

## **Impact of Micro Finance towards Empowerment of Women Self Help Groups with Special Reference to Coimbatore District**

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### **ABSTRACT**

*In olden days Indian women were mainly rendering services to the family members particularly to the husband and children. So women were not allowed to go outside for earning income. In most areas they were not allowed even to go for higher education. India being a country, with 70% of its population belonging to rural sector, depends on agriculture and allied activities. It faces many problems to generate income to the rural mass. Due to climate, rainfall failure and some other reasons the farmers do not generate adequate income to meet their family needs and suffer a lot most of the time except during harvest. The villages strive hard to run their family and to satisfy their children's requirements. Due to this reason the women started to generate income. At present women contribute much for the development of all sectors of the country. Employment gives economic status to women. Economic status increases social status and thereby empowerment. By keeping this view all the governments try to improve the status of women in all possible ways. SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. The growth of Self-Help Groups (SHGs) is evidence of the fact that women are coming out of their shells, shunning their secondary citizen status and are using their potentialities and talents for individual and societal benefits. Earlier SHGs were formed by the less educated womenfolk, but today even educated women are coming forward to form SHGs because of its various obvious benefits. In this context though the SHGs are improving the socio-economic status of women, a specific study is needed for every region because of its unique economic and cultural environment. Therefore, the present study has been carried out with 500 members of SHGs operating in Coimbatore District.*

**Key Words:** Self Help Groups, Empowerment, Micro-finance, Income Generating Activities

### **INTRODUCTION**

Women constitute half of the total population in every society. They have been

playing significant roles both on the social and economic fronts. Women play multiple roles as wives, sisters, daughters and mothers. Therefore women's welfare accessibility to development and participation in decision making process are imperative in the context of their multiple roles in society. Women empowerment is a global issue which has gained momentum in recent decades. In India besides ratification of International conventions, there are provisions in the constitution and several legislative Acts have been passed to ensure women empowerment.

Women as an Independent-target group account for 495.74 million and represent 48.3% of the population of India, as per the 2001 census. No country can achieve its potential without adequately investing in and developing the capabilities of women. In the interest of long term development it is necessary to facilitate their empowerment. In many developing countries, including India, women have much less access to education, jobs, income and power than men. The empowerment can be understood as a process of enabling women to acquire and possess "power resource" in order to make decisions or resist the decisions that are made by others which affect women. Hence the process of gaining greater control over the source of power is considered as empowerment. Thus, the key elements in the process of empowerment are 'enabling' and 'providing power' and they complement reinforce each other. The process of empowering also refers to the act of challenging the existing inequality, power relation and more control over resources by women. Many strategies and programs have been designed and implemented for the empowerment of women, which include the efforts by the Government and the NGO Agencies particularly improving the accessibility of credit.

The societal status of women is reliable indicator of the economic development of society. On this basis empowering women becomes inevitable and it is evident through entrepreneurial development in the economy. But they are unaware of their prudential role in the society as well as the Quantum of potential they possess. Women especially poor and belonging to weaker sections of the society, have limited access to resources and employment opportunities that would make them financially independent. Even the money earned by them from hard physical labour is not controlled and managed by them.

Credit is one of the most crucial inputs in the process of development. Development has economic, social and political dimensions and is incomplete without developing the women who constitute about 50 per cent of population. There are many problems in the field of rural credit for the poor. The problem becomes much more aggravate if it is related not only to the rural poor but also to the rural women because women bear the brunt of multiple forms of exploitations that originate from class, caste, culture and patriarchic systems. Studies have revealed that the subordinate position of the women is perfection and reinforced by their limited access to control over resources. Women have comparatively less control over such resources than men. Women thus get doubly marginalized by the virtue of being poor and being women.

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In rural India it can be seen that poor sections of the society and destitute can not avail credit from the banks and other formal financial institutions due to their inability to deposit collateral security and mortgage property. The Government sponsored poverty alleviation programs are evolved centrally and planned without participation of the local people, and therefore often fail to address the needs and requirements of the poor. Lack of participation approach in planning and execution of these programs results in complete failure to improve the social and the economic conditions of the poor masses for whom these programs are implemented.

### **Statement of the Problem**

Micro finance or provision of financing services to low income households has come to be accepted as the most efficacious intervention to alleviate poverty among the policy circles in the developing countries. Till recently women under the Indian rural set up were not able to actively participate in income generating activity due to historical and social cultural reasons. Low level of skills, lack of access to training, facilities and credit, literacy, ignorance coupled with their invisible contribution to family economy, restricted mobility as a result of gender bias and lack of linkage facilities are some of the contributory factors for the backwardness of the women in the rural areas. The approach towards uplifting the poor women economically should be Self Help. In fact, even the individual effort is too inadequate to improve their economic status. At this juncture, organizing the poor women in a group is the need of the hour. Thus the SHG is considered as the movement of self development. The SHG is the institutional informal setup through which the micro credit is routed by the formal and semi formal micro finance institutions to assist the poor women. The NGOs on the other hand directly lend micro credit to the members of the SHGs out of their own corpus.

