



Prospects and sustainability of the self-help groups in the context of rural households' economic well-being in Karatu District, Tanzania

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ABSTRACT

The microfinance services in the form of self-help groups (SHGs) have recently widens the financial services in rural areas in the developing countries. Despite self-help group's prominence, there is limited evidence from Tanzania of both their effects on household well-being and the sustainability of such groups in rural areas. The objective of this study was to examine the prospects and sustainability of SHGs in improving economic well-being of rural households. The Collective Action Theory guided the study. Mixed methods cross-sectional design was applied in this study to obtain deep insights issues under the study concerning self-help groups. The targeted population in which the sample was drawn was rural household members. Purposeful sampling was used to select the respondents for interviews and focus group discussion, including members of self-help groups and key informants. Also, snowball sampling was used to select non-members of self-help groups for interview. The total of 44 respondents interviewed, which included household members who were members of SHGs, non- members of SHGs, and key informants. Content analysis was used to analyse the data collected. The findings revealed that there is a prospect of self-help groups to improve the economic well-being of rural households, as majority of the respondents gave positive responses concerning assets, increased income among other benefits which has contribution on improving the living standards of the rural households. However, there are issues need to be considered as are likely to affect the sustainability of self-help groups, such as financial literacy and entrepreneurship knowledge and skills. Therefore, it is recommended that policy makers, non-government organisations and other agencies should involve in promoting self-help groups, build capacity for these groups, and provide financial literacy as well as entrepreneur knowledge and skills in rural areas.

Keywords: Economic Well-Being, Prospects, Rural Households, Self-Help Groups, Sustainability

I. INTRODUCTION

In the recent decades microfinance services have increased in developing countries. An increasingly common method of providing access to microfinance to the low income groups has been through self-help groups (SHGs) (Graney et al., 2016). Microfinance has come to be considered as an additional tool for development that broadens the financial service delivery system through linking a big number of rural population with formal financial institutions through self-help groups (Parida & Sinha, 2010). Since the revolution of microcredit in 1970s in Bangladesh, the group-based lending model has become popular in several countries (Raghunathan, et al., 2023). Therefore, SHGs has been recognized internationally as a subsector of the economic system, especially for their role in combating poverty and alleviating unemployment in rural areas (Pandhare *et al.*, 2024).

Self-help groups are a common form of community-based organization in many developing countries. Self-help groups are collective assistance group's whereby individuals undertake collective action with the aim of improving their living standard of life. Applying self-help groups as platforms for development interventions has to a great extent spread in South Asia and sub-Saharan Africa, however such growth follows different trajectories and scale in each region (Gugerty et. al., 2019). There are several types of self-help group exist in developing countries and Tanzania in particular. Nevertheless, financial groups are the most common self-help in most developing countries, usually known as informal financing group (IFGs) (Mtenga, 2018).

Microfinance groups, especially SHGs are a notable source of small-scale rural credit in many developing countries (Raghunathan *et al.*, 2023). Globally, communities in rural areas rely on agricultural activities for their livelihood, where they become vulnerable due to adverse climatic changes. Hence, many SHGs in such regions encounter extreme conditions in the efforts regarding empowerment and poverty reduction (Ghosh *et al.*, 2022).

Self-help groups have been widely received acceptance in developing countries due to their role to inclusive development (Nayak et al., 2019). The effort to fight poverty amongst the poor and low income households has owes its success to the self-help groups. Being a member to these groups has contributed positive results among poor and vulnerable households (Atieno, 2017). Therefore, microfinance has provided credit to low-income families which



enabled them to have new livelihood opportunities and overcome short-term financial crises. As a result, access to credit has fostered the sustainability of livelihoods for rural poor, mostly in assisting them to fulfill their essential needs (Pandhare *et al.*, 2024).

The socio-economic importance of SHGs is not only for individual empowerment but also for community development. Self-help groups contribute to the resilience and well-being of communities through advocating financial inclusion, participatory governance and social capital formation. Despite their significance to communities, various challenges face SHGs and their members which impede their effectiveness and sustainability (Nayak *et al.*, 2019; Kumar & Kumar, 2024). Studies in a variety of country contexts show only modest effects of group-based microfinance interventions on entrepreneurial activity, business assets, profits, along with limited to no impact on household income, consumption, child schooling among others (Raghunathan, *et al.*, 2023).

