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## Research Paper

## MONTHLY INCOME Vs. FACTORS TOWARDS EMPOWERMENT- t Test

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### ABSTRACT

*Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological, psychological economic spheres and at various levels, such as individual, group and community. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development. One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women's SHG is conceived as a sustainable people's institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives.*

*Women played various managerial and non-managerial roles in the decision making process. Women constitute one- half of the segments of population in India and women are vital and productive workers in Indi's national economy. Hence an attempt is made to analyse whether there is any significant difference between monthly income and Factors towards empowerment*

**KEY WORDS:** Empowerment, Women, Monthly income, factors of empowerment

### 1. INTRODUCTION

Micro Finance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, micro finance scene is dominated by Self Help Groups (SHGs) – Bank Linkage Programme, aimed at providing a cost effective mechanism for providing financial services to the “unreached poor”. Based on the philosophy of peer pressure and group savings as collateral substitute, the SHG programme has been successful in not only in meeting peculiar needs of the rural poor, but also in strengthening collective self-help capacities of the poor at the local level, leading to their empowerment.

Micro Finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Increasingly

in the last five years, there is questioning of whether micro credit is most effective approach to economic empowerment of poorest and, among them, women in particular. Development practitioners in India and developing countries often argue that the exaggerated focus on micro finance as a solution for the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor.

### 2. REVIEWS OF LITERATURE

**Kabeer (1991)**<sup>1</sup> Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so.

According to **Emma Zapata (1991)**<sup>2</sup> empowerment is power within and can be expressed in



different ways, such as a chance to negotiate as a group, to share power, to get the support of other organisations, to look for outside support, all building up power in positive way.

According to **Sankar Chatter Jee (1993)**<sup>3</sup>, empowerment through group strategy is multi faced process which encompasses many aspects enhancing awareness increasing the access to resources economic and social. An equally component is the mobilization and organization of women into groups. The group strategy provides the required basis for solidarity strengths and collective action among the women. Empowerment is also linked to issues of social justice and equality.

**Sakunthala Narashimhan**<sup>4</sup>, The author focuses on the positive aspects of the empowerment such as economic, social, political and psychological empowerment and the author concludes that to empower women with hope and enthusiasm in the inner layers of their psyche (mind) and thousands of women, irrespective of the educational achievements or economic status, women show their determination as useful and productive citizens who are eager to contribute their mite to the national effort.

**Mayoux, (1993)**<sup>5</sup> has identified three 'paradigms' on micro-finance and gender. The 'financial self-sustainability paradigm', currently dominant within most donor agencies and USAID, World Bank, UNDP, etc. assumes that increasing women's access to micro-finance services will lead to individual economic empowerment, well-being and social and political empowerment.

**Punithavathy Pandian and Eswaran (2005)**<sup>6</sup> argued that the economic empowerment of poor women is the only way for poverty eradication. Because increased access to financial resources enables poor women to increase their employment and income in the petty business that has local demand and also based on local resources.

Microfinance, according to **Otero (1997)**<sup>7</sup> is the provision of financial services to low-income poor and very poor self-employed people. These financial services, according to **Ledgerwood (1997)** generally include savings and credit but also include other financial services such as insurance and payment services.

**K.K.Kundu, K.S.Suhag, U.K.Pandy and Kusum Jain (2001)**<sup>8</sup> in their article, "sustainable Micro Financing through SHGs in Gurgaon district (Haryana)", pointed out that through SHGs the poor had developed

courage and confidence and served as decision makers SHGs inculcated the habit of savings among women.

### 3. STATEMENT OF THE PROBLEM

In India, 93 per cent of all workers are self employed. Women constitute more than half of this workforce. More than 96 per cent of women workers are self employed. Self employed workers are those who earn a living through their own small business or through their own labour. Unlike workers in the organised sector, they do not obtain a regular salary. These workers are characterised by insecure employment, low incomes, lack of capital assets, lack of access to institutional support and social security benefits, leading to an extreme level of poverty. The women generally vendors, home based workers such weavers, garment makers, food processors and craft people, manual labour and service providers such as agricultural labourers, construction workers, rag pickers domestic workers and cart-pullers.

