

## **Role of Non-Governmental Organizations in Microfinance through SHGs –A Study in Kanchipuram District of Tamil Nadu**

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**Abstract:** *Non-governmental Organizations (NGOs) played a key role in rural reconstruction, agricultural development and rural development even during pre-independent era in our country. In the post independent period the NGOs became a supplementary agency for the developmental activities of the government and in some cases they become alternative to the government. After the introduction of microfinance through Self-Help Groups (SHG), they penetrated across India and actually are responsible for converting the pilot project of microfinance into a major program. The NGOs are responsible for making the microfinance through SHG as the largest program in the world. This paper analyzes the role of NGOs in sustainable rural development through microfinance. The study reports that NGOs are playing key role in the formation of SHGs and motivating women to join the groups and linking the groups with the banks for microfinance. But, Non-governmental Organizations played limited role in marketing the products of SHGs and release of subsidies.*

**Keywords:** Non-governmental Organizations, Microfinance, Self-Help Group, Rural development.

### **Introduction**

Non-governmental Organizations or Voluntary Agencies or Voluntary Organizations are committed for the up-liftment of poor, marginalized, underprivileged, impoverished and downtrodden and they are close and accessible to their target groups. Non-governmental Organizations are flexible in their operation, independent in its functioning, quick in decision making, people concerned, driven by social values and humanitarian principles. NGOs have their origin in nonprofit value-based voluntary Organizations and have been working throughout the world for centuries, particularly in the developed countries of the North (Khandakar and Danopoulos 2004). The voluntary sector has contributed significantly in reducing poverty, deprivation, discrimination and exclusion through awareness, social mobilization, service delivery and training. They are the effective non-political link between Governments and people. Non-governmental Organizations are playing a key role in the formation of Self-Help Groups and motivating women to join in Self-Help Groups. Non-governmental Organizations in India were responsible for converting the pilot program of Self-Help Groups into a mass movement in our country.

The NGOs are expected to support the SHGs in the following aspects (Loyola 2004):

- □□to motivate the rural people to organize themselves and to form into SHG;

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- □□to educate, train the group members in managing the group activities like maintenance of books of accounts, conducting meetings, management of funds, etc;
- □□to inculcate, promote thrift and savings habit among the group members and to help in institution building along with the development of individual;
- □□to help the SHG in identifying raw materials and local resources;
- □□to help the group members to upgrade their skills and technology to make best use of resources;
- □□to make available credit facilities and to act as a link between the rural poor and the bank;
- □□to educate and train the group members to utilize credit properly and to improve their economic conditions;
- □□to help the group members in exploring markets for their products;
- □□to work as facilitator in the meetings of the SHG; and
- □□to act as friend, philosopher and guide to the SHGs.

This article brings out the role played by NGOs in delivery of micro finance through SHGs in sustainable rural development.

### **Review of literature**

Role of NGOs in micro finance and sustainable rural development have been addressed by researches in the past and some important studies are reviewed below.

NGOs have developed a sense of leadership, Organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification (Manimekalai and Rajeshwari 2001). The members of SHGs which have been promoted by NGOs, had gained almost twice the number of ‘employment days,’ when compared to the members of SHGs promoted by banks (Harper 2002).

Non-governmental Organizations organize and promote the SHGs with the objectives of inculcating Self-Help attitude among women and developing leadership (Joel 2003). NGOs help in social mobilization, formation and nurturing of the SHGs in Tamil Nadu (GoTN 2003). Non-governmental Organizations as well as Voluntary Associations are actively involved in the formation and promotion of collectives of poor women known as Self-Help Groups throughout the State of Kerala (Loyola 2004). NGOs are promoting the SHG mechanism and linking it to various other development interventions (NCW 2004). NGOs play a key role in educating rural women for rural development (Sarojini 2004). NGOs have inculcated the culture of savings and repayment strengthened the SHGs (Priya and Srivastava (2005). The role of NGO is critical in providing women with tools to improve their livelihood and enhance their self-development, teaches women the key areas of mobilization, self-awareness, capacity building and leadership development (Moyle, Dollard and Biswas 2006). NGOs played a crucial role in the spread of micro finance and their success in delivering micro finance has made many of them to explore the possibility of scaling up their operations further (Shylendra 2007). NGOs are promoting SHGs and create confidence among financial institutions for establishing a lending relationship with the groups (Thirunarayanamy and Thirumaran 2007). NGOs are playing a key role in group formation and in monitoring and mobilising resources (Ramachandran 2007). SHG program in Karnataka was largely through the initiatives of the NGOs (Sinha 2007). In Bangladesh, NGOs empower women in the areas of economic, political and social activities

(Rahman 2007). About 97% SHGs formed by NGOs received training programs, while only 50% of those formed by banks got such inputs (NCAER 2008).

