

## **Factor Modelling to Measure Women Empowerment-An Empirical Evidence**

Ms. P.V Sumitha<sup>a</sup>, Mr. Baretto Royce Winfred<sup>b</sup> and  
Mr. Gripon Clinton DSouza<sup>c</sup>

<sup>a</sup>Assistant Professor, Department of Business Administration, AIMIT, St. Aloysius College, Beeri, Mangalore 575022, India

<sup>b</sup>MBA Student, Department of Business Administration, AIMIT, St. Aloysius College, Beeri, Mangalore 575022, India

<sup>c</sup>MBA Student, Department of Business Administration, AIMIT, St. Aloysius College, Beeri, Mangalore 575022, India

---

**Abstract:** *Women's empowerment is a global issue attracting the attention of researchers. Empowerment is a term widely used in the context of women who are equal partners in development of the society and the nation. Microfinance programs like the Self Help Bank Linkage Program in India, have been increasingly promoted for their positive economic impact and the belief that they empower women. The empowerment of rural women through SHGs would give benefits not only to the individual women but also for the family and community as a whole by means of collective action for development. The present study is conducted in Kotekar, Beerirural development block under Dakshina Kannada district. From a list of 98 SHGs linked with the Syndicate bank of Kotekar branch belonging to Mangalore Taluk, a total of 10 SHG's were randomly chosen. A total of 80 women belonging to these selected 10 SHGs were interviewed personally on structured questionnaire. The study revealed characteristic features of women's empowerment which was evident in form of increase in income level, improvement in skills and knowledge and increased capacity to meet daily household expenses. The study reveals that women members of SHGs are empowered but majority of the respondents exhibited medium level of empowerment.*

**Key words:** *Self Help Groups (SHGs), Women, Empowerment, Microfinance.*

---

### **I. Introduction:**

Micro-finance interventions are well-recognized world over as an effective tool for poverty alleviation and improving socioeconomic status of rural poor. In India too, micro-finance is making headway in its effort for reducing poverty and empowering rural women. Micro-finance through the network of cooperatives, commercial banks, regional rural banks, NABARD and NGO's has been largely supply-driven. Today, Micro Finance Institutions (MFIs) are playing vital role in the economy by extending Micro-Credit facilities in order to develop rural folk by changing their life style pattern. Similarly, these institutions make an attempt to bring rural women and farmers into the formal banking grid. These provide broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their microenterprises. Microfinance services are provided in three types of sources (i) formal institutions like through Banks (ii) semiformal institutions like NGOs and (iii) informal sources like money lenders. As a result of this, most of the under developed and/or rural areas are getting modern formal banking facilities in their door steps. Micro-Finance services have diversified over time into areas such as micro savings, micro insurance and several non-financial services. Thus, over the years, an ongoing process of experimentation and innovation undertaken by Indian Micro-Finance Institutions (MFIs) has become vague at the edges which results in a spectrum represented by SHG models.

Microfinance is one of the rarest approaches to economic development and empowerment of the poor which has been hailed without much criticism though some schools of thoughts have consistently chosen to remain silent about its pros and cons. For instance, The United Nations declared the year 2005 as the Year of Microfinance, and its then General Secretary Kofi Annan famously said, "Microfinance recognizes that poor people are remarkable reservoirs of energy and knowledge. And while the lack of financial services is a sign of poverty, today it is also understood as an untapped opportunity to create markets, bring people in from the margins and give them the tools with which to help themselves" According to CGAP (Consultative Group to Assist the Poor), Microfinance is a service which offers poor people access to basic financial services such as loans, savings, money transfer services and micro insurance.

## II. Self Help Groups (Shgs):

The Self Help Group movement has been the indication of many changes in the life of poor rural women in India. These groups have operated on Co-operative principles and do collective actions. Sometimes the internal savings generated were supplemented by external resources loaned/donated by the Voluntary Agency which promoted the SHGs. They succeeded in performing/providing banking services to their members door steps without any defaults. National Bank for Agriculture and Rural Development (NABARD) defines Self Help Group as “a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting self-determined terms for repayment, and keeping books and records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security”.

