



ECONOMIC EMANCIPATION OF WOMEN THROUGH SELF HELP GROUPS IN TIRUCHIRAPPALLI DISTRICT

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ABSTRACT

The empowerment of women is one of the central issues in the process of development of countries in all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries. Now in recent decades through Self Help Groups empowerment of women has emerged as one of the significant strategies for the development of nation. Empowerment of women would mean equipping women to be economically independent and personally enabling them to face any difficult situation. Moreover they should be able to contribute to the development activities and to participate in the process of decision making. The present study aims to know the improvement of the members after joining in the Self Help Groups towards acquisition of higher literacy level and education, ownership of productive resources, increased participation in economic and commercial activities, awareness about their rights and improved self reliance, self confidence and self respect in the family. The study compares the position of women with respect to before and after joining in the Self Help Groups.

Key words: Women empowerment, Self Help Group members, Self employment, Income, Expenditure, Savings.

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1. INRODUCTION

Women are considered as the builders and molders of a nation's destiny. Women constitute a unique asset of a nation. They seek integration into the national mainstream of equal partners in progress and development. In the era of globalization, women empowerment is inevitable (Gopinath & Chitra, 2020). Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. In this context, Self Help Groups (SHGs) have emerged as the tool that wield power to create a socio-economic revolution in the rural areas of our country (Suchitra & Gopinath, 2020a). Self Help Groups are informal association of people usually composed on 12-20 local women who come together to find ways to improve their living condition. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude. 'Women entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who are capable of contributing values in both family and social life (Suchitra & Gopinath, 2020b). According to Kamala Singh, A women entrepreneur is a confident, innovative and creative women capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life. Entrepreneurship development and economic development are considered as two sides of same coin (Kavitha & Gopinath, 2020a).

The empowerment of women through SHG is a global issue and it is an active multi-dimensional process that enable women to realize their full identity and powers in all spheres of life. It encompasses social, political and economic and decision-making changes in the process of development in their life (Kavitha & Gopinath, 2020b). In order to know the empowerment of women through SHGS, the present study attempts to find out the Socio-Economic background of Self Help Group Member before and after joining in the SHG, level of satisfaction of SHG members and to find out their problems.

2. REVIEW OF LITERATURE

Puhazhendhi and Satyasai (2001) in their article, "Economic and Social empowerment of Rural Poor through SHGs" attempted to evaluate the performance of SHGs with special reference to social and economic empowerment of members. The findings of the study showed that with regard to economic empowerment, there was an increase in the average value of assets comprising livestock and consumer durable by 72 percent between Pre Self Help Group 1992-93 period and post Self Help Group 1999-2000 period. The study also revealed that about 22 percent of the total sample (234) households crossed the poverty line and were socially empowered which was reflected in their improvement in confidence, communication skill and other behavioral changes.

Latha Krishnan (2008) analysed the formation and functioning of SHGs and the impact on the socio economic status of underprivileged women. For this they collected information from 350 SHG members and 30 animators. The study revealed that SHGs were able to get hassle free and timely loans to meet emergency needs with thrift. Apart from generating income, the SHG approach helped them to upgrade the economic and social status along with a sense of recognition contributing to the process of empowerment.

Ramakrishnan H and Mohinuddeen JK (2013) observed that SHGs are formed for addressing their economic problem. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial

intermediation like prioritization of needs, setting self determined terms for repayment and keeping records.

Rajeev & Vinodan (2018) have conducted research on the SHGs in Andaman and Nicobar Islands of India. They stated that SHGs have been formed in the Islands for empowering women. The study concluded that Self Help Groups have helped the women in improving their socio-economic conditions as well as reducing their vulnerabilities by enhancing their quality of survival and life paving way for a better and brighter future.

3. STATEMENT OF THE PROBLEM

For the last few decades the aspect of women development and empowerment has been a major issue and much attention has been initiated at international level to reduce the gender gap. Women face many social challenges in the current day for earning income for her family or raising Children amidst the harsh economic crisis. Women all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. In this backdrop, government of Tamil Nadu, has launched a movement for women development and empowerment popularly known as Self Help Group. Self Help Groups are such groups wherein friendly subscription of membership, simple savings, transparency in decision making, friendly environment in executing various activities and collective actions are sincerely followed and maintained. So, they are popularized among women and have attracted the attention of rural women folk.

4. SCOPE OF THE STUDY

The study has been undertaken to find out the level of satisfaction of SHGs and improvement of their stand of living before and after joining in the Self Help Groups. For this the study has analysed their financial and economic empowerment of the Self Help Group members.

5. OBJECTIVES OF THE STUDY

- To study the socio economic background of the Self Help Group members before and after joining in the SHG.
- To analyse the income, expenditure and savings pattern of the Self Help Group members.
- To study the level of satisfaction of members in the Self Help Group.
- To find out the problems faced by the members and to suggest measures for the better management of Self Help Groups.

Testing of hypothesis

- There is no significant difference between the respondents type of joining (before and joining the SHG) and House hold income.
- There is no significant difference between the educational qualification and financial empowerment of the respondents before and after joining in the SHG.
- There is no significant connection between the respondents repayment of loan and problems.
- There is no significant variance among the overall satisfaction of the Self Help Group members and their household expenditure.
- There is no significant variance among the overall satisfaction of Self Help Group members and their household saving.

6. METHODOLOGY

The study is based on both primary and secondary data, which are collected through various sources. The primary data are collected through questionnaire and the secondary data are collected from the journals, magazines, books and periodicals. To measure and evaluate the socio economic position of Self Help Group members, the researchers have adopted Multi stage random sampling method for the study and Tiruchirappalli district is chosen for the present study. In Tiruchirappalli district, it has four major revenue divisions. They are Tiruchirappalli, Srirangam, Lalgudi and Musiri. From among the 4 revenue districts, 10 taluks are selected. They are Lalgudi, Manapparai, Srirangam, Thiruverambur, Tiruchirappalli (East and West), Manachanallur, Musiri, Thottiam and Thuraiyur. From each taluk, five Self Help Groups are randomly selected. From each group, 4 members are randomly selected. The data are collected from the respondents during the period from January 2019 to June 2019. The total sample size is 200.