One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women's SHG is conceived as a sustainable people's institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives. Also create awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response to development schemes. Through SHGs they are provided credit and extension support for various production oriented and income generating activities. Also Micro finance for the poor and women has received extensive recognition as a strategy for poverty reduction and for economic empowerment.

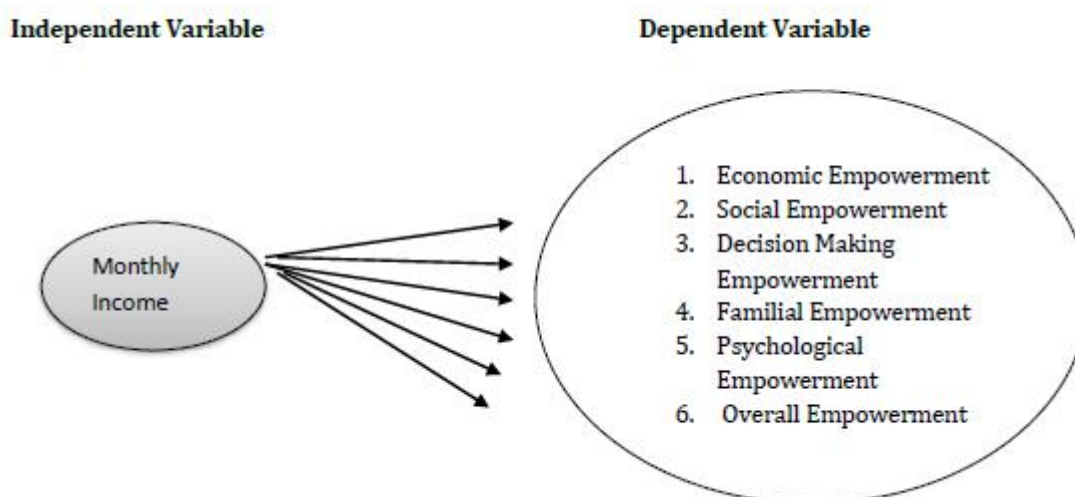
The impact of microfinance in Kodikanal is a subject worthy of serious examination for a number of reasons. In kodaikanal there are ample opportunities for entrepreneurial development. Most of the women here are poor and earn for livelihood through self employed activities. If they are supported financially by affordable schemes like Micro Finance to sustain their life, they can concentrate more on their employment activities and slowly they could become a better entrepreneur.

Against this backdrop, the present study has been carried out to assess the impact of micro-finance on socio-economic status of women.

### 4. OBJECTIVES

- To analyse whether there is any significant difference between Monthly income with respect to empowerment

## 5. RESEARCH MODEL



## 6. METHODOLOGY

The present study depends on both Primary and Secondary data. Primary data is based on the survey method. To facilitate the survey, Interview schedule was constructed as optional type as well as in Likert's five point scale. The optional type is aimed at information search and other details of the respondents. The likerts five point scale is applied to seek the opinion of the respondents regarding opinion, satisfaction and expectations. Interview schedule was used to know the perceptions of the respondents regarding their socio economic details, empowerment factors, micro finance provision.

Survey is conducted among the Self Help Group Members in Kodaikanal, Dindigul District, Tamil Nadu, India. The Stratified Random sampling technique adopted. The selection process is given below

This study was intended to analyse the role of SHGs in the promotion and development of the women members. For the purpose of analysis, the study was designed with a comprehensive profile.

Kodaikannal is divided into

- Kodaikannal Municipality and
- Kodaikannal Union

In Kodaikannal Municipality, we have

- Wards : 24

In Kodaikannal Union we have,

- Panchayat Union : 01
- Town Panchayats : 01
- Panchayats : 15
- Firrkas : 03
- Villages : 16
- Hamlets : 81

Table 1 shows the details relating to total no. of SHGs in Kodaikannal Municipality