Therefore, SHGs are important in rural development to assist financially and satisfy their credit needs, as a result improve economic status of members of self-help groups in the rural areas (Suresh & Prasad, 2020). Also, notwithstanding various reported positive impacts, the evidence available suggests that microcredit programs based on group, including self-help groups, are inadequate to be the one-stop solution to rural poverty as hoped for (Raghunathan *et al.*, 2023). However, sustainability of small-help groups has not been thoroughly examined in the literature. Sustainability of self-help groups is vital as many of those groups failed to keep on functioning in the long term (Parida & Sinha, 2010). Bhanot and Bapat (2019) argued that sustainability of self-help groups is assessed in view of group's performance with regard to the main objective of the group.

Moreover, the scalability and replicability of SHG models remain concern. This is due to socio-economic dynamics and diversity of various communities especially in rural context (Kumar & Kumar, 2024). Furthermore, despite self-help group's prominence, there is limited evidence from Tanzania of both their effects on household well-being and the sustainability of such groups in rural areas. Therefore, this study seeks to address this gap by examine these two vital issues in the context of rural households in Karatu District, Tanzania and explore best ways to improve self-help group sustainability and enhance standard of life in rural population.

1.1 Research Objectives

- i. To examine the effects of self-help groups on the rural household economic well-being
- ii. To examine the sustainability of self-help groups in rural areas

II. LITERATURE REVIEW

2.1 Theoretical Review

2.1.1 Collective Action Theory

This study was guided by Collective Action Theory which was developed by Olson (1965). Olson argued that, any group of individuals attempting to provide a public good had troubles to do so efficiently. On one side, individuals had incentives to "free-ride" on the efforts of others in certain groups and on the other side, the size of a group is of high importance and difficult to optimally determine (Olson, 1965). However, Nugent (1988) showed that individual groups may manoeuvre on their own such that to raise their prospects for success. Although the study by Olson intended to find out a general theory of public goods, in fact his analysis was much concerned on the management of common pool resources (Ostrom, 2003). So, as people coming together and form self-help groups for the purpose of improving their levels of income and reduce poverty, was a guideline toward achieving integrated and sustainable development in rural areas (Mwita *et al.*, 2021).

2.2 Empirical Review

Sustainability of self-help groups is assessed in view of group's performance with regard to the main objective of the group. Das and Guha (2019) study on measuring women self-help group sustainability found that 95% of the SHGs in Assam understudy may maintain to function well for a long period of time. However, the study recommended to increase the scope of SHGs in Assam rural areas only for income generating activities with appropriate market linkage. Also, the study of Ghosh *et al.* (2022) on the sustainability factors of SHGs in disaster affected communities identified four factors, which are trust, fund utilization, easy financing and managerial functions.

Furthermore, the study by Bhanot and Bapat (2019) on contributory factors towards sustainability of bank-linked self-help groups in India showed that equitable access to credit, group savings, loan utilization in income generating activities, members depositing a savings contribution or loan installment on each other's behalf, and distance from bank contribute significantly to group sustainability. Nyaga *et al.* (2019) study on education levels, capacity building and sustainability of women self-help groups projects concluded that education level among members of the SHGs as well as capacity building have positive effect on the sustainability of the projects.



The study by Ujagare and Bhagwat (2017) on women self-help groups and sustainability indices found that the sustainability of the group depends on proper leadership. The study also showed that recordkeeping index, decision making index, goal clarity index, and communication index were the most essential sustainability indices. However, Parida and Sinha (2010) study found that factors that determine the sustainability of SHGs were per capita savings of SHG members, loan recovery, linkage with SHG federations, and financing of SHGs by banks. Moreover, the findings of Srivastava *et al.* (2024) study revealed that access to credit, training in financial management, and market linkages need to be strengthened for long term sustainability of SHGs.

On the other hand, SHGs are important in rural development to assist financially and satisfy their credit needs, as a result improve economic status of members of self-help groups in the rural areas. Raghunathan *et al.* (2023) study showed conclusively that belonging to an SHG of any type has positive impacts. Compared to households where the woman was not a member of an SHG, households with SHG members experience larger changes over time in household per capita monthly expenditure on food, especially animal-sourced foods, and livestock ownership, driven mostly by household ownership of medium-sized livestock.

Mlaponi (2025) study on self-help groups and poverty reduction among rural women in Tanzania found that SHGs positively affect participants' income and asset ownership. However, the changes are gradual and often not sufficient to lift the members above the poverty line. Also, the study revealed key challenges which are the delayed loan repayment, small loan amounts, distrust among leaders, lack of external financing and business training, and insecure cash handling.