Thus the micro credit lending scheme is implemented by different agencies in different forms. But the sole aim is to provide easy adequate, timely micro credit at the least cost to poor women not only to benefit them but also their families. How ever the mode and modalities of the micro credit lending procedure of both the agencies differ. The efficiency of credit scheme not only depends on its cost effectiveness, but on its utilization, only if it is utilized for the productive increased the repayment capacity along with substantiating the savings profile of the members. The assessment of income, savings and the repayment also become essential as they are considered as the eligibility criteria for the subsequent loan assistance. It is also necessary to identify which among the above three investigates the subsequent credit more than the others. Further they are considered to be the accepted economic indicators.

### **REVIEW OF LITERATURE**

Banumathy (2006) has explained in her article "Self Help Groups and Bank Linkages" that the initial role played by the SHGs, prompted the NABARD to venture linkage of the SHGs with the banks in February, 1992. She has also stated

that the RBI has advised banks to initiate action for the adoption of the SHG village program as a part of the corporate strategy, Chittaranjan Mishra (2007). A Case Study of Madurai has explained that two types Self Help Promoting Institutions (SHPI) namely government and NGOs are active in the garment sector. The DRDA promoted SHGs are organized and have better infrastructure to carry out the activities relating to the garment sector. The NGOs promoted SHGs on the other hand have taken part in their developmental activities in the village in a bigger way than in the DRDA promoted ones. He has also indicated that capacity building and credit availability are complementary inputs to the growth of the SHG based garment sector.

Ganesan (2008) has focused in his article "Rural Transformation through Self Help Groups (SHGs)" that the SHGs have limited capital, they consist of self employed individuals, they lack of advanced skills or technology and poor ability to corner the market and most often operate outside the limits of regulation and the formal market mechanism. He also indicated that all the works they have started are eco friendly and would not affect the soil, water and air. Kamaraju (2009) has mentioned in his article "Self Help Groups Emerging Rural Enterprises" that in rural areas the SHGs utilized the loan for purchasing milch animals, goat and for meeting personal urgent needs. Some SHGs have purchased power tillers for agriculture purpose on hire basis. Investment in power tiller will increase their income both individually and collectively. Hiring out power tiller to peasant is an important entrepreneurial activity of self help groups. He also indicated that the self help groups should function as a non political and non controversial one. Political and religious neutrality paves the way for their healthy growth. He has also expressed that the SHGs gain momentum now-a-days, because of its many fold effort in the economic empowerment of poor women.

In India over the years various poverty alleviation programs have been initiated by the government as well as voluntary organizations. Micro finance has now emerged. Financial strategy to reach the urban and rural poor is emerging as movement at the global level over the last two decades. Micro credit has greater dimension and recognition as an instrument for meeting the credit needs of the poor starting up their Income Generating Activities [IGA] or Micro enterprises the institution of "Self Help Groups has provided strength to micro finance and it plays a vital role in empowering women in all respects. Hence the present study is under taken for highlighting the issues in women development and concrete suggestions are to be derived for the problems of women. With these view in mind the following objectives are framed.

#### **OBJECTIVES OF THE STUDY**

The study mainly focuses on women empowerment on education, income generating activities and also empowerment strategies for socially and economically vulnerable sections of women. The study is under taken with the following objectives.

1. To study the nature and extent of micro finance available to women SHGs.

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2. To assess the role of micro finance towards the empowerment of SHGs.
3. To identify the indicator for empowerment of women SHGs.
4. To analyze the problem of micro finance and
5. To offer suitable suggestions for empowerment of women SHGs.

### **METHODOLOGY**

The study is an analytical one based on the sample survey method employing both primary and secondary data. Survey method involves description, secondary analysis and interpretation of the condition that exists and also some type of contrast and comparison that may attempt to discover the relationship that exists between the existing and the non existing variables. Multi stage random sampling method becomes essential when a sufficient number of rare units are to be identified in sample. Hence the above sampling method was adopted in the study. In the first stage, Coimbatore District was selected purposively for reasons cited in the choice of the study area and the agencies that render micro credit facilities. In the second stage, all the villages were ranked in each block according to the strength of the SHG in the total population and then the 5 highest SHG populated villages in each block and corporation were selected as sample villages in order to have a reasonable size. It formed 24 villages in 6 blocks. In the third and final stage primary data were collected from all the SHGs in the selected area. The total number of SHGs was selected in the following way.