Available literature on Bihar SHG movement indicates that it is the NGOs that took active role in the movement from the beginning (APMAS 2009). NGOs help in formation and nurturing of SHGs and training and capacity building requirements of SHGs are attended by NGOs (Thakur and Tiwari). There are also some strong criticisms about the role of NGOs, which are given below. NGOs' role in reaching the poorest is limited and most of the income generating activities facilitated and promoted by the NGOs generate income which forms only a small proportion to the total income of the family members (Laxmi and Archana 2005). NGOs are no panacea for all the ills impairing the development process (Ghosh 2005). NGOs are not effective in dealing with poverty, illiteracy and empowering the poor and NGOs are not alternative to the state; they can only complement the activities of the state (Ahmad 2006).

### **Statement of the problem**

The above studies have narrated the role of NGOs in delivering microfinance through SHGs. There was no study conducted earlier in Kanchipuram district about the role of microfinance. The present study was undertaken in Kanchipuram district of Tamil Nadu to assess the role of NGOs in microfinance. The present study is undertaken with the following specific objective: To evaluate the role of Non-governmental Organizations in microfinance.

### **Research methodology**

#### **Selection of the district**

There are 30 revenue districts in Tamil Nadu as on 2013 and 337744 Self Help Groups are functioning in the State. Kanchipuram district, even though known for its leather industry and agriculture, is one of the industrially backward districts in the state. Very few studies were attempted in general about the district and in particular, studies related to effectiveness of micro finance in Kanchipuram district are almost non-existent. Kanchipuram district has 11625 SHGs as on end 2014, which is nearer to the state average of 11258 SHGs per district. As far as the state scenario is concerned, only limited studies have been conducted. Maximum number of studies has been conducted in the state of Andhra Pradesh. The socio economic conditions of Kanchipuram district are similar to those of the neighboring districts such as Vellore, Thiruvannamalai, Dharmapuri and Krishnagiri. So the study outcome of Kanchipuram district might be useful for policy implications to other districts in the zone also.

#### **Selection of blocks**

There are 11625 Self Help Groups in Kanchipuram district. The district has 20 blocks. The average percentage of SHGs per block comes to five. Of these blocks, two blocks have numbers of Self Help Groups nearly equal to 5 percent. These two blocks, viz., Pavunjur and Marudham are situated at the opposite ends of the Kanchipuram district.

- Pavunjur 580 Self Help Groups (4.99%)
- Marudham 559 Self Help Groups (4.81%)

Only these two blocks have number of Self Help Groups nearly equal to the mean value, hence these two blocks were selected for the study.

Pavunjur block occupies 298.30 Sq. km. in the district. Its population is 141813 and covers 4.07 per cent population of the Kanchipuram district. 60 per cent of the population in Pavunjur block

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is literate. There are 31588 rural families, of which BPL families are 11020. Thus, it can be concluded that 35 per cent of its families live below poverty line.

Area of Marudham Block is 229.36 Sq. km. Its population is 94301 as per 2001 census and constitutes 2.71 per cent of Kanchipuram district's population. 56 per cent of its population is literate. There are 20927 rural families in the block of which 7534 families live below poverty line and it can be said that 36 per cent of rural families are poverty stricken and 31 per cent of population lives below poverty line. So both the blocks taken for study have similar features of BPL families, population and poverty.

**Table 1: Salient Features of the Study Area**

Block	No of SHG	Percentage to total SHGs in the district	Percentage of families below poverty line	Percentage of Population below poverty line
Marudham	559	4.99	36	31
Pavunjur	580	4.81	35	30

*Source: Census 2001, GOI.*

### Pilot study

Questionnaire was prepared based on the issues and gaps in the studies carried out by the earlier researchers in India relating to the role of NGOs. Pilot study was conducted to ensure the reliability and validity of the research instruments. The following studies were useful to frame the questionnaire.