**TABLE 1**  
**Total no. of SHGs in Kodaikanal Municipality**  
**TOTAL NO. OF SHGS IN KODAIKANNAL MUNICIPALITY**

| S.NO | WARD NO      | DMI        | G.TRUST    | MMS       | SMILE     | CHANARD    | KODAI KURUNJI | MUNICIPALITY | TOTAL      |
|------|--------------|------------|------------|-----------|-----------|------------|---------------|--------------|------------|
| 1    | 1            | 5          | 5          | 5         | 1         | 2          |               | 8            | 26         |
| 2    | 2            |            | 6          |           | 5         | 5          |               | 8            | 24         |
| 3    | 3            | 8          | 2          |           | 5         | 7          |               | 4            | 26         |
| 4    | 4            | 10         | 6          | 2         | 6         | 8          | 1             | 5            | 38         |
| 5    | 5            | 5          |            | 1         | 3         | 5          | 4             | 2            | 20         |
| 6    | 6            |            | 1          | 4         | 1         | 6          |               | 2            | 14         |
| 7    | 7            | 1          |            | 1         | 2         | 7          |               | 1            | 12         |
| 8    | 8            | 1          | 1          | 2         | 2         | 5          |               | 3            | 14         |
| 9    | 9            | 2          | 15         | 1         | 2         | 12         | 4             | 4            | 40         |
| 10   | 10           | 18         | 16         | 1         | 2         | 18         |               |              | 55         |
| 11   | 11           | 5          | 2          | 1         | 1         | 3          |               |              | 12         |
| 12   | 12           | 6          | 1          | 2         | 2         | 10         |               |              | 21         |
| 13   | 13           | 5          | 1          | 1         | 4         | 9          |               | 1            | 21         |
| 14   | 14           | 3          | 2          | 7         | 5         | 5          |               | 6            | 28         |
| 15   | 15           | 6          | 1          | 8         | 2         | 14         |               | 6            | 37         |
| 16   | 16           | 7          | 5          |           |           | 1          |               | 5            | 18         |
| 17   | 17           |            | 16         | 4         | 1         | 1          |               | 2            | 24         |
| 18   | 18           | 5          | 18         | 2         | 3         | 4          |               | 6            | 38         |
| 19   | 19           | 8          | 17         | 2         | 2         | 1          |               | 2            | 32         |
| 20   | 20           | 2          | 2          | 2         |           | 1          |               | 1            | 8          |
| 21   | 21           | 8          | 6          | 2         | 3         | 2          |               |              | 21         |
| 22   | 22           | 3          | 11         | 7         | 1         |            |               |              | 22         |
| 23   | 23           | 14         | 1          | 8         | 3         | 4          |               | 1            | 31         |
| 24   | 24           | 2          |            | 13        | 1         | 18         |               |              | 34         |
|      | <b>TOTAL</b> | <b>124</b> | <b>135</b> | <b>76</b> | <b>57</b> | <b>148</b> | <b>9</b>      | <b>67</b>    | <b>616</b> |

Table 2 shows the details relating to total no. of SHGs in Kodaikannal Panchayats

**TABLE 2 Total no of SHG's in Kodaikanal Panchayat**

| S. No | PANCHAYAT'S  | D M I      | G. T R U S T | M M S     | C H A N A R D | S M I L E | R W D M    | 8 AID ACTION | KALAN JAM | KODAI KURUN JI | CO- OPERATIVE BANK KUZHU | VANA KUZHU | KODAI THEND RAL | T O T A L  |
|-------|--------------|------------|--------------|-----------|---------------|-----------|------------|--------------|-----------|----------------|--------------------------|------------|-----------------|------------|
| 1     | VILPATTY     | 70         | 47           | 22        | 10            | 10        |            |              |           | 21             |                          | 2          |                 | 182        |
| 2     | ADUKKAM      | 3          | 24           | 3         |               | 2         |            |              |           |                |                          | 3          |                 | 35         |
| 3     | KAMANURE     | 18         |              |           |               |           | 32         |              | 4         |                |                          |            |                 | 54         |
| 4     | K.C.PATTY    |            |              |           |               |           | 19         |              |           |                |                          |            |                 | 19         |
| 5     | KOOKAL       | 19         | 11           |           |               |           |            |              |           |                |                          |            |                 | 30         |
| 6     | KUMBARAIURE  | 5          |              |           |               |           |            |              |           |                |                          |            |                 | 5          |
| 7     | MANNAMANURE  | 31         | 19           |           |               |           |            |              |           |                | 10                       | 4          |                 | 64         |
| 8     | POOLATHURE   | 29         |              |           |               |           |            |              | 4         |                |                          |            |                 | 33         |
| 9     | PERIURE      |            |              |           |               |           | 21         |              |           |                |                          |            |                 | 21         |
| 10    | THANDIKUDI   | 19         |              | 1         |               |           | 16         |              |           |                |                          |            |                 | 36         |
| 11    | POOMBARAI    | 12         | 16           |           |               |           |            |              |           |                |                          |            |                 | 28         |
| 12    | POONDI       | 7          | 1            |           |               |           |            |              |           |                |                          |            |                 | 8          |
| 13    | VADAKAVUNJI  | 4          | 14           | 2         | 4             |           |            | 3            |           | 4              |                          |            | 1               | 32         |
| 14    | PACHALURE    |            |              |           | 4             |           | 4          |              |           |                |                          |            |                 | 8          |
| 15    | VELLAKEVI    |            |              |           | 1             |           |            |              |           |                |                          |            |                 | 1          |
| 16    | PANNAIKADU   | 20         |              |           |               |           | 25         |              | 18        |                |                          |            |                 | 63         |
|       | <b>TOTAL</b> | <b>237</b> | <b>132</b>   | <b>28</b> | <b>19</b>     | <b>12</b> | <b>117</b> | <b>3</b>     | <b>26</b> | <b>25</b>      | <b>10</b>                | <b>9</b>   | <b>1</b>        | <b>619</b> |