### **Sample Villages and Self Help Groups**

Sl. No	Blocks	Number of Villages Selected	Number of Groups	Number of Self Help Group Members
1.	Thondamuthur	4	20	80
2.	S. S. Kulam	4	20	80
3.	Madukkarai	4	20	80
4.	Sulur	4	20	80
5.	Pollachi	4	20	80
6.	Corporation	5	25	100
<b>TOTAL</b>				<b>500</b>

### **Methods of Data Collection**

A reconnaissance survey was taken to acquire first hand information of the sample population. The relevant data used in the study were collected both from primary and secondary sources. Discussion with apex leaders and higher officials preceded the field survey which facilitated the framing of the base for household level enquiry in its proper perspective. In addition, the subject experts and the local NGOs were consulted. The study was based on systematic diagnosis of local conditions and designed to collect a comprehensive profile of the socio economic conditions of the SHGs. The breadth of collected data was then examined and relationship between the micro credit and empowerment was assessed. In view of the objectives of this study a detailed questionnaire was prepared considering

various aspects. As the questions were posed in Tamil, the researcher anticipated the problems related to the dialect of the investigators and language of the respondents and decided to split questions into different parts. The pilot study done by the researcher was very helpful in framing a suitable and an appropriate questionnaire. At the pre-testing stage of questionnaire, besides sorting out various economic questions, a few issues stemming from the socio cultural milieu were also included.

When the final questionnaire was developed it contained five parts. The first part was meant to collect general demographic information. The second part was to collect the details regarding nature of micro credit, utilization of micro credit assets, income savings consumption expenditure before and after joining the SHGs. The third part was related to starting of the micro enterprises and marketing of their products. The fourth part was used to collect the information regarding the indicators of empowerment. Finally, data regarding the problems of Micro credit and satisfaction level of women empowerment were collected.

The required secondary data were collected from annual reports, statistical statements, documents of the NABARD, TNCDDW, Lead Bank, NGO and other ground level financial and development institutions. The information collected from the publications, magazines, books, pamphlets, periodicals are also substantiated. The facts and figures have been proved to be useful in cross checking the information collected from the respondents.

In this study an attempt is made to assess the role of micro credit, utilization pattern and the income earned from the micro enterprises and the savings made there from. The repayment profile and subsequent credit have also been analyzed. Apart from simple tabulation, the data collected through the interview schedule were scrutinized with the help of Excel. Along with the simple trend and percentage analysis, the following tools were also used, in the analysis to draw inferences. The collected data are analyzed through Paired 't' Test, percentage analysis, factor analysis, discriminant function test, ANOVA, Regression, Weighted Average, Chi square test and Garret Ranking, Friedman non parametric test are used to analyze the data.

### **Limitations of the Study**

It is a social research and the following are the limitations.

1. The study applies to some selected blocks in the Coimbatore district of Tamil Nadu and not anywhere else.
2. Most of the respondents are illiterates and so collection of the data was little bit difficult.
3. The interview schedule was prepared only for women SHGs and not for NGOs and other Government officials.
4. Only women SHGs were taken for the study though there are a number of men SHGs.

## **ANALYSIS AND INTERPRETATION OF DATA**

The data collected through the well structured questionnaire are analyzed and interpretations made on the basis of such analysis are represented as below:

**Table 1: Respondents By Nativity area**

AREA	NUMBER OF RESPONDENTS	PERCENTAGE
Rural	310	62.0
Urban	190	38.0
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is seen from the table that, out of the total respondents, 62.0% belong to rural areas whereas the rest 38% belong to urban areas. The surveys revealed that majority of the respondents belong to the rural areas.

**Table 2: Religious Status**

RELIGIOUS STATUS	NUMBER OF RESPONDENTS	PERCENTAGE
Hinduism	375	75.0
Islam	54	10.8
Christianity	71	14.2
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is inferred from the above table exhibited that out of the total respondents, 75.0% of them are Hindus, followed by Christians who are 14.2% and the remaining 10.8% are Muslims. The survey revealed that the majority of the respondents are Hindus.

**Table 3: Community Status**

COMMUNITY STATUS	NUMBER OF RESPONDENTS	PERCENTAGE
FC	26	5.2
BC	376	75.2
MBC	58	11.6
SC / ST	40	8.0
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

The study disclosed that, among the total respondents, 75.2% belong to the BC group, followed by 11.6% of the MBC group. Another 8.0% of them belong to the SC / ST group and the rest of the respondents belong to the FC group. It is concluded from the study that the majority of the respondents belong to backward community.

**Table 4: Type of Family**

TYPE OF FAMILY	NUMBER OF RESPONDENTS	PERCENTAGE
Nuclear	421	84.2
Joint	79	15.8
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

From the above table it is understood that, among the total number of respondents, 84.2% belong to nuclear type of family whereas the rest 15.8% belong to joint type of family. It is known from the study that, majority of the respondents belong to nuclear type of family.

**Table 5: Sources Motivated To Join SHGs**

SOURCES	NUMBER OF RESPONDENTS	PERCENTAGE
Friends	185	37.0
Relatives	71	14.2
Mass Media	35	7.0
NGOs	203	40.6
Government Program	6	1.2
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

The above table reveals that, among the respondents, 40.6% of them are motivated by the NGOs to join the SHGs, 37% of them are motivated by friends, 14.2% of them are induced by their relatives, 7% of them are instigated by mass media and the remaining 1.2% are introduced by the SHGs. Thus the study concluded that majority of the respondents are motivated by the NGOs to join the SHGs.