Study on the reasons for joining in SHGs in Andhra Pradesh (Lakshamma 2005), studies of group formation in Tamil Nadu (Chandramani 2005), utilization of micro finance loan amount by the SHG members in Tamil Nadu (Maniraju 2005), awareness of development and welfare programs by the SHG members (Gangaiah2001), homogenous background of SHG members in Andhra Pradesh (Kokila 2001), micro credit and SHG (Gurumoothy 2000), and role of NGOs in microfinance and sustainable rural development.(Siva Subramanian1999; Paul and Paul 2003; Panda 2003; Suar, Hota and Sinha 2006; Sharma 2007; Ghate 2007 and Malapur 2008). Questionnaire contained closed and open ended questions and the questionnaire were prepared in English and translated into Tamil which was used to secure information systematically from the respondents.

### Sampling design

A three stage sampling procedure was adopted. Kanchipuram district in Tamil Nadu was selected based on the number of SHGs in the state of Tamil Nadu. In the second stage, two blocks in Kanchipuram district were selected which are having the average number of SHGs in the district, out of the 20 blocks in the district. Accordingly Marutham and Pavunjur blocks which are located at opposite ends of the district were selected. List of SHGs in these two blocks were obtained from the Project Officer of Tamil Nadu Women Development Corporation, Kanchipuram. The SHGs were selected randomly in the two blocks at 45 SHGs from each block.

### Selection of respondents

45 Self-Help Groups were identified from each block and 5 members from each SHG were selected randomly and in total 450 sample respondents comprising 225 respondents from Pavunjur block and 225 from Marutham block, were selected for study were chosen for the

study. The study was carried out during 2008-09. Groups formed in the last ten years were studied. Members of the groups were interviewed with the pre-tested and well-structured questionnaire/schedule.

### Analysis of data

Descriptive statistical analysis such as mean, percentage, etc., was carried out and ANOVA tests were also applied as necessary.

### Profile of the respondents

#### Age of the respondents:

**Table 2: Age Wise Distribution of the Respondents**

S. No.	Age	Frequency	Per cent
1	Less than 25 years	57	12.7
2	26 to 30 years	111	24.7
3	31 to 35 years	88	19.6
4	36 to 40 years	87	19.3
5	41 to 50 years	90	20.0
6	Above 51 years	17	3.8
	<b>Total</b>	<b>450</b>	

*Source: Primary data*

The table 1 shows that respondents aged 51 years and above constitute a very low percentage of Self-Help Group members and majority of the respondents are within the age of 40 years.

### Educational status

Illiterates constitute nearly 34% of the respondents. According to census 2001 report, the level of illiteracy among women is 44.80% for the Kanchipuram district In Pavunjur block, it is 43.73% and in Marudham block it is 46.16%.

**Table 3: Educational Level Of The Respondents**

S. No	Details	Frequency	Per cent
1	Illiterate	154	34.2
2	Up to S.S.L.C	266	59.1
3	Higher Secondary	21	4.7
4	Degree	9	2.0
	<b>Total</b>	<b>450</b>	

*Source: Primary data*

The table 3 shows that most of the respondents (59.1%) have studied up to 10th standard and nine respondents (2%) are graduates.

### Formation of self-help group

Generally SHGs are formed with the help of NGOs, Government departments, banks, Neighboring SHG members, relatives and interested women. Sometimes a combination of the factors also helps in the formation of SHGs. Following table explains the opinions of the respondents about who helped in the formation of SHG.

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**Table 4: Formation of Self-Help Group**

S. No	Enabler	Frequency	Percent
1	Bank	13	2.9
2	NGO	247	54.0
3	Govt. department	1	0.2
4	Neighbor SHG	47	10.4
5	Own interest	66	14.7
6	Relatives	2	0.4
7	Neighbors	3	0.7
8	Bank & NGO	1	0.2
9	Bank & Government department	1	0.2
10	NGO & Government department	4	0.9
11	NGO & Neighboring SHGs	1	0.2
12	NGO & Own Interest	9	2.0
13	NGO & Relatives	1	0.2
14	NGO & Neighbors	54	12.0
	Total	450	

*Source: Primary data*

It is evident from the table 4 nearly 55% of the respondents informed that Non-governmental Organizations helped women to form Self-Help Groups and own interest of women is another main factor for the formation of Self-Help Groups. Government departments played very negligible role in the formation of Self-Help Groups. It is inferred that NGOs played a key role in the formation of SHGs.