Moreover, the study by Pandhare *et al.* (2024) indicated that microfinance initiatives and financial resources have enabled women to establish businesses, hence leading to increased household income and overall economic improvement. Also, the findings of Munyenye (2021) study on the effectiveness of rural investment of self-help groups on economic and social wellbeing revealed that SHGs had positive effectiveness on the social economic wellbeing of women in Katete District. However, the study further argued that their success will depend on adequate support from stakeholders such as NGOs that aim at addressing marketing challenges.

Despite the considerable literature on SHGs, there are significant gaps that justify for further examination/exploration. While various studies have examined the effects/impacts of SHGs on well-being of members and poverty alleviation, there is a need for further analysis of SHGs in diverse and dynamic social-economic contexts. Furthermore, there is a paucity of research on the sustainability of SHGs especially in the wake of various challenges that facing such groups.

III. METHODOLOGY

3.1 Study Area

The study was conducted in Karatu District in Arusha Region, Tanzania. Karatu District is divided into four divisions (Mbulumbulu, Eyasi, Karatu and Endabash) with 14 wards, 58 registered villages. The climate varies from one area to another in the district. The data was collected in Endamaghan Ward lies within Eyasi basin which receives between 300 mm/ and 400 mm/annual rainfall (Karatu District Council [KDC], 2016). Karatu District located between Lake Manyara National Park and Ngorongoro Conservation Area (20 villages). According to Brockington and Wilkie (2015), there is a growing number of conservation organisations argued that securing local livelihoods is essential to the long-term success of protected areas. Therefore, the selection of Endamaghan Ward in Karatu District as the study area was based on location bordering Ngorongoro Conservation Area, and is receiving little rainfall for rain fed agricultural activities. So, if livelihood supporting mechanisms failed to improve well-being of community members they might involve in activities which endanger biodiversity. Moreover, little is known concerning SHGs in the study area.

3.2 Study Design

Mixed methods cross-sectional design was applied in this study to obtain deep insights of the prospects and sustainability of SHGs on rural households' well-being. Therefore, the design was used to explore and understand the issues under the study concerning self-help groups.

3.3 Population and Sampling

The population from which the sample was drawn involved rural household members. Purposeful sampling was used to select the respondents for interviews and focus group discussion, including members of self-help groups and key informants. Also, snowball sampling was used to select non-members of self-help groups for interview.

3.4 Sample Size

The total sample of 44 respondents was used for interview, 24 (Members of self-help groups), 10 (Non-members of self-help groups), and 10 (Key informants). The criteria of determining sample selection was based on saturation.



Green and Thorogood (2004) argued that the experience of most qualitative researchers conducting an interview based study, little new information is generated after interviewing 20 people. Furthermore, Ritchie et al. (2003) suggested that studies employing individual's interviews conduct no more than 50 interviews in order for the researchers to be able to manage the complexity of analytic task.

3.5 Data Collection Methods

Interview method was used to collect data. Structured and semi-structured questions were used to collect information from the respondents, which included members and non-members of self-help groups, and key informants. This method enabled in-depth information to be collected.

Focus group discussion was also used. Two focus group discussions were conducted in which each one was comprised of six members. The members were also members of self-help groups. The aim was to elicit views and opinions of participants concerning self-help groups and validate information collected in the interviews.

3.6 Data Analysis

The collected information was coded using an inductive approach. Thereafter, content analysis was used to analyse the data. The data was quantified based on the instances of the codes, then data analysis software SPSS was also used for descriptive analysis where percentages and frequencies were calculated for specific elements in the collected data.

IV. FINDINGS & DISCUSSION

4.1 SHGs Types and Sex Composition of Self-help Groups

The group types under the study were saving and lending groups, few among them also offered social issues support. Also, there were respondents from All-female groups and mixed groups (male and female). This indicated that, not only women participating in SHGs in the study area, but also men.

Table 1

Sex of Self-help Groups Members

Sex	Frequency	Percent
Male	5	20.8
Female	19	79.2
Total	24	100

The result of the study indicated that, fewer men participated in self-help groups. The fewer participation of men in such groups was also reported in Afande (2015) study whereby men who are not in self-help groups were 85.3%. The reason behind such results is that majority of men tend to shun self-help groups which can imply that men are not comfortable seeking for help (Afande, 2015). Such findings has been so as much efforts has been put to empower women through such groups in the early years of the establishment of self-help groups in Asians countries especially in Bangladesh and India.

4.2 Age of Self-help Groups Members

The age can influence one to engage in economic activities and determine the activeness, hence involvement and participation in self-help groups. Respondents were requested to give their age, and responses are summarized and presented in table below.