**Table 6: Income Generating Activities**

INCOME GENERATING ACTIVITIES	NUMBER OF RESPONDENTS	PERCENTAGE
Agriculture	7	1.4
Manufacturing	27	5.4
Trading	60	12.0
Service	406	81.2
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 81.2% stated 'Service', as their income generating activities, followed by 12% who stated 'Trading' followed by 5.4% who stated 'Manufacturing' and the rest of 1.4% stated 'Agriculture' as their income generating activities. Thus, the study revealed that, majority have 'Service' as their income generating activity.

**Table 7: Form of Enterprises**

FORM OF ENTERPRISES	NUMBER OF RESPONDENTS	PERCENTAGE
Sole traders	454	91.8
Partnership	46	9.2
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 91.8% of them are sole traders whereas the rest i.e. 9.2% of them have partnership firms. Thus, the study revealed that majority of the respondents is sole traders.

**Table 8: Purchasing Raw Materials**

PURCHASING RAW MATERIALS	NUMBER OF RESPONDENTS	PERCENTAGE
In the Village	143	28.6

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Nearby Village	46	9.2
Town	311	62.1
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 62.1% have purchased their raw materials from the Town, followed by 28.6% who purchased their raw materials in their villages and the rest i.e. 9.2% purchased from the nearby villages. Thus, the study revealed that majority of them purchased their raw materials from the town.

**Table 9: Sources of Purchasing Raw Materials**

SOURCES OF PURCHASING RAW MATERIALS	NUMBER OF RESPONDENTS	PERCENTAGE
NGOs	40	8.0
Dealers	383	76.6
Agents	170	34.0
Banks	7	1.4
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 76.6% purchase their raw materials from the dealers, followed by 34% who purchase from the agents, another 8% purchase from the NGOs and the rest of 1.4% of them purchase through banks. Thus, the study revealed that the majority of the respondents purchase their raw materials from the dealers.

**Table 10: Respondents Opinion about Marketing of Their Product**

MARKET YOUR PRODUCT	NUMBER OF RESPONDENTS	PERCENTAGE
NGOs	13	2.6
Wholesaler	36	7.2
Friends	135	27.0
Co-operative Stores	6	1.2
Directly	310	62.0
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total 62% respondents market their products directly, followed by 27% who market through their friends, another 7.2% respondents through the wholesalers, yet another 2.6% through the NGOs and the rest 1.2% through co-operative stores. Thus, the studies revealed that majority of the respondents market their products directly.

**Table 11: Media Chosen By Market Their Product**

MEDIA	NUMBER OF RESPONDENTS	PERCENTAGE
News paper	59	11.8
Radio	43	8.6
Vehicles	82	16.4
Free sample	192	38.4
Exhibition	124	24.8
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 38.4% supply free sample, followed by 24.8% who market their products in the exhibitions, 16.4% through vehicle market, 11.8% market their products through advertisements in news papers, and the i.e. 8.6% market their products through advertisements in the radio. Thus, the study revealed that, majority have market for their products through supply of free samples.

**Table 12: Mode of Transport**

MODE OF TRANSPORT	NUMBER OF RESPONDENTS	PERCENTAGE
Bullock Cart	14	2.8
Own Vehicles	145	29.0
Hire Vehicles	94	18.8
Cycle	119	23.8
Bus	124	24.8
Van	4	0.8
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that, among the total respondents, 29% have their own vehicles for transporting their products, followed by 24.8% who use the bus, 23.8% who use cycle, 18.8% who hire vehicles, 2.8% use bullock carts and the rest i.e. 0.8% use the van for the transport of their products. Thus, the study revealed that, most of the respondents have their own vehicles for transporting their product for marketing.

**Table 13: Place of Marketing**

PLACE OF MARKETING	NUMBER OF RESPONDENTS	PERCENTAGE
In village	225	45.0
Nearby village	86	17.2
Town	168	33.6
Cities	21	4.2
Within District	2	0.4
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

Source: Primary Data

It is clear from the above table that among the total respondents, 45% of them market their product in their villages, followed by 33.6% of them who market in the town, 17.2% in the nearby villages, 4.2% respondents the cities market their products in the cities and the rest i.e. 0.4% market their products out side the state. Thus, the study revealed that, majority market their products in their villages.

**Table 14: Educational Training Institutions**

EDUCATIONAL TRAINING INSTITUTIONS	NUMBER OF RESPONDENTS	PERCENTAGE
Nursery and Primary	140	28.0
Elementary School	103	20.6
High School	88	17.6
Higher Secondary	106	21.2
Polytechnic	22	11.0
College	41	8.2
<b>TOTAL</b>	<b>500</b>	<b>100.0</b>

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Source: Primary Data

It is clear from the above table that, among the total respondents, 28% have reported the availability of nursery and primary schools, followed by 21.2% who reported the availability of higher secondary, 20.6% who reported the availability of elementary school, 17.6% who reported the availability of high school, 11% who reported the availability of polytechnic and the rest i.e. 8.2 % reported the availability of college in their area. Thus, the study revealed that, most of the respondents have reported the availability of nursery and primary schools in their area.