**Table 6: Reasons for Joining the SHGs**

S.No.	Reasons	Frequency	Percent
1	To Save	150	33.4
2	To avail loan	24	5.3
3	To start Income Generating Activity	43	9.5
4	Employment opportunity	5	1.1
5	Social status	6	1.3
6	Subsidy	12	2.6
7	Neighbor's pressure	4	0.9
8	Supplement family income	99	22
9	To meet unexpected cash demand	15	3.3
10	Save & Loan	51	11.4
11	Save & Income generating	24	5.3
12	Save & employment	4	0.9
13	Save & social status	13	2.9
	Total	450	

*Source: Primary data*

### Reasons for joining self-help group

One third of the respondents joined Self-Help Groups for the purpose of savings and 22% of respondents joined SHGs to supplement their family income and 11% of respondents joined in groups to save as well as to avail loans. It is worthwhile to mention that only 43 respondents joined Self-Help Groups exclusively to start income generating activities. Some of the

respondents have multiple reasons to join the groups and very few joined to gain special status and to get subsidy from banks.

### Loan amount

The main objective of SHG micro finance program is to ensure availability of credit through formal banking system. Most of the respondents received loans less than INR five thousands and 88% of respondent's received loans less than INR fifty thousand. Only 14 respondents out of 450 respondents received more than Rs. one hundred and fifty thousand as loan. 18 respondents did not obtain any loan from banks and the table 7 explains the quantum of microfinance loans received by the respondents.

**Table 7: Loan Amount**

S.No	Loan Amount (Rs.)	Frequency	Per cent
1	Up to 5,000	207	46.0
2	5,001 to 9,999	53	11.8
3	10,000 to 24,999	106	23.6
4	25,000 to 50,000	32	7.1
5	50,001 to 1,00,000	20	4.4
6	Above 1,50,000	14	3.1
7	No loan from banks	18	4.0
	<b>Total</b>	<b>450</b>	

*Source: Primary data*

From the table 7, it is evident that 46% of the respondents received only INR. five thousand as micro finance and totally 81.4% respondents received microfinance loan up to INR twenty five thousands.

**Table 8: Purpose of Loan**

S.No.	Purpose of loan	Frequency	Per cent
	Animal husbandry (Cow, Sheep, Poultry)	143	31.7
	Consumption expenses (Medical / education expenses)	60	13.3
	Traditional activities (Agriculture, handlooms)	41	9.1
	Services (Cable T.V, suppliers, tailoring)	31	6.8
	Micro and small business (cart sales/ Sandai sales etc)	83	18.4
	Provision shops	42	9.3
	Manufacturing and sales (pickles, agarbathi, candles)	32	7.1
	No bank loan	18	4.0
	<b>Total</b>	<b>450</b>	

*Source: Primary data*

### Purpose of loan

The study reported that 82.4% of the respondents used loans to start income generating activities/microenterprises; 60 respondents used loan for consumption purposes and 18 respondents did not get any loan from the banks. The study reported that 42 respondents started provision or petty shops; 83 respondents microbusiness in the form of selling vegetables, milk, coconut, cattle feed, cut piece and *sandhai* sales. 31 respondents started service activities such as renting of utensils and cable T.V; 32 respondents started production and sale of pickles and candles.

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### Role of non-governmental organizations

Non-governmental Organizations organize training programs for the Income Generating Activities (IGA) and they properly guide the members to start or establish IGA. 52% of respondents expressed that NGOs organized training programs relating to IGA, 55% of respondents informed that Non-governmental Organizations guided them to start income generating activities. Non-governmental Organizations arranged exposure visits so that the SHG members get an impressive idea about the feasibility of starting income generating activities 50% of respondents felt that Voluntary Agencies arranged exposure and 40% of respondents expressed favourably that Non-governmental Organizations arranged for marketing of products. District Rural Development Agencies (DRDA) provide subsidy to the members of Self-Help Group when they get micro finance to establish economic activities under SGSY scheme. Non-governmental Organizations ensure timely release of subsidy by discussing the issues in the monthly coordination meetings conducted by the Collector/Project Officers of District Rural Development Agencies/ Project Officer, Mahalir Thittam, according to 50% of the respondents. Non-governmental Organizations are expected to organize exhibitions so that the public have a chance to know about the products of Self-Help Groups and it paves way for marketing the products. It is however evident from the study that Non-governmental Organizations are not effective in organizing exhibitions for marketing the products of micro enterprises.