Table 2

Age of Self-help Groups Members

Age (Year)	Frequency	Percent
25-29	2	8.3
30-34	5	20.8
35-39	5	20.8
40-44	7	29.2
45-49	1	4.2
50-54	2	8.3
55-60	2	8.3
Total	24	100



The findings showed that, majority of the respondents in self-help group are aged between 30-44 years. This indicates that, people in the age-group of 30-44 more likely to join self- help groups more as compared to any other age group. This henceforth implies that age has an effect on women and men's participation in self-help group. Also, the study by Mwita et.al. (2021) found that 84.4 percent of the respondents participated in self-help groups fall under age group of 28 to 47 years. Such finding in those age ranges is the most likely one for people with family members working to sustain their families and other needs.

4.3 Membership Duration in the Self-help Group

Membership duration could affect outcomes of the groups. The duration of membership in a self-help group is endogenous and both the timing of the decision to join a group and the decision to remain an active member. So, impacts of self-help group membership may intensify with the length of membership (Raghunathan et al., 2023). Therefore, the duration analysis was intended to give insight of benefits of self-help groups on its members and group sustainability.

Table 3

Duration of Membership

No. of Year	Frequency	Percent
01 - 04	11	45.8
05 - 09	8	33.3
10 - 14	5	20.8
Total	24	100

The findings of membership duration indicated that majority of the members are within one to nine year range as shown on the table 3. Therefore, such results indicated that majority of the group members they can provide relevant information concerning self-help groups under the study. Also, it indicates the maturity of the groups. Furthermore, 45.8 as shown on table 3 are within the range of 1 to 4 years of membership, implied that there new members who are joining self-help groups probably influenced by success of self-help groups. The analysis of group membership period of this study showed mixed results as that of Ruhela and Prakash (2017).

Also, SHG members in the study by Raghunathan et al. (2023) reported difference in the duration of their group membership, whereby the average length of membership among members was 2.8 years. Such results suggested that the duration of membership in the group may not matter for expenditure and assets beyond a two-year threshold but might have implications for livestock ownership.

4.4 Prospects of Self-help Groups on Rural Household Economic Well-being

This study examined the assets that respondents managed to have after joining the self-help groups as well as how the groups helped in improving their income. These will enable to assess economic well-being of the respondents.

Table 4

Assets due to Membership

Response	Frequency	Percent
No	7	29.2
Yes	17	70.8
Total	24	100.0

The results on assets indicated that, majority of members of SHGs in Endamaghan Ward were able to acquire assets as a result of being a member in such groups. Such assets included home furniture's, land, livestock's, motor cycles, solar power equipment's, among others. Such findings indicated that self-help group members were able to expend on items/things that in one way or another improved their well-being.

The findings concur with other studies. For example, studies reporting on the effect of group membership on asset ownership, seven out of eight reported positive findings (Gugerty et. al., 2019). Similarly, Raghunathan et al. (2023) also reported positive impact on asset ownership among SHG members. Also, Mlaponi (2025) study that, SHGs positively affect participants' income and asset ownership, however it further argued that the changes were gradual and often not sufficient for poverty alleviation. This calls for further exploration on various ways on how SHGs could effectively alleviate poverty among the members and the rural communities as well.

**Table 4***Income of the Group Members*

Response	Frequency	Percent
Income increased	12	50
Income not increased	12	50
Total	24	100

As shown on the table above, half of the respondents indicated increase in income after joining the SHGs. Such result can be attributed to investment due loan received, as some of the respondents said they invested in small business, farming, livestock keeping etc. For example one of the respondents said that, “the group has helped me to cater for home needs such as food, clothes, furniture as well as in farming activities”. However, a significant number of respondents didn’t reinvest the loan received in economic activities, as only six of the interviewed respondents used the loan in the economic activities.

The findings of the current study are similar to those of another study. Ahemad and Katoch (2022) study found that, 72.5% of the beneficiaries their income increased after joining self-help groups. Another study of Ghosh et al. (2022), which was conducted to explore whether self-help groups increased the income of rural women in Bankura District, revealed a substantial increase in income among self-help group members. Also, Ruhela and Prakash (2017) study showed that 98.5% of the respondents started business after joining the self-help groups. Moreover, Raghunathan et al. (2023) study suggested that increases in income resulting from being a self-help group member were reinvested which is in line with the findings of this study. In addition, the study by Pandhare et al. (2024) found that, microfinances have enabled the establishment of business and hence, leading to increased household income and overall economic improvement.

Other benefits to members of self-help group reported in this study include improving family welfare (needs), farming investment (crop and livestock keeping), purchasing building materials, paying school fees/contributions, and business investment. These as well have contribution in improving the living standards of the households. Similar findings were also reported in the study by Raghunathan et al. (2023) found small but significant impacts of self-help group membership on household expenditure and livestock ownership.