SHGs are measured as a new lease of life for the women in villages for their social and economic empowerment. It has amply demonstrated that poor women save, use loans productively, and do not default on repayment. There are many success stories to show how SHGs have transformed poor communities. Self-help Groups (SHGs) are playing a major role in removing poverty in the rural India today. The group-based model of self-help is widely practiced for rural development, poverty alleviation and empowerment of women. Self-help as a strategy for social development places emphasis on self-reliance, human agency and action. It aims to mobilize people, to give them voice and build people’s organizations that will overcome barriers to participation and empowerment.

## III. Women Empowerment:

The term empowerment is not new notion. It has been related to the terms like self-direction, agency, liberation, autonomy, self-determination, life of dignity in accordance with one’s values, capacity to fight for one’s rights, independence, own decision making, being free, awakening, self-strength, capability participation, control, own choice, self-confidence and mobilization (Sathiabama K , 2010). Traditionally, an Indian woman derives her status from her family and her primary role is to maintain her family as a social institution and economic entity. While going through drastic changes in the developmental strategies, women should be more powerful in order to have a better future in all spheres of the country. Empowerment is a process that enables women to gain access to and control of materials as well as information resources. Empowerment is also the process of challenging existing power relations and of gaining greater control over the sources of power. In today’s global society, pressures for empowerment are growing.

Mahatma Gandhi states that the position of women in the society is an index of its civilization. “You educate a man, you educate an individual. You educate women, you educate an entire family” (Desai, V. V., 2011). Women’s empowerment is a global issue attracting the attention of researchers. Empowerment of women has come to be accepted as a key objective of development. Women are an integral part of every economy. Empowerment is a term widely used in the context of women who are equal partners in development of the society and the nation. Women as a significant human resource can play their role effectively if they are provided equal opportunities and status as those of the men. The role of women and the need to empower them are central to human development programme. Ever since independence, a number of innovative schemes have been launched for the upliftment of women in India. In spite of the safeguards provided in many of the poverty alleviation programmes, it was observed that women in rural areas especially from poor families could not be benefitted. The self-help group is a viable organization set up to disburse micro credit to the rural women for the purpose of making them enterprising and encouraging to enter into entrepreneurial activities. The formation of SHG is not a micro credit project but an empowerment process.

## IV. Literature Review:

In academic literature, the word empowerment first came onto scene with regards to civil rights.

**Mayoux (2000)** established that women empowerment is important because it can help improve women’s financial self-sustainability and their well-being, as well as their societal status relative to that of men. Financial self-sustainability is important in order for women to be independent and to be provided with the necessary basic resources like food, clothing, housing, hygiene and health, which strongly relates to their well-being, although well-being involves aspects that are more related to the community (like social inclusion) as well.

**Sathiabama K (2010)** infer that, the logic of microfinance’s potential for empowerment is similar to the economic model of empowerment: microfinance makes women economically independent by putting capital

and financial independence results in higher bargaining power of women in their households and communities, and subsequently results in higher prestige and self-esteem.

**Singh, Y (2013)** opined that intervention of Self-Help Group Bank Linkage Programme (SBLP) has brightened lives of the rural poor. The Self Help Group movement has come to mean more than merely the provision of financial services to their group membership, which is composed mainly of poor women.

**Murlidhar A. Lokhande (2013)** explored in his empirical analysis, after joining the SHGs; member's confidence level had increased to a great extent. With the help of field survey method the author's concluded that group association and access to financial services certainly brings positive changes among group members leading to their socioeconomic empowerment and also found that poor discriminated and underprivileged women can come out of poverty with the help of microfinance.

**R.R Panigrahi and S.K Satapathy (2014)** state that entrepreneurship is the most discussed and encouraged concept all over the world to overcome economic challenges. Women being the vital gender of the overall population have great capacity and potential to be the contributor in the overall economic development of any nation. Therefore, programs and policies need to be customized to not just encourage entrepreneurship as well as implement strategies which can help support entrepreneurial culture among youth. All nations should primarily focus on entrepreneurial educational programs in order to develop women entrepreneurs.