**Table 9: Role of Ngo**

S.No.	VARIABLE	MEAN	SD	RANK OF MEANS
	NGO encourage women to form SHGs	4.1556	0.7080	<b>1</b>
	NGO link SHGs with banks	4.0244	0.8938	<b>2</b>
	NGO arrange finance through banks	3.9200	1.0067	<b>3</b>
	NGO organize training programs for IGA	3.4733	1.3164	<b>5</b>
	NGO /NGO guide in IGA	3.6067	1.1726	<b>4</b>
	Arranging exposure visits to other SHGs	3.3067	1.4980	<b>6</b>
	Tie up for marketing	2.9867	1.5115	<b>8</b>
	NGO /NGO link SHGs with DRDA for subsidy	3.0978	1.5819	<b>7</b>
	Arrangement of exhibitions.	2.8733	1.6223	<b>9</b>

*Source: Primary data*

Table 9 shows that role of NGO in SHG formation is ranked first and it is reflected that majority of the respondents informed that NGOs helped to form groups and NGOs are the biggest motivator in encouraging women to join in SHGs. Role of NGOs in linking SHGs with banks occupies the second rank. But the NGOs are playing very little role in arranging for marketing activities, subsidy from DRDA and exhibitions.

### Testing of hypotheses

**Null Hypothesis:** *There is no relationship between educational status of the respondents and role of NGOs.*

The null hypothesis was formulated to analyze the relationship between the educational status and awareness regarding the role of NGOs and normally it is expected that the higher the educational status and more will be the awareness regarding the role of NGOs. Table 10 shows that the calculated value of F is significant at 1% level ( $F= 6.925, p=.000$ ). In other words, there exists a significant relationship between the educational level of the respondents and the roles of

NGOs. The result indicates that illiterate respondents are well aware of the role of NGOs in micro finance than other category of respondents since practically they are impressed by the role of NGOs.

**Table 10: Effect of Education on the Role of NGOs**

<b>Educational level of respondents</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>F value</b>	<b>Significance.</b>
Illiterate	3.8021	0.97015	6.925	<b>.000</b>
SSLC	3.3701	1.08346		
Higher secondary	3.0638	0.68740		
Degree and above	3.3833	1.65047		
<b>Total</b>	<b>3.5039</b>	<b>1.06470</b>		

*Source: Output of Statistical Analysis*

**7.2 Null Hypothesis: *There is no relationship between period of membership in the SHG and role of NGOs.***

The null hypothesis was formulated to analyze the relationship between the years of membership in SHG and awareness regarding the role of NGOs and normally it is expected that the higher the period of membership in SHG, more will be the awareness regarding the role of NGOs. The 450 respondents were divided in to two groups i.e. groups formed before 2005 and groups formed after 2005. It is evident from the table 11 that the calculated value of F is significant at 1% level (F= 8.250, p=.000). Respondents belonging to the older or matured groups i.e. groups formed before 2005 are well aware of the role of NGOs than the respondents belonging to recently formed groups.

**Table 11: Effect of period of membership on the role of NGOs**

<b>Groups formed during</b>	<b>Mean</b>	<b>Std. Deviation</b>	<b>F value</b>	<b>Significance</b>
Groups formed before 2005	3.6807	0.98369	8.250	<b>.004</b>
Groups formed after 2005	3.3882	1.10099		
<b>Total</b>	<b>3.5039</b>	<b>1.06470</b>		

*Source: Output of Statistical Analysis*

**7.3 Null Hypothesis: *There is no relationship between the loan amount and role of NGOs.***

The null hypothesis was formulated to analyze the relationship between the loan amount and awareness regarding the role of NGOs and normally it is expected that the higher the loan amount, the more will be the awareness regarding the role of NGOs. It is evident from the table 12, that the calculated value of F is significant at 5% level (F= 2.177, p=.044). It is concluded that there is a relationship between the loan amount and the role of NGOs, higher the loan amount higher the awareness about the role of NGOs among rural women in Kanchipuram district.