**Table 15: Reasons for Joining SHGs**

Sl. No.	REASONS	SCORE		RANK
		TOTAL	MEAN	
1.	Low Income	19341.67	38.68	9
2.	Lack of Permanent Job for your Husband	22441.67	44.88	7
3.	Any other	12650.00	25.30	12
4.	To get loan for develop the business	14816.67	29.63	10
5.	Habit of Saving	13008.33	26.02	11
6.	To improve economic status	20058.33	40.12	8
7.	To add family income	41566.67	83.13	1
8.	Training provided	31975.00	63.95	4
9.	Motivation by family members	32883.33	65.77	3
10.	Encouragement given by NGO's	30216.67	60.43	5
11.	Supplementary Income	24633.33	49.27	6
12.	To be independent	33575.00	67.15	2

Source: Primary Data

It is seen from the above table that among the several reasons to join SHG, the factor 'to add family income' has secured higher mean score and stood at top, followed by the factor 'to be independent' which has secured next higher mean score and stood at second, the factor 'motivation by family members' has secured the next higher mean score and stood at third, the factor 'training provided' has secured the next higher mean score and stood at fourth, the factor 'encouragement given by NGOs' has secured the next higher mean score and stood at fifth, the factor 'supplementary income' has secured next higher mean score and stood at sixth, the factor 'Lack of Permanent Job for your Husband.' has secured next higher mean score and stood at seventh, 'to improve economic status' stood at eighth, 'low income' stood at ninth, 'to get loan for developing the business' stood at tenth, 'other reasons' secured the least mean score and stood at last.

**Table 16: Satisfaction with Training Program**

Sl. No.	FACTORS	Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	Weighted Avg. Score
1.	Availability of Stipend	212	201	76	5	6	4.216
2.	Availability of Raw Materials	48	153	152	136	11	3.182
3.	Duration of the	231	187	61	21	-	4.256

	Training						
4.	Incentives / Subsidies	172	175	112	31	10	3.936
5.	Improving the Skills	331	140	27	2	-	4.600
6.	Infrastructure Facilities	105	159	186	50	-	3.638
7.	High Transport Cost	60	92	131	201	16	2.958

Source: Primary Data

It is seen from the above table that among the factors, 'improving skill' has secured higher mean score and stood at top, followed by the factor 'duration of training' which secured next higher score and stood at second, 'availability of stipend' stood at third, 'incentives/ subsidy' stood at fourth, 'infrastructure facilities' stood at fifth, 'availability of raw material' stood at sixth and 'high transport cost' cost secured least mean score and stood at last.

### **Area of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The area-wise classification of the sample respondents and their level of satisfaction towards empowerment of self help groups are given in Table 17. In order to find out the association between the area of the respondents and their level of satisfaction towards the empowerment of self help groups, the Chi-square test is applied.

**Table 17: Area and Level of Satisfaction towards Empowerment of Self Help Groups**

AREA	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Rural	141 (109.12)	108 (106.64)	61 (94.24)	<b>310</b>
Urban	35 (66.88)	64 (65.36)	91 (57.76)	<b>190</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the nativity of the respondents and their level of satisfaction towards the empowerment of self help groups is not significant.

As the calculated Chi-square value (55.409) is greater than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the nativity of the respondents and their level of satisfaction towards the empowerment of self help groups is significant and it is concluded from the study that the level of

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satisfaction on the services of bank depends on the respondent's area of residence.

### **Religion of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The religion-wise classification of the sample respondents and their level of satisfaction towards empowerment of self help groups are given in Table 18. In order to find out the association between the religion of the respondents and their level of satisfaction towards the empowerment of self help groups, the Chi-square test is applied.

**Table 18: Religion and Level of Satisfaction towards Empowerment of Self Help Groups**

RELIGION	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Hindus	142 (132.0)	121 (129.0)	112 (114.0)	375
Muslims	6 (19.01)	21 (18.58)	27 (16.42)	54
Christians	28 (24.99)	30 (24.42)	13 (21.58)	71
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>360</b>

Source: Primary data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the religion of the respondents and their level of satisfaction towards the empowerment of self help groups is not significant.

As the calculated Chi-square value (22.371) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the religion of the respondents and their level of satisfaction towards the empowerment of self help groups is significant and it is concluded from the study that the level of satisfaction depends on the respondent's religion.

### **Caste Status of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The caste status classification of the sample respondents and their level of satisfaction towards empowerment of self help groups are given in Table 19. In order to find out the association between the caste status of the respondents and their level of satisfaction towards the empowerment of self help groups, the Chi-square test is applied.

**Table 19: Caste Status and Level of Satisfaction towards Empowerment of Self Help Groups**

CASTE STATUS	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	

FC	14 (9.15)	6 (8.94)	6 (7.90)	<b>26</b>
BC	115 (132.35)	130 (129.34)	131 (114.30)	<b>376</b>
MBC	23 (20.42)	29 (19.95)	6 (17.63)	<b>58</b>
SC / ST	24 (14.08)	7 (13.76)	9 (12.16)	<b>40</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the caste status of the respondents and their level of satisfaction towards the empowerment of self help groups is not significant.