## V. Research Methodology:

### 5.1 Statement of Problem:

Many literature infer that the government has supported the women to attain the equality status especially in the rural areas, by funding SHGs and creating awareness among the women of rural areas to attain the equality status in democratic, social and economic range of life enabling women to cross all social and economic barriers, to get equality of status in democratic, economic, social and cultural sphere of life. The present study will make an effort to assess the changes in women status through SHGs keeping in view how far the SHGs has succeeded in empowering women. Therefore present research work is concerned with the exploration of SHG and their role in making women politically, socially and economically strengthened.

### 5.2 Objectives of the Study:

1. To study the socio-economic profile of rural SHG women.
2. To determine whether SHGs are instrumental in empowering Women.
3. Factor modelling exploring the role of SHG in making women politically, socially and economically strengthened.

### 5.3 Methodology:

The present research was carried out in ten SHGs belonging to Kotekar of Dakshina Kannada district in Karnataka. Out of 98 SHGs linked with the Syndicate bank of Kotekar branch, ten SHGs which were functioning from past five years were randomly chosen. The chosen SHGs were: 1) Deepashri Shakti (Madoor) 2) Divya Jyothi Swa Shakti (Madyar) 3) Navya Swa Sahaya Sanga (Madyar) 4) Sri Lakshmi Swa Sahaya Sanga (Kumpala) 5) Sri Vani Sri Shakti (Kotekar) 6) Shruthi Sri Shakti (K.C. Road) 7) Sanchaya Swa Sahaya Sangha (Vidya Nagar) 8) Mahalakshmi Sthree Sanga (Kolya) 9) Sridevi Sthree Sthakti (Talapadi) 10) Swathi Sthree Shakti (Kotekar). Among each selected SHG's, eight women who were member for at least 6 months were interviewed. These samples were randomly selected from each group based on judgment sampling approach. Thus a total of 80 respondents (8 respondents of 10 SHGs each) were selected for the present study. The primary data was collected by using structured questionnaire conducting personal interview and the secondary data was taken from various published and unpublished books, journals, and existing literature and data in websites. A well structured pre-tested interview schedule was developed for collecting data from the respondents according to the objectives of the study. Data were collected from the respondents by conducting personal interview.

## VI. Data Analysis And Interpretation:

The analysis of data in the present study consisted of two dimensions. The analysis of Demographic information included the age, family system and number of dependents in the family etc. On the other hand the analysis on Economic dimensions include the reasons for joining the SHG's, purpose of loans, repayment of loan, income, savings, expenditure and powers in important decisions are analyzed in women empowerment through entrepreneurship development.

**Table 6.1a Socio Economic Profiles Of Rural Women Shg Members**

Social Characteristics	Option	Frequency (Percentages)	Social Characteristics	Option	Frequency (Percentages)
Age	< 20 years	2 (2.5%)	Membership	< 2 years	34(42.5%)
	20-25 years	5 (6.25%)		2-4 years	22(27.5%)
	25-30 years	4 (5%)		4-6 years	12(15%)
	30-40 years	19(23.75%)		6-8 years	9(11.25%)
	40-45 years	32(40%)		8-10 years	3(3.75%)
	> 45 years	18(22.5%)		>10 years	0(0%)
	<b>Total</b>	<b>80 (100%)</b>		<b>Total</b>	<b>80 (100%)</b>
Literacy Rate	Illiterates	4 (5%)	Marital Status	Married	48(60%)
	Up to10 <sup>th</sup> Std	18 (22.5%)		Single	4(5%)
	Intermediate	51 (63.75%)		Widow	23(28.75%)
	Graduation	7(8.75%)		Divorced	3(3.75)
	Post-Graduation	0(0%)		Separated	2(2.5%)
	<b>Total</b>	<b>80 (100%)</b>		<b>Total</b>	<b>80 (100%)</b>
Caste	Forward Class	5 (6.25%)	Occupation	House wife	13 (16.25%)
	Backward Class	16 (20%)		Agriculture	18(22.5%)
	SC/ST	27 (33.75%)		Self-employment	23(28.75%)
	Minorities	32 (40%)		Others	26(32.5%)
	<b>Total</b>	<b>80 (100%)</b>		<b>Total</b>	<b>80 (100%)</b>
Head of the family	Self	29(36.25%)	Type of family	Nuclear	34(42.5%)
	Husband	47(58.75%)		Joint	27(33.75%)
	Others	4(5%)		Extended	19(23.75%)
	<b>Total</b>	<b>80 (100%)</b>		<b>Total</b>	<b>80 (100%)</b>