**Table 12: Effect of loan amount and the role of NGOs**

Loan amount (Rs)	Mean	Std. Deviation	F value	Significance
Up to 5000	3.3873	1.15351	<b>2.177</b>	<b>.044</b>
5001 to 9999	3.3272	0.93761		
10000 to 24999	3.6825	0.98451		
25000 to 50000	3.6669	1.04694		
50001 to 100000	3.6665	1.02169		
Above 150000	4.1043	0.65105		
<b>Total</b>	<b>3.5039</b>	<b>1.06470</b>		

*Source: Output of Statistical Analysis*

### Findings of the study

1. Majority of the respondents is less than 40 years of age (343 respondents out of 450) and 107 respondents were beyond 40 years. Most of the respondents (59.1%) have studied up to S.S.L.C, while nine respondents (2%) are graduates. One third of the respondents joined Self-Help Groups for the purpose of savings and 22% of respondents joined to supplement their family income and 11% of respondents joined the groups to save as well as to avail loans. It is worthwhile to mention that only 43 respondents joined Self-Help Groups exclusively to start income generating activities. Some of their respondents have multiple reasons to join the groups and very few joined to gain special status and to get subsidy from banks. Most of the respondents (46%) received loans less than INR five thousands and 88% of the respondents received loans less than INR fifty thousand. Only 14 respondents out of 450 respondents received more than one hundred thousand as loan. Only 13.33% respondents used loans for consumption purposes and remaining respondents used loans for production purposes.

2. NGOs remain as the largest single motivating force for group initiation and formation process as per the views of 247 respondents; Banks and Government departments played minimal role in motivating the women to join in SHGs

3. More than fifty per cent of the respondents expressed that they were motivated to join in the groups by the NGOs. Banks and Government departments played minimal role in motivating the women to join in SHGs. The present study concludes that NGOs remain as the largest single motivating force for group initiation and formation process and Government departments, Neighbors, relatives of women play negligible role in the formation of SHGs. Most of the respondents expressed that they were motivated to join in the groups by the NGOs. Banks and Government departments played minimal role in motivating the women to join in SHGs.

4. NGOs play an important role in SHG formation, linking the groups with the banks, arranging for loan sand imparting training to start income generating activities.

5. NGOs are playing very little role in arranging for marketing activities, subsidy from DRDA and exhibitions. There is no doubt that the SHG mechanism increases the savings habit and enhances the income of the family so as to enable them to meet the daily domestic responsibilities.

6. Education of the respondents, period of membership in the SHG and loan amount significantly influences the awareness about the role and impact of NGO.

### Conclusion

Non-governmental Organizations play a key role in helping rural women to form Self-Help Groups and they motivated women to join Self-Help Groups. Nearly 55% of the respondents informed that Non-governmental Organizations helped them to form Self-Help Groups.

Government departments and Neighboring Self-Help Groups play very negligible role in the formation of Self-Help Groups. It is concluded that NGOs and self-motivation of women are the main motivational factors to join SHGs and Self-Help Group members also influence other women to join the groups. These findings are similar to the earlier findings of some studies carried out by Loyola (2004) in Kerala that NGOs played a major role and Neighbors played a minimal role in group formation. Respondents are well aware about the role of NGOs where NGOs are active in their quality of work rather than the no of players and is reflected in the study. It is concluded that NGOs play an important role in SHG formation, linking the groups with the banks, arranging for loans and imparting training to start income generating activities

### **Suggestions for the policy makers**

The NGOs should play a key role in arranging exposure visits to other successful SHGs, tie up for marketing, release of subsidy from DRDA and arranging exhibitions for the products of SHGs, if proper marketing arrangements are not provided the members of SHGs may lose their motivation and the sustainability of the micro enterprises may be affected in the long run. The NGOs should play a key role in arranging exposure visits to other successful SHGs, tie up for marketing, release of subsidy from DRDA and arranging exhibitions for the products of SHGs, if proper marketing arrangements are not provided the members of SHGs may lose their motivation and the sustainability of the micro enterprises may be affected in the long run.

### **Further research direction**

This research paves way for further research on the role of NGOs 'sustainability of micro finance through SHGs' development and sustainability of micro enterprises in rural areas. In addition avenues are opened for research on the role of NGO in sustainable rural development in the emerging threats of globalization and migration rural poor to urban areas in search of employment opportunities.

### **Authors' Note**

This manuscript is the authors' original work, has not been published and is not under consideration for publication elsewhere.

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