**Selection of panchayat-**The Union-wise and panchayat-wise details of the Self Help Groups are maintained systematically by the taluk administration. The details regarding thrift, loans, and the number of NHGs, which are updated monthly was collected. As the number of SHGs is definite, the population can be known. Hence, the researcher resorted to Random

Sampling Technique. In Kodaikanal, more than 1200 self help groups are functioning. These self help groups were stratified and on basis of stratification sample, respondent groups were selected.

There are 24 wards in Kodaikanal Municipality and 132 wards in Kodaikanal Union. In these wards, there are approximately 1200 SHGs. Each ward is given

equal weightage. Out of these SHGs, 1 SHG from each ward is selected as sample. So, totally 120 SHGs were selected. (i.e. 10% of the total population). The researcher contacted the sample SHGs and requested the SHGs to conduct a survey with the required number of members. On the recommendation of the animator, the survey was conducted with the members. Thus, sampling was done scientifically and survey was carried out according to the research norms without prejudice and bias.

## 7. TOOLS USED FOR ANALYSIS

To analyse, the objectives framed, percentage, Mean Standard deviation and t test are used.

## 8. ANALYSIS OF THE STUDY

The analysis consists of two parts- I Profile of the sample respondents and II their empowerment level due to their monthly income.

### i) Profile of the Respondents

Table 3

| Sl.No | Particulars                         | Classification   | No of Respondents | Percentage |
|-------|-------------------------------------|------------------|-------------------|------------|
| 1     | Age                                 | Below 30         | 61                | 14         |
|       |                                     | 30-40            | 266               | 59         |
|       |                                     | Above 40         | 123               | 27         |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |
| 2     | Marital Status                      | Married          | 370               | 82         |
|       |                                     | Divorce          | 48                | 11         |
|       |                                     | Widow            | 32                | 7          |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |
| 3     | Educational qualification           | Illiterate       | 175               | 39         |
|       |                                     | Literate         | 275               | 61         |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |
| 4     | Nativity                            | Rural            | 307               | 68         |
|       |                                     | Urban            | 143               | 32         |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |
| 5     | Occupation                          | Agriculturist    | 188               | 42         |
|       |                                     | Self Employed    | 71                | 16         |
|       |                                     | Salary Earner    | 55                | 12         |
|       |                                     | Petty            | 12                | 3          |
|       |                                     | Business         | 14                | 3          |
|       |                                     | Artisans         | 83                | 18         |
|       |                                     | Housewife        | 12                | 3          |
|       |                                     | Vegetable        | 15                | 3          |
|       |                                     | Vendor           | <b>450</b>        | <b>100</b> |
|       |                                     | Others           |                   |            |
|       |                                     | <b>Total</b>     |                   |            |
| 6.    | Monthly Income (Before joining SHG) | No Income        | 94                | 21         |
|       |                                     | Below Rs5,000    | 352               | 78         |
|       |                                     | Rs 5000-Rs 7,500 | 4                 | 1          |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |
|       | Monthly Income (after joining SHG)  | No Income        | 86                | 19         |
|       |                                     | Below Rs5,000    | 354               | 79         |
|       |                                     | Rs 5000-Rs 7,500 | 10                | 2          |
|       |                                     | <b>Total</b>     | <b>450</b>        | <b>100</b> |