4.5 Sustainability of the Self-help Groups

The sustainability of self-help groups depends on financial stability of the groups. The financial sustainability of a self-help group depends mainly on its member’s repayment patterns, when make timely loan repayment. Also, the per capita savings of the self-help group members was assessed for sustainability of the group. Also, challenges facing such groups were explored as they might have effect on the sustainability of such groups.

Table 5*Per Capita Savings of the SHG Members*

Response	Frequency	Percent
Increased	15	62.5
Not increased	9	37.5
Total	24	100

The results of this study on sustainability of self-help groups showed that, majority of the respondents reported an increase in per capita savings of the self-help group members. Also, there was a mixed result on whether members repay on time the loan received. Among five group leaders interviewed, one from each group responded that not all group members repay on time. Moreover, similar responses were reported in the focus group discussion. For instance, one of the participants said that, “majority of members repay their loan on time, but others delayed and some even fail to repay”.

The results of per capita savings of the self-help group members in this current study concur with that of Parida and Sinha (2010) that found savings per capita of self-help group members was positive. However, the findings of this study on loan repayment contrast with that of Parida and Sinha (2010) which very good repayment as 96.4 percent of SHG member’s repaid their loans regularly.

This study also explored the challenges facing the self-help groups as in they can have impact on their sustainability. The most reported challenges include failure to repay loan by members, low capital, absence/few group projects, lack of other sources of capital apart from group members as well as poor participation by some of the members. For example, in focus group discussion it was reported that poor attendance and lateness during group meetings are challenges that facing many self-help groups. Also, short term group was also reported and was justified by few operating self-help groups compared to those registered in the Endamaghan Ward. This is evidenced by respondent who



said that, “there are times when there are funds to be offered but one of the requirements is to be given in a group therefore the group is formed to fulfill that with no long term focus”. Similar challenges have been reported in Nayak et al. (2019), such as financial bottlenecks, entrepreneurial obstacles, and group dynamics. Also, the study by Mlaponi (2025) found that, loan repayment, small loan amounts, and lack of external financing and business training are among the challenges facing the SHGs.

Furthermore, this study non-members of self-help groups were interviewed, among other aspects were asked if they are planning to join such groups in the future. Among ten respondents interviewed, six responded negatively with the reasons that they are not interested, while four had positive response in order to save money. In addition, key informants were asked if there were any efforts taken to promote the self-help groups in the area of this study, all of the five respondents responded negatively. These findings indicate that little efforts have been taken to promote such groups.

The study of Srivastava et al. (2024) found that access to credit, training in financial management, and market linkages need to be strengthened for long term sustainability of SHGs. Such findings are in line with that of Nyaga et al. (2019) that found that capacity building has positive effect on the sustainability of SHGs projects. Also, Munyenembe (2021) argued that the success of SHGs will depend on adequate support from stakeholders such as non-governmental organisations (NGOs). Therefore, the efforts to promote SHGS are vital for their effectiveness and scalability.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study has examined the prospects, sustainability of self-help groups and their role in improving economic well-being of rural households. The types of self-help groups under the study were mainly saving and lending groups, while few among them also offered social issues support. The findings revealed that there is a prospect of self-help groups to improve the economic well-being of rural households, as majority of the respondents gave positive responses concerning assets, increased income among other benefits which also plays role in improving the living standards of the population. However, there are issues need to be considered as are likely to affect the sustainability of self-help groups. It was found that there is scarcity of knowledge and skills among the groups as most of them relied only on members' savings. Similarly, majority of the group members did not reinvested the loan received in economic activities which will further improve the living standards of the self-help group members and ensure sustainability of their well-being and that of groups. Furthermore, despite the prospects offered by self-help groups, they are still not widespread in the area where the study was conducted. If these groups are well promoted, managed, necessary knowledge and skills in areas such as financial literacy, leadership and entrepreneurship, they can have a great role in eradicating poverty in rural households, hence improving their standard of living.

5.2 Recommendations

It is recommended that, policy makers, non-government organisations and other agencies should involve in promoting self-help groups, build capacity for their capacity, and impart them with financial literacy as well as entrepreneur knowledge and skills in rural areas. Also, interventions of such stakeholders should be increase its scope in various rural areas so that in order to scale up the benefits to rural population. These will ensure sustainability of self-help groups, hence further improve the living standards of rural households. In addition, it was found that majority of those group members in the study area were women, therefore there is a need for further research to find out factors for such small number of men.

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