As the calculated Chi-square value (31.946) is greater than the table value (12.592) at 5% level of significance for 6 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the caste status of the respondents and their level of satisfaction towards the empowerment of self help groups is significant and it is concluded from the study that the level of satisfaction on the services of bank is independent of the respondents caste status.

#### **Type of Family of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The type of family classification of the sample respondents and their level of satisfaction towards empowerment of self help groups are given in Table 20. In order to find out the association between the type of family of the respondents and their level of satisfaction towards the empowerment of self help groups, the Chi-square test is applied.

**Table 20: Type of Family and Level of Satisfaction towards Empowerment of Self Help Groups**

TYPE OF FAMILY	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Nuclear	142 (148.19)	140 (144.82)	139 (127.98)	<b>421</b>
joint	34 (27.81)	32 (27.18)	13 (8.22)	<b>79</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the type of family of the respondents and their level of satisfaction towards the empowerment of self help groups is not significant.

As the calculated Chi-square value (6.379) is greater than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the type of family of the respondents and their level of satisfaction towards the empowerment of the self help groups is significant and it is concluded from the study that the level of satisfaction depends on the respondent's type of family.

**Motivating Sources of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The motivating sources of the sample respondents and their level of satisfaction towards the empowerment of the self help groups are given in Table 21. In order to find out the association between the motivating sources of the respondents and their level of satisfaction towards the empowerment of the self help groups, the Chi-square test is applied.

**Table 21: Motivating Sources and Level of Satisfaction towards Empowerment of Self Help Groups**

MOTIVATING SOURCES	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Friends	92 (65.12)	68 (63.64)	25 (56.24)	<b>185</b>
Relatives	22 (24.99)	21 (24.42)	28 (21.58)	<b>71</b>
Mass media	3 (12.32)	18 (12.04)	14 (10.64)	<b>35</b>
NGOs	58 (71.46)	63 (69.83)	82 (61.71)	<b>203</b>
Government Programme	1 (2.11)	2 (2.06)	3 (1.82)	<b>6</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the motivating sources of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant.

As the calculated Chi-square value (53.778) is greater than the table value (15.507) at 5% level of significance for 8 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the motivating sources of the respondents and their level of satisfaction towards the empowerment of the self help groups is significant and it is concluded from the study that the level of satisfaction depends on the respondents motivating sources.

**Position Held of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The position held by the sample respondents and their levels of satisfaction towards empowerment of the self help groups are given in Table 22. In order to find out the association between the position held by the respondents and their level of satisfaction towards the empowerment of the self help groups, the Chi-square test is applied.

**Table 22: Position Held and Level of Satisfaction towards Empowerment of Self Help Groups**

POSITION HELD	LEVEL OF SATISFACTION	TOTAL
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	LOW	MEDIUM	HIGH	
Animators	36 (42.59)	49 (41.62)	36 (36.78)	<b>121</b>
Representatives	8 (5.98)	0 (5.85)	9 (5.16)	<b>17</b>
Members	132 (123.90)	123 (121.09)	107 (107.01)	<b>352</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the position held by the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant.

As the calculated Chi-square value (12.293) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the position held by the respondents and their level of satisfaction towards the empowerment of the self help groups is significant and it is concluded from the study that the level of satisfaction depends on the respondents position in the self help groups.

#### **Nature of Business of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The nature of business of the sample respondents and their level of satisfaction towards empowerment of self help groups are given in Table 23. In order to find out the association between the nature of business of the respondents and their level of satisfaction towards the empowerment of self help groups, the Chi-square test is applied.

**Table 23: Nature of Business and Level of Satisfaction towards Empowerment of Self Help Groups**

NATURE OF BUSINESS	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Agriculture	3 (2.46)	3 (2.41)	1 (2.13)	<b>7</b>
Manufacturing	14 (9.50)	7 (9.29)	6 (8.21)	<b>27</b>
Trading	34 (21.12)	20 (20.64)	6 (18.24)	<b>60</b>
Service	125 (142.91)	142 (139.66)	139 (123.42)	<b>406</b>
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the nature of business of the respondents and their level of satisfaction towards the empowerment of self help groups is not significant.

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As the calculated Chi-square value (24.489) is greater than the table value (12.592) at 5% level of significance for 6 degrees of freedom, the null hypothesis is rejected and it could be concluded that the association between the nature of business of the respondents and their level of satisfaction towards the empowerment of self help groups is significant and it is concluded from the study that the level of satisfaction depends on the respondents nature of business.

### **Form of Enterprises of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

*The form of enterprises of the respondents and their level of satisfaction towards empowerment of self help groups are given in Table 24. In order to find out the association between the form of enterprises of the respondents and their level of satisfaction towards the empowerment of the self help groups, the Chi-square test is applied.*

**Table 24: Form of Enterprises and Level of Satisfaction towards Empowerment of Self Help Groups**

FORM OF ENTERPRISES	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Sole Proprietorship	158 (159.81)	160 (156.18)	136 (138.02)	454
Partnership	18 (16.19)	12 (15.82)	16 (13.98)	46
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Figures given in the brackets represent the Expected Frequency

**Null hypothesis:** The association between the form of enterprises of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant.