6.1. Statistical Tools Used

- Percentage of analysis
- Mann Whitney U Test
- Kruskal Walls Test
- Friedman Test
- Co-efficient of correlation.

6.2. Demographic Profile of the respondents

This section describes the Socio-economic status of the sample women such as Age, Educational qualification, Marital status, Family monthly income, Type of family, Family size, Number of earning members in the family, Reasons for joining as member in SHG and their occupation.

Table 1 Table Showing Demographic Profile

S. No	Socio-Economic profile	No of Respondents (n:200)	Percentage
1.	Age		
	20 to 30 years	40	20.0
	31 to 40 years	97	48.5
	41 to 50 years	49	24.5
	More than 50 years	14	7.0
2.	Educational qualification		
	Illiterate	12	6.0
	Middle school level	17	8.5
	High school	54	27.0
	Up to Hr. Secondary	78	39.0
	/Diploma		
	Degree	39	19.5
3.	Marital status		
	Married	175	87.5
	Un married	7	3.5
	Widow	18	9.0
4.	Family monthly income		
	Below Rs.5000	38	19.0
	Rs.5000 to Rs.10000	77	38.5

	Rs.10001 to Rs15000	35	17.5
	Rs.15001 to Rs.20000	28	14.0
	Above Rs.20000	22	11.0
5.	Type of family		
	Nuclear	119	59.5
	Joint	81	40.5
6.	Family size		
	Below 3 members	17	8.5
	3 to 5 members	115	57.5
	Above 5 members	68	34.0
7.	Number of earning members in the family		
	One member	112	56.0
	Two members	72	36.0
	Three members	16	8.0
8.	Reasons for joining as member in SHG		
	To start business	57	28.5
	To promote savings	131	65.5
	To meet house hold expenses	12	6.0
9.	Occupation		
	Xerox	9	4.5
	Hotel	30	15.0
	Tailoring	51	25.5
	Fish Aquarium	19	9.5
	Snacks making	28	14.0
	Napkin	12	6.0
	Phenyl making	6	3.0
	Areca nut plate	12	6.0
	Pickle	12	6.0
	Pot	13	6.5
	Plastic flower making	8	4.0

Source : Primary Data

From the above table it is found that as regards “Age” of the respondents 48.5 percent of the respondents fall under the age group of 31-40 years, 24.5 percent of the respondents are in the age group of 41-50 years, 20 percent of the respondents are in the age group of 20-30 years and 7 percent of the respondents are in the age group of more than 50 years. It is clear from the table that 73 percent of the respondents belong to the age group of 31-50 years group category.

With respect to “Educational Qualification”, it is evident that out of 200 respondents, 39 percent of the respondents are upto Higher Secondary/Diploma, 27 percent of the respondents are High School, 19.5 percent of the respondents are Degree holders and 14.5 percent of the respondents are at Middle School level and Illiterate category. It shows that 85.5 percent of the respondents are in good educational level.

Regarding “Marital Status” majority of the respondents (87.5 percent) are married and it is followed by the number of unmarried and widow which constitute 3.5 percent and 9.0 percent respectively. From the table it is observed that majority of the respondents that is 87.5 percent are married in the analysis.

With respect to **“Type of family”**, 59.5 percent of the members belong to the category of **“Nuclear family”** and 40.5 percent of the members are in the category of **“Joint family”**. It shows that most of the members fall in the category of **“Nuclear family”**.

As regards **“Family size”**, 57.5 percent of the sample respondents belong to the family size of 3-5 members and it is followed by above 5 members and below 3 members which constitute 34 percent and 8.5 percent respectively. It is concluded that majority of the women (91.5) are under the family size of 3 to 5 members and above 5 members category.

With respect to **“Number of earning members in the family”**, 56 percent of the family members have one member as earning member in the family, 36 percent of the family members have two members as earning members in the family and 8 percent have three members as earning member in the family.

From the above table it is clearly understood that the **reasons** for joining as member in SHG, 65.05 percent of the respondents main reason is **“To start business”** and 28.5 percent of the respondents aim is **“To promote savings”** and the rest of the respondents 6 percent had **“To meet household expenses”** and **“To strengthen the leadership quality”**.

Regarding **“Occupation”** of the respondents, 25.5 percent of the respondents are engaged in **“Tailoring”**, 15 percent of the respondents are engaged in **“Live stock ranChing”** 14 percent of the respondents are interested in **“Snacks making”**, 9.5 percent of the respondents run the **“Hotel business”**, 6.5 percent had the business of **“Pot making”**, 6 percent of the respondents have the business of **“Vegetable shop”**, **“Areca nut plate making”** and **“Pickle business”**, 4.5 percent of the respondents are engaged in **“Xerox”** business and 4 percent are interested in doing **“Plastic flower making”**. It shows that majority of the respondents, 63.5 percent are engaged in doing **“Tailoring”**, **“Snacks making”**. **“Livestock ranChing”** and **“Hotel business”**.