## II Analysis of the Study

Monthly income is important influencing factor in opinion analysis. Because the respondents' borrowing and repaying capacity depends on their monthly income status. Also their empowerment comes from their earning which should have source. Hence hypothesis framed to test the statement and

the result is given below:

### *Null Hypothesis*

There is no significant difference between monthly income with respect to empowerment

**Table 4**  
**ANOVA for significant difference between Monthly Income with respect to empowerment**

| Empowerment of women                 |        | Monthly Income after joining SHG |                                |                               | F value | P value  |
|--------------------------------------|--------|----------------------------------|--------------------------------|-------------------------------|---------|----------|
|                                      |        | No income                        | Below 5000                     | 5000-7500                     |         |          |
| Economic Empowerment                 | Before | 24.03<br>(5.49)                  | 23.82<br>(4.50)                | 22.20<br>(6.75)               | 0.668   | 0.513    |
|                                      | After  | 35.34 <sup>a</sup><br>(5.26)     | 37.16 <sup>a</sup><br>(4.52)   | 41.40 <sup>b</sup><br>(5.87)  | 9.899   | <0.001** |
| Social Empowerment                   | Before | 18.57 <sup>ab</sup><br>(6.20)    | 16.02 <sup>a</sup><br>(5.68)   | 21.60 <sup>b</sup><br>(4.33)  | 10.570  | <0.001** |
|                                      | After  | 37.86 <sup>a</sup><br>(5.86)     | 39.73 <sup>a</sup><br>(4.81)   | 43.10 <sup>b</sup><br>(3.51)  | 7.577   | 0.001**  |
| Decision making Empowerment          | Before | 20.40 <sup>ab</sup><br>(4.57)    | 21.84 <sup>b</sup><br>(3.72)   | 18.30 <sup>a</sup><br>(5.95)  | 7.980   | <0.001** |
|                                      | After  | 27.99 <sup>a</sup><br>(4.55)     | 31.77 <sup>b</sup><br>(3.53)   | 33.30 <sup>b</sup><br>(2.31)  | 37.418  | <0.001** |
| Familial / Interpersonal Empowerment | Before | 28.02 <sup>a</sup><br>(3.55)     | 26.46 <sup>a</sup><br>(3.27)   | 26.90 <sup>a</sup><br>(4.43)  | 7.567   | 0.001**  |
|                                      | After  | 34.52 <sup>a</sup><br>(4.39)     | 35.82 <sup>a</sup><br>(3.56)   | 40.60 <sup>b</sup><br>(3.13)  | 13.104  | <0.001** |
| Psychological Empowerment            | Before | 21.57<br>(5.49)                  | 21.62<br>(4.03)                | 19.70<br>(5.58)               | 0.932   | 0.394    |
|                                      | After  | 33.65 <sup>a</sup><br>(5.80)     | 35.43 <sup>a</sup><br>(3.88)   | 38.30 <sup>b</sup><br>(2.58)  | 8.704   | <0.001** |
| Overall Empowerment -                | Before | 112.59<br>(18.30)                | 109.76<br>(13.52)              | 108.70<br>(20.23)             | 1.340   | 0.263    |
|                                      | After  | 169.36 <sup>a</sup><br>(22.06)   | 179.92 <sup>b</sup><br>(15.69) | 196.70 <sup>c</sup><br>(8.03) | 19.396  | <0.001** |

Note: 1. The value within bracket refers to SD

2. \*\* Denotes significant at 1per cent level

3. \* Denotes significant at 5per cent level

4. Different alphabet between Monthly Income denotes significant at 5per cent level using Duncan Multiple Range Test (DMRT)

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance with regard to Economic, Psychological and overall empowerment after joining SHGs, Social, Decision making and Familial empowerment before and after joining SHGs. Hence there is significant difference between monthly Income (No Income, below Rs.5000, Rs. 5000-7,500) with respect to Economic, Psychological and overall empowerment after joining SHGs, Social,

Decision making and Familial empowerment before and after joining SHGs. Based on Duncan Multiple Range test, members earning monthly income between Rs.5000-Rs.7500 significantly differs with members earning income below Rs.5000 and no income, but there is no significant difference between members earning income below Rs.5000 and earning no income with regard to Economic, Social, Familial and Psychological empowerment after joining SHGs.