As the calculated Chi-square value (1.557) is less than the table value (5.991) at 5% level of significance for 2 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the form of enterprises of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant and it is concluded from the study that the level of satisfaction depends on the form of enterprises of the respondents.

### **Monthly Income of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

*The monthly income of the respondents and their level of satisfaction towards the empowerment of the self help groups are given in Table 25. In order to find out the association between the monthly income of the respondents and their level of satisfaction towards the empowerment of the self help groups, the Chi-square test is applied.*

**Table 25: Monthly Income and Level of Satisfaction towards Empowerment of Self Help Groups**

MONTHLY INCOME	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Low	79 (69.69)	65 (68.11)	54 (60.19)	198
Medium	36 (32.03)	30 (31.30)	25 (27.66)	91
High	61 (74.27)	77 (72.58)	73 (64.14)	211
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the monthly income of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant.

As the calculated Chi-square value (6.687) is less than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is accepted and it could be concluded that the association between the monthly income of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant and it is concluded from the study that the level of satisfaction depends on the monthly income of the respondents.

**Amount of Loan of the Respondents and the Level of Satisfaction towards Empowerment of Self Help Groups**

The amount of loan of the respondents and their level of satisfaction towards the empowerment of the self help groups are given in Table 26. In order to find out the association between the amount of the loan of the respondents and their level of satisfaction towards the empowerment of the self help groups, the Chi-square test is applied.

**Table 26: Amount of Loan and Level of Satisfaction towards Empowerment of Self Help Groups**

AMOUNT OF LOAN	LEVEL OF SATISFACTION			TOTAL
	LOW	MEDIUM	HIGH	
Low	95 (63.36)	44 (61.92)	41 (54.72)	180
Medium	38 (65.12)	73 (63.64)	74 (56.24)	185
High	43 (47.52)	55 (46.44)	37 (41.04)	135
<b>TOTAL</b>	<b>176</b>	<b>172</b>	<b>152</b>	<b>500</b>

Source: Primary Data - (Figures given in the brackets represent the Expected Frequency)

**Null hypothesis:** The association between the amount of loan of the respondents and their level of satisfaction towards the empowerment of the self help groups is not significant.

As the calculated Chi-square value (45.11) is greater than the table value (9.488) at 5% level of significance for 4 degrees of freedom, the null hypothesis is

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rejected and it could be concluded that the association between the amount of the loan of the respondents and their level of satisfaction towards the empowerment of the self help groups is significant and it is concluded from the study that the level of satisfaction depends on the amount of loan borrowed by the respondents.

**Table 27: Problems in Running the Enterprise**

Sl. No.	FACTORS	NATURE OF BUSINESS				F -
		Agriculture	Manufacturing	Trade	Services	VALUE
1.	Large amount of paper formalities	2.5	3.143	3.048	3.076	0.393
2.	Lack of understanding with government officials	2.5	3.286	3.129	2.722	4.849**
3.	Lack of understanding between the group members	2.00	3.286	3.145	2.781	4.633**
4.	Lack of training	4.25	3.571	3.258	3.108	2.228
5.	Tight repayment schedule	4.25	3.464	3.371	3.562	0.985
6.	No. co-operation of family members	4.5	3.786	3.597	3.677	0.957
7.	More stress	4.00	3.643	3.306	3.485	0.845
8.	Resistance from husband / family at the time of starting a business	4.25	3.821	3.629	3.638	0.615
9.	Lack of time	4.25	3.071	3.645	3.574	3.179*
10.	Lack of space in the homes	4.25	3.607	3.677	3.766	0.639
11.	Lack of capital	4.5	3.75	3.419	3.69	2.052
12.	Lack of infrastructural facilities	4.5	3.821	3.5	3.5	2.567
13.	Inadequate production	4.25	3.929	3.339	3.544	3.219*
14.	Difficulties in purchasing of raw materials	3.75	3.821	3.71	3.84	0.307
15.	Power problem	4.5	3.714	3.484	3.616	1.793
16.	Too much distance from the living place	4.25	3.857	3.774	3.909	0.571
17.	Lack of publicity	4.25	3.464	3.339	3.219	1.753
18.	Lack of communication	4.75	4.036	4	4.118	0.898
19.	More competitors	4.5	3.357	3.403	3.66	2.523
20.	High transport cost	2.00	1.179	1.371	1.209	3.976*

\*-Significant at 5 % level

\*\* -Significant at 1 % level

The significant F-values in the above table indicates that there is significant difference in the mean scores in respect of the factors 2, 3, 9, 13 and 20 whereas the means score is on par in respect of all the other factors.

### SUGGESTIONS

In the light of the findings made in this study, the following suggestions are offered to improve the function of the micro credit at the grass-root level.

- The government should come forward to provide minimum entrepreneurship program through District Industries Center. This may pave the way for practical and technical training in new areas. Natural talents, aptitudes, capabilities can be multiplied through training programs to develop self-confidence, self-esteem, assertiveness, courage and risk.