7. HOUSEHOLD INCOME

Table 2 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD INCOME

S.	House hold income	Mean	Sum of Ranks	Statistical
	Husband income Before joining SHG (N:200) After joining SHG (N:200)	153.01 247.99	30603.00 49597.00	MWU=10503.0 Z= 8.258
	Income from Business Before joining SHG (N:200) After joining SHG (N:200)	134.80 266.20	26960.50 53239.50	MW U=6860.50 Z= 11.404

Source : Primary Data

In order to know the relationship between the type of joining and household income, the following hypothesis is framed

Ho. *There is no significant difference between the respondents' type of joining and Household income in order to know the relationship between the type of joining and household income, the following hypothesis is framed.*

The above table reveals that the MWU scores of the **“Family income”** of the respondents' and **“Income from business”** are more as compared to the members after joining SHG. Before joining SHG, the mean score is 153.01 and after joining SHG, the mean score is 247.99 with respect to **“Family income”** of the respondents'. It is inferred that there is a significant difference between the type of joining and Family income (MWU=10503, $P < 0.001$). Similarly, as regards, **“Income from business”**, before joining SHG, the respondents' mean score is 134.80 and after

joining SHG, the mean score is 266.20. The above result shows that there is a significant difference between the type of joining and income from business (MWU=6860.50, $P < 0.01$).

8. HOUSEHOLD EXPENDITURE

Table 3 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD EXPENDITURE

S.No	House hold Expenditure	Mean Rank	Sum of Ranks	Statistical Inference
1.	Food Before joining SHG (N:200) After joining SHG (N:200)	119.94 281.06	23987.50 56212.50	MWU=3888.0 Z= 14.160 $p < 0.001$ Significant
2.	Clothing Before joining SHG (N:200) After joining SHG (N:200)	113.88 287.12	22775.50 57424.50	MWU=2676.0 Z= 15.088 $p < 0.001$ Significant
3.	Rent Before joining SHG (N:200) After joining SHG (N:200)	161.40 239.60	32279.50 47920.50	MWU=12180.0 Z= 6.899 $p < 0.001$ Significant
4.	Fuel and Electricity Before joining SHG (N:200) After joining SHG (N:200)	222.84 178.16	44568.50 35631.50	MWU=15531.500 Z= 3.997 $p < 0.001$ Significant
5.	Education Before joining SHG (N:200) After joining SHG (N:200)	121.76 279.24	24353.00 55847.00	MWU=4253.000 Z= 13.982 $p < 0.001$ Significant

Source : Primary Data

The above table shows that the household expenditure of the respondents' for various items with respect to before joining and after joining in the SHG.

In order to know the relationship between the type of joining and household expenditure the following hypothesis is framed.

Ho. There is no significant difference between the type of joining and Household expenditure.

As regards “Food”, after joining SHG and the mean rank indicates that the respondents' got higher level 281.06 when compared to before joining SHG, the mean score is 119.04. There is a significant difference between the respondents' amount spent for “Food” and the type of joining (MWU=3888.0, $P < 0.001$).

With respect to “Clothing”, after joining SHG, the mean score shows that the respondents' got more mean value (287.12) as compared to after joining SHG (mean score is 113.88). There is a significant difference between the respondents' expenditure towards “Clothing” and the type of joining (MWU=2676.0, $P < 0.001$). While analyzing the amount spent for “Rent”, after joining SHG, the mean rank depicts that the respondents' had more mean value (239.60) as compared to after joining SHG (mean score is 161.40). There is a significant difference between the respondents expenditure towards “Rent” and the type of joining (MWU=12180, $P < 0.001$).

With regard to “Fuel and Electricity” the mean score indicates that before joining SHG the respondents' got higher mean value of 222.84 as compared to after joining SHG (mean score

is 178.16). The result also shows that there is a significant difference between the respondents expenditure towards “**Fuel and Electricity**” and the type of joining. (MWU=15531.500, $p < 0.001$)

Regarding “**Education**”, after joining SHG, the mean score shows that the respondents got more mean value (279.24) as compared to after joining SHG (mean score is 121.76). There is a significant difference between the respondents' expenditure towards “**Education**” and the type of joining (MWU=4253, $P < 0.001$). With respect to “**Medical expenses**” after joining SHG, the mean score shows that the respondents' got more mean value (227.16) as compared to after joining SHG. (mean score 173.84). There is a significant difference between the respondents' expenditure towards “**Medical expenses**” and the type of joining (MWU=14667.500, $P < 0.001$). As regards “**Entertainment**”, the mean value for before joining SHG of the respondents' is more (245.78) as compared to the mean value for after joining SHG (155.22). There is a significant difference between the respondents expenditure towards “**Entertainment**” and the type of joining. It is concluded that based on the calculated value of the type of joining and different types of household expenditure, the amount spent for “**Fuel and Electricity**”, “**Medical expenses**”, “**Rent**” occupied an important position as compared to other expenses.

H₁. It is found that there is a significant difference between respondents type of joining and various types of household expenditure.

Hence null hypothesis is rejected.

9. DIFFERENT TYPES OF SAVINGS

Table 4 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND DIFFERENT TYPES OF SAVINGS

S. No.	House hold savings	Mean Ran	Sum of Ranksq	Statistical Inference
1.	Cash in hand Before joining SHG (N:200) After joining SHG (N:200)	113.37 287.63	22673.50 57526.50	MWU=2573.500 Z= 15.161 $p < 0.001$ Significant
2.	Post office savings Before joining SHG (N:200) After joining SHG (N:200)	110.71 290.29	22142.00 58058.00	MWU=2042.000 Z= 15.773 $p < 0.001$ Significant
3.	Bank savings Before joining SHG (N:200) After joining SHG (N:200)	108.60 292.40	21720.00 58480.00	MWU=1620.000 Z= 16.035 $p < 0.001$ Significant
4.	Friends and relatives Before joining SHG (N:200) After joining SHG (N:200)	125.00 276.00	25001.00 55199.00	MWU=4901.000 Z= 13.374 $p < 0.001$ Significant