**Table 5**  
**ANOVA for significant difference between**  
**Monthly Income with respect to factors towards empowerment**

| Factors towards Empowerment of women | Monthly Income after joining SHG |                               |                              | F value | P value  |
|--------------------------------------|----------------------------------|-------------------------------|------------------------------|---------|----------|
|                                      | No income                        | Below 5000                    | 5000-7500                    |         |          |
| Benefits of Education                | 51.31<br>(6.17)                  | 51.97<br>(5.24)               | 51.40<br>(7.40)              | 0.526   | 0.591    |
| Satisfaction with training programme | 26.80 <sup>a</sup><br>(4.20)     | 25.33 <sup>a</sup><br>(3.12)  | 26.50 <sup>a</sup><br>(2.74) | 4.822   | 0.009**  |
| Satisfaction towards the Empowerment | 30.56 <sup>a</sup><br>(4.53)     | 31.94 <sup>ab</sup><br>(4.52) | 33.60 <sup>b</sup><br>(4.97) | 4.080   | 0.018*   |
| Problems at work place               | 13.67 <sup>a</sup><br>(2.23)     | 13.65 <sup>a</sup><br>(1.54)  | 18.40 <sup>b</sup><br>(2.76) | 37.154  | <0.001** |
| Problems at homes                    | 13.62 <sup>a</sup><br>(3.33)     | 15.79 <sup>b</sup><br>(3.07)  | 19.20 <sup>c</sup><br>(4.66) | 23.582  | <0.001** |
| Problems at marketing                | 27.93 <sup>a</sup><br>(2.20)     | 29.67 <sup>b</sup><br>(3.38)  | 30.30 <sup>b</sup><br>(2.50) | 10.871  | <0.001** |
| Overall Problems of Micro Finance    | 55.22 <sup>a</sup><br>(5.71)     | 59.11 <sup>b</sup><br>(5.86)  | 67.90 <sup>c</sup><br>(7.26) | 28.175  | <0.001** |

Note: 1. The value within bracket refers to SD

2. \*\* Denotes significant at 1per cent level

3. \* Denotes significant at 5per cent level

4. Different alphabet between Monthly Income denotes significant at 5per cent level using Duncan Multiple Range Test (DMRT)

Since P value is less than 0.01, the null hypothesis is rejected at 1 percent level of significance with regard to all the factors towards empowerment except benefits of Education. Hence there is significant difference between monthly Income (No Income, below Rs.5000, Rs. 5000-7,500) with respect to all the factors towards empowerment except benefits of Education. Based on Duncan Multiple Range test, members earning monthly income between Rs.5000-Rs.7500 significantly differs with members earning income below Rs.5000 and no income, but there is no significant difference between members earning income below Rs.5000 and earning no income with regard to Problems at work place. Members who have no income significantly differs with members earning monthly income between Rs.5000-Rs.7500 and members earning income below Rs.5000, but there is no significant difference between members earning income below Rs.5000 and members earning monthly income between Rs.5000-Rs.7500 with regard to Problems at marketing.

Since P value is less than 0.05, the null hypothesis is rejected at 5 percent level of significance with regard to Satisfaction towards the Empowerment. Hence there is significant difference between monthly Income (No Income, below Rs.5000, Rs. 5000-7,500) with respect to Satisfaction towards the Empowerment.

## SUGGESTION AND CONCLUSION

Empowerment process starts with the very beginning of group formation. Gradually the members of the groups become aware about various social and technical related activities through the group. Initially, they learn and gather information from each other by experience sharing during group meetings. They take the opportunity to participate in capacity building programme whenever they are exposed to such environment. In addition we recognize the fact that economic, social, political and psychological empowerment are the basic components which plays an important role in mobilizing women to become economically strong by providing training and employment opportunities. As a result women are gaining empowerment through their earnings and also they realize their full potential and self-esteem.

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