- Training programs should be designed in such manners that members can benefit out of their strengths and overcome their weakness and should provide special assistance for selection of procedure / service so that members can be in a position to perceive and respond to various profitable opportunities.
- Income generating activity should be based on the available local resources and reasonably assured market with profits. Goods to be produced should be either for local needs or to facilitate traditional manufacture.
- The process of the SHGs formation has to be systematic, whether it is formed by a bank or by an NGO. Due to their closeness to the people and flexibility of operations, the NGOs seem to be better equipped to undertake the SHGs formation.
- Every group should frame a policy on how to manage the savings of the members who leave the group voluntarily or are asked to leave for some unavoidable reasons.
- Micro credit should be used to meet the current demands of the poor women, whether these are for health, education or consumption purposes. This will lead to a gradual improvement in the quality of their lives and will enable them to identify activities for economic betterment. In this process they will learn fiscal discipline and be ready to take on market oriented economic activities.
- Strong members of old groups can be motivated to take up promotional and conflict resolution responsibilities in the new SHGs. They can visit problematic/sick groups to explain and resolve various issues for smooth functioning of the new SHGs.
- Training in book-keeping, accounts, fund management and other financial matters related to the SHGs are essential to make the members competent enough to deal with the increasing volume of transaction.
- Annual Plans for the SHGs activities should be done by the group in consultation with the NGOs. The group leaders from different villages can meet once in a month and present the progress of their groups. Such review by all the groups will promote mutual learning.
- Exposure visits to relatively successful group ventures of other SHGs can be organized to share the knowledge, experience and expertise.
- The vertical structure and their management require capacity building and promotion of leadership from the grass-roots upwards within the SHGs structure. But they should not be imposed from above.

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- Household surveys must be conducted in each village every year in order to identify the eligible beneficiaries of the micro finance and to allocate the funds according to the felt needs of the people.
- The involvement of politicians in the selection of the eligible beneficiaries may be avoided. The Panchayat Raj Institution or the Grama Sabha under the New Panchayat Raj System in Tamil Nadu may be involved in selection of the beneficiaries and the nature of assistance under the micro finance to the people living below the poverty line.
- Voluntary organization operating in the rural areas should be encouraged to participate in the effective implementation of the program. The program may provide separately funds for the projects to be taken by such organization.
- Government should organize micro credit camps and credit cum-recovery camps to facilitate early completion of the formalities required for sanction of loans and to avoid hardship to the beneficiaries.
- A proper infrastructure facility should be given to the micro credit beneficiaries for the effective implementation of schemes like sheep and goat rearing, small dairy farming and other processing and the like.
- Banks should encourage the self-help groups who have higher savings among the groups for getting the loans and subsidy.
- With a view to promote the habit of thrift and savings among the members effectively and efficiently, starting a co-operative thrift society by all the groups under cluster level would go a long way in promoting their savings and curtailing their unnecessary expenditure in their families.
- The Government, the NGOs and the financial agencies should help the SHGs in selecting the projects or the ventures. Depending upon the local condition, availability of raw materials and other factors they can advice the SHGs to select the feasible and profitable ventures. Ideas of the SHGs should be scrutinized with the help of management experts before the venture is finalized. Error in selecting the project may make for closure, as a result the time and money put in the project could become wasteful. Hence, the right direction may enable the SHGs to select the right venture.
- Most of the SHGs procure their raw materials locally for the production. When there is shortage or non-availability of raw materials agencies like the co-operative agricultural societies and marketing societies should come forward to help the SHGs. These agencies may create a link with the SHGs and they may try to solve the problems of the SHGs.

- The commercial banks should give wider publicity on the availability of the credit facilities that can be offered to the SHGs. Government should also play an important role in that and it can give information to the public through the District Development Authorities and the lead bank. The bank officials can give more information on the procedures in getting the loan, utilization of loan amount repayment and other related information in securing the credit. Simple procedures and the right encouragement from these bank officials may enable women to form more SHGs in their locality.
- Failures in many organizations are due to ineffective management, and the SHGs are not free from that. Simple management techniques and applications can be taught to them with the help of the management faculties and experts.
- Government should make the rural people to realize that the SHGs are the main medium for rural employment generation, Encouragement and support by the Government will solve the problem of rural unemployment. The entrepreneurial abilities are realized by everyone and India needs rural entrepreneurs to solve the employment problems. This paves a way for women empowerment in India.
- In any credit facility, loan repayment is important. The SHGs borrow funds mainly from the financial agencies. Such agencies should guide them about repayment. The mounting over-dues are the biggest problem for the co-operatives and this should not happen in the case of the SHGs. As most of the SHGs depend on revolving credit, repayment is also important to them. Proper guide and advice will enhance the ability of repayment for the SHGs.

## **CONCLUSION**

The researcher present this study with the fervent hope that this will draw the attention of the authorities, departments and organizations concerned with micro finance and the SHGs on the various issues in respect of the development of women empowerment. The researcher humbly states that this study is not a fascinating one to strengthen the academic value. If the study helps the women towards their empowerment in any way, the researcher will feel happy that they are amply rewarded.

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