Source : Primary Data

From the above table it is evident that there is highly significant difference between respondents' savings with respect to “**Cash in hand**” and type of joining. (MWU=2573.500, $P < 0.001$). Mean score indicates that after joining SHG, the respondents' got higher mean value (287.63) when compared to before joining SHG (mean=113.37). Likewise, there is a highly

significant difference between respondents' **“Post office savings”** and type of joining. (MWU=2042.0, $P < 0.001$), Mean score shows that after joining SHG, the respondents' had higher level (mean=290.29) as compared to before joining SHG (mean=110.71)

In addition there is a highly significant difference between respondents' saving with **“Friends and relatives”** and type of joining (MWU=1620.00, $P < 0.001$). Mean score shows that after joining SHG, the respondents' got more mean value (292.40) when compared to before joining SHG (108.60)

Further, there is a highly significant difference between respondents' **“Bank saving”** and type of joining (MWU=4901.0, $P < 0.01$), Mean score indicates that after joining SHG, the respondents' had more value (276.00) as compared to before joining SHG (mean=125.0)

It is found that based on the calculated value of different types of savings and type of joining, **“Bank saving”** got first place followed by **“Cash in hand”**, **“Post office savings”** and **“Fixed deposit”** got second, third and fourth places respectively.

10. HOUSEHOLD ASSETS

Table 5 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD ASSETS

S.No	House hold Assets	Mean Rank	Sum of Ranks	Statistical Inference
1.	Furniture Before joining SHG (N:200) After joining SHG (N:200)	131.88 269.12	26375.00 53825.00	MWU=6275.0 Z= 12.036 $p < 0.001$ Significant
2.	Vessels Before joining SHG (N:200) After joining SHG (N:200)	105.80 295.20	21161.00 59039.00	MWU=1061.0 Z= 16.776 $p < 0.001$ Significant
3.	Jewels Before joining SHG (N:200) After joining SHG (N:200)	124.24 276.76	24848.00 55352.00	MWU=4748.0 Z= 13.538 $p < 0.001$ Significant
4.	TV and Radio Before joining SHG (N:200) After joining SHG (N:200)	119.48 281.52	23895.50 56304.50	MWU=3795.500 Z= 14.165 $p < 0.001$ Significant

5.	Cycle			
	Before joining SHG (N:200)	204.70	40939.00	MWU=19160.0 Z= 0.738 p > 0.05 Not Significant
	After joining SHG (N:200)	196.30	39261.00	
6.	Houses			
	Before joining SHG (N:200)	116.96	23392.50	MWU=3292.0 Z= 14.654 p < 0.001 Significant
	After joining SHG (N:200)	284.04	56807.50	

Source : Primary Data

The above table shows that there is a highly significant difference between the respondents' household asset with respect to **“Furniture”** and type of joining (MWU-6275.0, $P < 0.01$). The mean score indicates that after joining SHG, the respondents' had more mean value (269.12) as compared to before joining SHG (131.88). As regards **“Vessels”**, there is a highly significant difference between the type of joining and the possession of household assets of the respondents' (MWU=1061.0, $P < 0.01$). The mean score shows that after joining SHG, the respondents' had more mean value (295.20) as compared to before joining SHG (105.80). Likewise, there is highly significant difference between the respondents' possession with respect to **“Jewels”** and the type of joining (MWU=4748, $P < 0.001$). The mean score depicts that after joining SHG, the respondents' had more mean value (276.76) when compared to before joining SHG (124.24).

In addition, there is a highly significant difference between the type of joining and the possession of household assets of the respondents' with regard to **“TV and Radio”** (MWU=3795.500, $P < 0.001$). The mean score indicates that after joining SHG, the respondents' mean score is higher (281.52) as compared to before joining SHG (119.48). With respect to **“Cycle”**, there is no significant difference between the respondents' type of joining and possession of household assets. (MWU=1916.0, $P > 0.05$). Further, there is a highly significant difference between the type of joining and the possession of household assets of the respondents with respect to **“Houses”**, (MWU=3292.0, $P < 0.001$). The mean score indicates that after joining SHG, the respondents' mean score is more (284.04) as compared to before joining SHG (116.96).

It is observed that based on the calculated value of the possession of various assets of respondents' and type of joining, the possession of assets of members of the Self Help Groups had increased from the Pre-SHG's period. The result reveals that majority of the respondents' gave importance for the possession of **“Furniture”**, **“Jewels”**, **“T.V and Radio”** and **“Houses”** as compared to other assets.

11. FINANCIAL EMPOWERMENT

Table 6 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO FINANCIAL EMPOWERMENT BEFORE JOINING SHG

S. NO	Source	N	Mean Rank	Statistical Inference
	Loan amount			$\chi^2 = 169.033$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	29.50	
	Up to 8th Std	17	29.50	
	Up to 10th Std	54	52.38	
	Up to Hr.Sec /Diploma	78	121.05	
	Degree	39	178.82	
	Purchase of Assets			$\chi^2 = 145.667$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	67.50	
	Up to 8th Std	17	67.50	
	Up to 10th Std	54	67.50	
	Up to Hr.Sec /Diploma	78	95.72	
	Degree	39	180.28	
	Borrowing from money lenders			$\chi^2 = 181.360$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	13.50	
	Up to 8th Std	17	16.85	
	Up to 10th Std	54	57.58	
	Up to Hr.Sec /Diploma	78	121.66	
	Degree	39	180.83	

Table 6 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO FINANCIAL EMPOWERMENT AFTER JOINING SHG

S. NO	Source	N	Mean Rank	Statistical Inference
	Loan amount			$\chi^2 = 169.279$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	8.79	
	Up to 8th Std	17	21.85	
	Up to 10th Std	54	61.36	
	Up to Hr.Sec /Diploma	78	120.10	
	Degree	39	178.00	
	Purchase of Assets			$\chi^2 = 178.760$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	7.25	
	Up to 8th Std	17	34.59	
	Up to 10th Std	54	56.14	
	Up to Hr.Sec /Diploma	78	119.83	
	Degree	39	180.69	
	Borrowing from money lenders			$\chi^2 = 171.265$ $df = 4$ $p < 0.001$ Significant
	Illiterate	12	73.00	
	Up to 8th Std	17	73.00	
	Up to 10th Std	54	30.63	
	Up to Hr.Sec /Diploma	78	120.60	
	Degree	39	177.50	

