires deep familiarity with the target community's cultural and structural landscape. Before program launch, implementers must assess local infrastructure, resource access, and social cohesion. Once a viable setting is identified, socioeconomically homogeneous groups should be formed. Throughout the process, facilitators must avoid imposing top-down solutions. Instead, they should use reflective prompts—such as “What's going well in your group?” or “What's one step you can take toward your goal today?”—to encourage self-direction and preserve the integrity of the “self-help” model. If a community is selected and there is enough support, volunteers must form socioeconomically homogeneous groups. While the organization provides training and support to the women, it is important that they are always listening to their ideas, rather than imposing them. They may stimulate them with questions such as, “What are you most happy about in the group right now? What would ‘even better’ look like? How will you achieve this? What is one step you can take today to help move this goal forward?”. This approach helps move along the women's ideas, while ensuring the “self-help” part of the SHG stays intact.

Going forward, researchers should continue to explore the similarities and differences between SHGs around the

world. It is also crucial that future researchers examine SHGs through multiple lenses, both social and economic. Using both existing and new studies, they should create a comprehensive SHG database for easy reference. By integrating case studies such as ZWF, FWC, and MYRADA, developing such a repository would enable effective comparative evaluation and improve adaptability for diverse contexts, thereby advancing the field toward evidence-based, culturally responsive poverty alleviation.

## 7. Conclusion

This study illustrates that SHGs are more effective than MFIs in uplifting the most impoverished communities. The flexibility of SHGs better accommodates the poor, who may struggle to meet strict loan repayment deadlines and risk falling into deeper debt due to the high interest rates of MFIs. SHGs also demonstrate the importance of approaching empowerment from a social, economic, and cultural approach. SHG members gained more of a voice in various aspects of their lives, having more of a say in financial decision-making and also stepping up as leaders in their communities.

Across the three organizations interviewed in the study—ZWF in South Africa, FWC in Southeast Asia, and MYRADA in India—SHGs were found to generate long-term benefits by addressing not only material poverty, but also capability deprivation, social exclusion, and systemic disempowerment. Their effectiveness lies in their adaptability: they are designed around the cultural, religious, and socioeconomic contexts of the communities they serve. As SHG members pass on financial and leadership skills to their children, these groups also promote intergenerational empowerment, building a foundation for lasting change. Future studies should explore how SHGs function across varying sociopolitical environments and develop frameworks for expanding SHGs into other domains, such as legal rights, education, and civic participation.

Ultimately, investing in sustainable solutions like SHGs is crucial so that these positive changes not only persist but grow in scale. Over time, the hope is that the poor will gain a voice in the policies that inform their lives, as SHGs bridge the gap between grassroots work and government-level decision-making. In doing so, future generations can become self-sufficient, breaking the cycle of poverty and building a more equitable future.

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