Source : Primary Data

It is reported from the above table that the financial empowerment of the Self Help Group members with respect to “**Loan Amount**”, the Chi-square value had increased from ($\chi^2=169.033$) at the Pre-SHG level to ($\chi^2=169.279$) at the Post SHG Level. With respect to “**Purchase of Assets**”, the Chi-square value had increased from ($\chi^2=145.667$) at the Pre SHG level to ($\chi^2=178.760$) at the Post SHG level.

As regards “**Borrowing from money lenders**”, the Chi-square value had decreased ($\chi^2=181.360$) at the Pre-SHG level to ($\chi^2=171.265$) at the Post SHG level. It shows awareness among the Self Help Group members for not getting loans from money lenders due to their good educational background. The result also shows that sincere effort in doing their business helps in getting more profit out of it. The overall result indicates that the Self Help Group members had significant financial empowerment at the Post SHG level. The result also shows that the mean rank for the educational qualification of the respondents at Higher Secondary/Diploma and Degree levels are more as compared to other educational levels.

Table 7 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS’ AGE WITH REGARD TO INCOME FROM BUSINESS BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			$\chi^2= 165.802$ df=3 $p < 0.001$ Significant
20 to 30 years	40	26.50	
31 to 40 years	97	86.57	
41 to 50 years	49	161.95	
More than 50 years	14	193.36	

Table 7 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS’ AGE WITH REGARD TO INCOME FROM BUSINESS AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			$\chi^2= 171.965$ df=3 $p < 0.001$ Significant
20 to 30 years	40	20.72	
31 to 40 years	97	88.93	
41 to 50 years	49	162.17	
More than 50 years	14	192.75	

Source : Primary Data

It is evident from the above table that the income from business of all members of the self help groups had increased from Pre-SHG’s period to that of the Post - SHG’s period and the Chi-square test is on the increase. i.e. before joining SHG the Chi-square value is 165.802 and after joining SHG, the Chi-square value is 171.965. With respect to age though from 31 to 40 years to more than 50 years, the income of the Self Help Group members are increasing, the respondents' age group fall between 41 to 50 years and above 50 years got tremendous improvement with respect to receipt of income from business.

Table 8 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD INCOME BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			$\chi^2 = 177.816$ $df=4$ $p < 0.001$ Significant
Illiterate	12	26.50	
Upto 8th Std	17	26.50	
Upto 10th Std	54	50.39	
Upto Hr.Sec /Diploma	78	122.65	
Degree	39	180.62	

Table 8 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD INCOME AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			$\chi^2 = 181.637$ $df=4$ $p < 0.001$ Significant
Illiterate	12	8.00	
Upto 8th Std	17	20.47	
Upto 10th Std	54	56.51	
Upto Hr.Sec /Diploma	78	122.47	
Degree	39	180.82	

Source : Primary Data

The above table reveals that with respect to educational qualification, the income from business of the Self Help Group members had increased from the Pre-SHG's period to that of Post SHG's period. i.e. during Pre-SHG's period, the Chi-square value is 177.816 and it is increased to 181.637 at the Post SHG's period. The mean value indicates that the Self Help Group members having the educational qualification of Higher Secondary/Diploma and Degree are more as compared to other qualification of SHG members.

12. ECONOMIC EMPOWERMENT

Table 9 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO HOUSE HOLD ASSETS BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Furniture			$\chi^2 = 143.053$ $df=3$ $p < 0.001$ Significant
20 to 30 years	40	37.00	
31 to 40 years	97	86.46	
41 to 50 years	49	153.55	
More than 50 years	14	193.50	
Vessels			$\chi^2 = 177.892$ $df=3$ $p < 0.001$ Significant
20 to 30 years	40	65.50	
31 to 40 years	97	71.09	
41 to 50 years	49	161.98	
More than 50 years	14	189.07	
Jewels			$\chi^2 = 154.468$ $df=3$ $p < 0.001$ Significant
20 to 30 years	40	56.50	
31 to 40 years	97	76.29	
41 to 50 years	49	157.96	
More than 50 years	14	192.86	

TV and Radio			
20 to 30 years	40	42.50	$\chi^2 = 140.556$ $df = 3$ $p < 0.001$ Significant
31 to 40 years	97	83.33	
41 to 50 years	49	156.98	
More than 50 years	14	187.50	

Table 9 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO HOUSE HOLD ASSETS AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Furniture			
20 to 30 years	40	21.06	$\chi^2 = 166.843$ $df = 3$ $p < 0.001$ Significant
31 to 40 years	97	90.93	
41 to 50 years	49	158.24	
More than 50 years	14	191.64	
Vessels			
20 to 30 years	40	29.05	$\chi^2 = 163.682$ $df = 3$ $p < 0.001$ Significant
31 to 40 years	97	87.25	
41 to 50 years	49	158.77	
More than 50 years	14	192.50	
Jewels			
20 to 30 years	40	21.00	$\chi^2 = 176.358$ $df = 3$ $p < 0.001$ Significant
31 to 40 years	97	89.20	
41 to 50 years	49	161.56	
More than 50 years	14	192.25	
TV and Radio			
20 to 30 years	40	29.30	$\chi^2 = 143.550$ $df = 3$ $p < 0.001$ Significant
31 to 40 years	97	91.49	
41 to 50 years	49	149.97	
More than 50 years	14	193.18	

Source : Primary Data

Age of the respondents played an important role while possessing the assets for their family. It is reported from the table 9 that the asset position of Self Help Group members had increased from the Pre SHG level to Post SHG level. With respect to **“Furniture”** the Chi-square value at the Pre-SHG level is $\chi^2 = 143.053$ and the Post SHG level, the χ^2 value is 166.843. Similarly there is a highly significant variance between the possession of **“Vessels”** during Pre Self Help Group period and Post Self Help Group period. The Chi-square value at the Pre SHG level is $\chi^2 = 177.892$ and Post SHG level is 163.682. With respect to acquisition of **“Jewels”**, at the Pre Self Help Group level, the Chi-square value is $\chi^2 = 154.468$ and the Post Self Help Group level, the Chi-square value is $\chi^2 = 176.538$. It shows the investment habit of the members towards **“Jewels”**. As regards **“TV and Radio”** at the Pre Self Help Group level, the Chi-square value is $\chi^2 = 140.556$ and Post Self Help Group level, the Chi-square value is $\chi^2 = 143.550$. With regard to possession of **“Cycle”**, by the Self Help Group members there is a significant difference between Pre-Self Help Group period and Post Self Help Group period. The Chi square value at the Pre Self Help Group period is $\chi^2 = 160.133$ and at the Post Self Help Group period the Chi square value is $\chi^2 = 137.654$.

Likewise, there is a highly significant difference between the possession of **“Houses”** of the Self Help Group members between Pre Self Help Group period and Post Self Help Group period. The Chi square value at the Pre Self Help Group period is $\chi^2 = 156.889$ and the Post Self

Help Group period the Chi square value is $\chi^2=162.143$. The result of the study reveals that with respect to possession of different types of assets by the Self Help Group members, there is an increasing trend between Pre Self Help Group period and Post Self Help Group period. It also shows that though the respondents awareness about the possession of assets had increased from the age of 31 to 40 years to more than 50 years, there is a tremendous increase of investment towards assets with respect to the age of the respondents who are having 41 to 50 years and more than 50 years.

Table 10 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD SAVINGS BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Cash in hand			
Illiterate	12	28.00	$\chi^2= 175.974$ df=4 p < 0.001 Significant
Up to 8th Std	17	28.00	
Up to 10th Std	54	50.17	
Up to Hr.Sec / Diploma	78	122.82	
Degree	39	179.46	
Post office savings			
Illiterate	12	54.00	$\chi^2= 153.838$ df=4 p < 0.001 Significant
Up to 8th Std	17	54.00	
Up to 10th Std	54	54.00	
Up to Hr.Sec / Diploma	78	110.12	
Degree	39	180.23	
Bank savings			
Illiterate	12	31.50	$\chi^2= 163.644$ df=4 p < 0.001 Significant
Up to 8th Std	17	31.50	
Up to 10th Std	54	55.42	
Up to Hr.Sec / Diploma	78	118.33	
Degree	39	178.56	
Friends and relatives			
Illiterate	12	58.00	$\chi^2= 146.790$ df=4 p < 0.001 Significant
Up to 8th Std	17	58.00	
Up to 10th Std	54	58.00	
Up to Hr.Sec / Diploma	78	106.18	
Degree	39	179.59	

Table 10 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD SAVINGS AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Cash in hand			
Illiterate	12	7.38	$\chi^2 = 182.731$ df=4 p < 0.001 Significant
Up to 8th Std	17	24.35	
Up to 10th Std	54	56.31	
Up to Hr.Sec /Diploma	78	122.53	
Degree	39	179.49	
Post office savings			
Illiterate	12	6.50	$\chi^2 = 179.804$ df=4 p < 0.001 Significant
Up to 8th Std	17	29.24	
Up to 10th Std	54	54.15	
Up to Hr.Sec /Diploma	78	123.62	
Degree	39	178.44	
Bank savings			
Illiterate	12	10.25	$\chi^2 = 178.793$ df=4 p < 0.001 Significant
Up to 8th Std	17	19.53	
Up to 10th Std	54	56.44	
Up to Hr.Sec /Diploma	78	127.37	
Degree	39	170.83	
Friends and relatives			
Illiterate	12	13.50	$\chi^2 = 182.509$ df=4 p < 0.001 Significant
Up to 8th Std	17	16.06	
Up to 10th Std	54	56.89	
Up to Hr.Sec /Diploma	78	122.67	
Degree	39	180.13	

Source : Primary Data

The above table reveals that the household savings of the respondents i.e. cash in hand, Post office savings, Bank saving and amount deposited with Friends and relatives had increased from Pre Self Help Group period to Post Self Help Group period. The Chi square test values have increased for the aforesaid savings between the Pre Self Help Group period and Post Self Help Group period. The study also shows that the educational qualification of the respondents played a remarkable role with respect to savings habit of the respondents. i.e. the mean value indicates that the respondents those who had Higher Secondary/Diploma and Degree level had more savings habit as compared to other educational levels of the respondents.

11. OVERALL PERFORMANCE

Table 11 KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE OVERALL PERFORMANCE OF SELF HELP GROUP WITH REGARD TO HOUSE HOLD EXPENDITURE

S. NO	Source	N	Mean Rank	Statistical Inference
	Food			
	Highly dissatisfied	1	51.50	$\chi^2 = 17.744$ df=4 p < 0.01 Significant
	Dissatisfied	9	111.56	
	No opinion	42	91.39	
	Satisfied	64	123.28	
	Highly satisfied	84	87.10	
	Clothing			
	Highly dissatisfied	1	21.00	$\chi^2 = 16.373$

	Dissatisfied	9	117.06	df=4
	No opinion	42	92.55	p < 0.05
	Satisfied	64	121.48	Significant
	Highly satisfied	84	87.66	
	Rent			
	Highly dissatisfied	1	22.00	$\chi^2= 16.966$
	Dissatisfied	9	116.39	df=4
	No opinion	42	95.10	p < 0.05
	Satisfied	64	121.78	Significant
	Highly satisfied	84	86.22	
	Education			
	Highly dissatisfied	1	53.50	$\chi^2= 14.181$
	Dissatisfied	9	111.83	df=4
	No opinion	42	95.56	p < 0.05
	Satisfied	64	119.34	Significant
	Highly satisfied	84	87.96	
	Education			
	Highly dissatisfied	1	23.00	$\chi^2= 18.302$
	Dissatisfied	9	113.78	df=4
	No opinion	42	92.50	p < 0.01
	Satisfied	64	123.40	Significant
	Highly satisfied	84	86.55	
	Medical expenses			
	Highly dissatisfied	1	42.50	$\chi^2= 15.598$
	Dissatisfied	9	109.72	df=4
	No opinion	42	98.00	p < 0.05
	Satisfied	64	120.63	Significant
	Highly satisfied	84	86.12	
	Entertainment			
	Highly dissatisfied	1	69.50	$\chi^2= 12.014$
	Dissatisfied	9	100.56	df=4
	No opinion	42	99.70	p < 0.05
	Satisfied	64	116.10	Significant
	Highly satisfied	84	89.38	
	Repayment of loan			
	Highly dissatisfied	1	43.00	$\chi^2=18.666$
	Dissatisfied	9	107.28	df=4
	No opinion	42	97.32	p < 0.01
	Satisfied	64	123.12	Significant
	Highly satisfied	84	84.82	

Source : Primary Data

In order to know the relationship between the overall performance of the self help group members and household expenditure, the following hypothesis is framed.

H₀. There is no significant variance among the overall satisfaction of the Self Help Group members and their household expenditure (Gopinath, 2020b).

Statistical tool: “Kruskal-Wallis” Test.

From the above table it is found out that the overall satisfaction of the respondents towards the amount spent for “**Food**” is significant ($\chi^2=17.744$, $P<0.001$). It indicates that the respondents are satisfied on the aforesaid expenditure. With regard to “**Clothing**”, $\chi^2=16.373$, $P<0.05$. With respect to the factor “**Rent**”, $\chi^2=16.966$, $P<0.05$, as regards “**Fuel and electricity**”, $\chi^2=14.181$, $P<0.05$, with respect to “**Education**” $\chi^2=18.302$, $P<0.01$, as regards “**Medical expenses**” $\chi^2=15.598$, $P<0.05$, for the factor “**Entertainment**”, $\chi^2=12.014$, $P<0.05$ and for the factor “**Repayment of loans**”, $\chi^2=18.666$, $P<0.001$ showed that for all the aforesaid

factors there is a significant variance between the overall satisfaction of the Self Help Group members and the household expenditure.

From the above table it is concluded that among the different factors, the respondents are greatly satisfied with respect to spending of money towards “**Repayment of loan**”, “**Education**”, “**Food**”, “**Rent**” and “**Clothing**” as compared to other factors.

H1. *It is found that for the majority of the factors there is a significant variance between the overall satisfaction of the Self Help Group members and their Household expenditure. Hence null hypothesis is rejected.*

12. OVERALL SATISFACTION

Table 12 KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE OVERALL SATISFACTION OF SELF HELP GROUP WITH REGARD TO HOUSE HOLD SAVINGS

1.	Cash in hand			$\chi^2= 16.669$ df=4 p < 0.04 Significant
	Highly dissatisfied	1	20.00	
	Dissatisfied	9	119.50	
	No opinion	42	92.50	
	Satisfied	64	121.21	
	Highly satisfied	84	87.64	
2	Post office savings			$\chi^2= 19.399$ df=4 p < 0.01 Significant
	Highly dissatisfied	1	32.50	
	Dissatisfied	9	112.78	
	No opinion	42	91.04	
	Satisfied	64	124.52	
	Highly satisfied	84	86.42	
3	Bank savings			$\chi^2= 17.329$ df=4 p < 0.05 Significant
	Highly dissatisfied	1	17.00	
	Dissatisfied	9	108.44	
	No opinion	42	93.86	
	Satisfied	64	122.36	
	Highly satisfied	84	87.31	
4	Fixed Deposit			$\chi^2= 16.982$ df=4 p < 0.05 Significant
	Highly dissatisfied	1	13.50	
	Dissatisfied	9	111.67	
	No opinion	42	93.74	
	Satisfied	64	122.25	
	Highly satisfied	84	87.15	

Source : Primary Data

Ho. *There is no significant variance among the overall satisfaction of Self Help Group members and their household savings.*

Statistical Tool: “Kruskal-Wallis” Test

The above table indicates that the overall satisfaction of the Self Help Group members are satisfied on the following factors. i.e. with respect to “**Cash in hand**”, the $\chi^2=16.669$, $P<0.05$, for “**Post office savings**” $\chi^2=19.399$, $P<0.001$, as regards “**Bank saving**”, $\chi^2=17.329$, $P<0.05$, and for “**Fixed deposit**” $\chi^2=16.982$, $P<0.05$. The above result shows that there is a significant variance among the Self Help Group members with respect to household savings. From the

analysis it is concluded that the Self Help Group members are delighted in depositing their money in the form of “**Post office savings**”, “**Bank savings**”, “**Fixed deposits**” as compared to money with “**Cash in hand**”

H1. *It is found that there is a significant variance among the overall satisfaction of the Self Help Group members and their household savings.*

Hence null hypothesis is rejected.

13. PROBLEMS OF SELF HELP GROUP MEMBERS

While understanding the activities, the Self Help Group members are facing some serious problems which will hinder their growth of the business.

Table-13 Friedman Test for problems in SHGs

S.No	Problems	Mean Rank	Rank
	Conflict between group members	2.76	5
	Irregular meeting	3.20	2
	Improper records	2.83	4
	Shortage of raw materials	2.93	3
	Lack of family support	3.30	1

Source: Primary Data

In table 13, Friedman test is used to know the problems of the Self Help Group members. In the test highest mean rank got first rank. The above table indicates that “**Lack of family support**” (mean 3.30) got first rank followed by “**Irregular meeting**” in the second rank, “**Shortage of raw materials**” acquired third rank, “**Improper records**” got fourth rank and “**Conflict between group members**” got fifth rank. The above table reveals that majority of the respondents got “**Lack of family support**”, “**Irregular meeting**” and “**Shortage of raw materials**” are the major problems as compared to others (Gopinath, 2020a).

Table 14 Spearman’s Co-efficient of correlation between respondent’s repayment of loan and problems

S.No.	Repayment of loan	Correlation value	Statistical interface
1	Repayment of loan and conflict between group members	** 0.224	P <0.01 Significant
2	Repayment of loan and irregular meeting	* 0.152	P <0.05 Significant
3	Repayment of loan and improper records	* 0.167	P <0.05 Significant
4	Repayment of loan and shortage of raw materials	* 0.155	P <0.05 Significant
5	Repayment of loan and lack of family support	** 0.292	P <0.01 Significant

** Correlation is significant at the 0.01 level

* Correlation is significant at the 0.05 level

H₀ . There is no significant connection between the respondents' repayment of loan and problems.

Statistical tools: “ Correlation test”

A correlation co-efficient is a statistical measure of the degree to which changes to the value of the variable predict the change of the value of another. In positively correlated values, the value increases or decreases in tandem. In negatively correlated values, value of one increases as the value of other decreases.

The above table shows that there is a highly significant connection between repayment of loan and conflict between group members. ($P < 0.01$). The correlation value is 0.224, Similarly, there is a highly significant connection between repayment of loan and irregular meetings ($P < 0.05$).

The correlation value is 0.152.

In addition, there is a highly significant correlation between repayment of loan and improper records. $P < 0.05$. The correlation value is 0.167. Likewise, there is a highly significant correlation between repayment of loan and shortage of raw materials ($P < 0.05$). The correlation value is 0.155. Similarly, there is a highly significant correlation between repayment of loan and lack of family support. ($P < 0.01$). The correlation value is 0.292.

H₁ . It is found that there is a significant correlation between respondents' repayment of loan and problems.

Hence null hypothesis is rejected.

14. FINDINGS

- From the study it is found out that 73 percent of the respondents belong to the age group of 31-50 years group category.
- The study reveals that 85.5 percent of the respondents are at High School, Higher Secondary and Degree level.
- It is noted from the analysis that 75 percent of the respondents had an income of below Rs.5000 to 15000 income category per month.
- It is revealed from the analysis that 75 percent of the respondents had an income of below Rs.15000 income category per month.
- It is found from the analysis that the SHG members are greatly satisfied with respect to spending of money towards “**Repayment of loan**”, “**Education**”, “**Food**”, “**Rent**” and “**Clothing**” as regards household expenditure is concerned.
- The study reveals that Self Help Group members are delighted in depositing their money in the form of “**Post office savings**”, “**Bank savings**” and “**Fixed deposit**” as compared to others.
- It is observed from the analysis that the possession of various assets of the respondents and type of joining (i.e. before and after joining in the SHG), the assets held by the Self Help Group members had increased from the Pre SHG’s period to that of the Post SHG period.
- It is found from the analysis that “**Lack of family support**”, “**Irregular meetings**”, “**Shortage of raw materials**” are the major problems faced by the SHG members.

15. SUGGESTIONS

- Women prefer to establish home based enterprises. Efforts should be made to provide information on various business opportunities available to potential women entrepreneurs, which can be started at their home place (Gopinath, 2016a)
- The role of different agencies in motivating women to enter in business line has been found to be negligible. Educational institutions should play an important role in this direction. EDP's should be organised. So that the mindset of respondents may be changed during their study period.
- One of the biggest problems which the women entrepreneurs face in the field is the shortage of raw material and marketing of their products. Proper arrangement should be made for the availability of raw materials. Problem relating to marketing of the product can be solved by formulating various strategies for micro and small enterprises (Gopinath, 2016b).
- Literacy levels of women should be enhanced and education of women should be made compulsory and proper steps should be taken to avoid conflict among the members.
- Women should be made aware of various credit facilities, financial incentives and subsidies.
- The Government should lay down strict rules and regulations for the conduct of meetings and maintenance of records of Self Help Group members.
- The head of the family-husband and family members must give full cooperation to the women Self Help Group members to do their work in a peaceful and motivated manner.

16. CONCLUSION

Women constitute one half of the world's population and women's empowerment is essential to improve the socio-economic conditions of the population of any country. According to Swami Vivekananda, there is no chance for the welfare of the world unless the condition of women is improved (Gopinath, 2019). The empowerment of women is a multi-dimensional process that will enable them to realize their full identity and power in spheres of life. One of the powerful approaches to achieve women's empowerment is the formation of self help groups (SHGs), especially among women. The empowerment of women is one of the central issues in the process of development of countries all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries. SHGs have been identified as a way to alleviate poverty and through empowerment, women aim at realizing their identities, power and potentiality in all spheres of lives. The findings of the study reveal that majority of women involved in SHGs have improved their decision making power in spending money, taking loans and utilizing money for personal needs. It is also observed that majority of the SHG women have gained financial and economic empowerment after joining in SHGs. The study shows that the educational empowerment and political empowerment have also improved among SHG women after joining in SHG. As women are integral part of the economic development of the country, the government should give special importance to the Self Help Group members and their well being in the society.

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