Source : Primary Data Analysis

**Interpretation:** The data on various social characteristics are presented in above Table-6.1a. The inference is drawn for each social issue is briefly explained below:

- Age: It is evident from the table that the 40% rural women members in the SHG belong to age group of 40-45 years whereas 23.75% to the age group of 30-40 years. It can be understood that younger age group of women do not join SHG and problems arise after they are either married or they group up.
- Literacy Rate: It is observed in the table 63.75% of the members have intermediate education level. They are qualified enough to be an active member in the SHG. It can be identified that Majority of the women in SHG have not completed their graduation and above.
- Caste: It is seen that the 40% of the members belong to Minorities Caste and 33.75% belong to SC/ST Class. It can be analysed that the Minority Class women are active and interested to be a part of SHG and improve their working condition. The Sections of the community have either some of the problems which directly or indirectly affect their involvement in the SHG
- Head of the Family: The data presented in the table clearly states that the Head of the Family of the Women in the SHG are Husband in 58.75% of the cases. The latter of 36.25% have themselves as the head of the family. The Family leadership depends upon the situation in which they are and what work they are involved into.
- Membership: It is noticed during the study that 42.5% are in the SHG for not less than 2 years whereas 27.5% have been in the SHG for 2-4 years. The membership of the SHG is on an average decreasing as it increases. It means they are in the SHG for a nominal period of some years.
- Marital Status: It can be clearly stated that Majority of the Women i.e. 60% in the SHG are married and around 28.75% are Widows. There may be family reasons or personal reasons for joining SHG. The people who are dependents and face any situation in their personal living tend to join SHG.

- g) Occupation: It is observed that 32.5% of the women in the SHG have not one specified occupation. There are around 28.75% of them are self employed. It can be understood that the rural women are focused upon working for the benefit of their family either through the SHG or by self employment.
- h) Type of Family: It is noticed in the table above that the 42.5% rural women in the SHG belong to the nuclear family whereas 33.75% belong to Joint Family and 23.75% of them belong to Extended family. There is equal distribution of women belonging to particular type of family.

**Table 6.1b: Economic Characteristics Of Women Shg Members**

<b>Economic Characteristics</b>	<b>Option</b>	<b>Frequency (Percentages)</b>
<b>Reasons for joining SHGs</b>	Social Status	3 (3.5%)
	Promote Savings	32 (40%)
	Promote Income Generating Activities	4 (5%)
	Contribute To Family Income	12(15%)
	Avail Loan	29(36.5%)
	Repay Old Debts	0 (0%)
	Upgrade Skills	0 (0%)
	<b>Total</b>	<b>80 (100%)</b>
<b>Land Holdings</b>	No Land	46(57.5%)
	Marginal (< 1 acre)	19(23.75%)
	Small (1-2 acres)	12(15%)
	Medium (2 – 5 Acre)	3(3.75%)
	Large (> than 5 Acre)	0(0%)
	<b>Total</b>	<b>80 (100%)</b>
<b>Purpose of Loan</b>	Personal	37(46.25%)
	Agriculture	12(15%)
	Business	20(25%)
	Medical	3(3.75%)
	House Remodeling	8(10%)
	<b>Total</b>	<b>80 (100%)</b>

**Source : Primary Data Analysis**

**Interpretation:**The data on various economic characteristics are presented in Table-6.1b. The inferences are drawn for each economic issue, which is explained below:

- a) Reasons for Joining SHG: From the above analysis, it is noticed that more than 40% of the respondents have joined self-help groups mainly to promote savings followed by about 36.5% to get loans from banks. It can be conducted that these poor women needs timely credit for various purposes to meet their immediate felt needs and the easily available source of finance is through self-help groups.
- b) Land Holding Patterns:It is well known that land holding indicates that economic position of the people. It is evident from table that 57.5% of SHG’s members of the study group were found to be landless and only about 23.75 % of them are having marginal land (< than 1 Acre). This shows that almost all the SHG members had cultivatable land of not more than 5 acres and more and majority of them were landless revealing that they are poor.
- c) Purpose of Loans:It is observed that 46.25% members had obtained loans for personal purposes such as urgent domestic and consumption needs whereas rest of the members (53.75%) look loans for productive purposes. Small business and agriculture accounted for 25% indicating that women are eager to adopt entrepreneurship skills and to improve their agricultural productively for their economic upliftment through SHGs.

**TABLE 6.2: Distribution Of Respondents Based On The Features Of Empowerment**

Sl.No	Features of Empowerment	Frequency	Percentage
1	Increase in income level	80	100
2	Improvement in skills and knowledge	72	90
3	Increased capacity to meet daily household expenses	80	100
4	Purchase of new assets	23	28.75
5	Improvement in health and nutrition	8	10
6	Enrolment of children to better school	19	23.75
7	Shifting of children to better school	44	55
8	Increased access to productive resources	69	86.25
9	Freedom from domination within the family	27	33.75
10	Participation in decision making in household	32	40
11	Participation in decision making in the village	3	3.75
12	Participation in decision making in the community	5	6.25
13	Availability of better status in the society	67	83.75
14	Increased ability to organize and voice their grievances inthe village	0	0
15	Increased ability to organize and voice their grievances inthe community	2	2.5
16	Increased political and legal awareness	34	42.5
17	Involvement in political campaigning and protest	29	36.25
18	Increased ability to take up leadership position in acommunity	14	17.5
19	Increased ability to take up leadership position in a localdemocratic sector	0	0

Source : Primary Data Analysis

**Interpretation:** Above table 6.2 revealed that SHGs were successful to a great extent in empowering the women. It had a great impact (100%) on income level of the respondents and increased capacity to meet daily household expenses. Increase in the income level of the respondents made them and their family financially secure and to lead better lives. Also about 90 per cent of the members opined that after joining SHGs they have witnessed improvement in skills and knowledge on various aspects which they were not aware of before joining SHG. This might be due to various activities they had undertaken under SHG. It is also observed that about 86.25% women members agree that joining SHGs have increased access to productive resources and a larger chunk of 83.75% of women opined that being a member of SHGs their livelihood status is improved in the society

The list of factors that influences women’s empowerment through micro finance was identified from literature review. The factor analysis for Women Empowerment was conducted using Principle component analysis. Exploration of SHG and their role in making women politically, socially and economically strengthened. Factor analysis is performed in order to group these statements on priority basis based on the strength of inter-correlation between them, called ‘Factors’ and cluster these statements into the factors extracted and the results are presented in the following table. The study explores a total of 4 significant factors which are identified as the major factor which empower women politically, socially and economically. Factor analysis results are as follows:

**Table 6.3 Factor Analysis Of Women’s Empowerment Variables**

Factors	Items Included	Factor Loadings	Name of the factor	% Variance Explained
F 1	Increase in income level	.784	<b>Economic empowerment</b>	<b>F1 33.58%</b>
	Increased capacity to meet daily household expenses	.765		
	Purchase of new assets	.750		
	Increased access to productive resources	.661		
F 2	Participation in decision making in household	.816	<b>Social Empowerment</b>	<b>F2 28.06%</b>
	Participation in decision making in the village	.778		
	Participation in decision making in the community	.680		
	Freedom from domination within the family	.590		
	Availability of better status in the society	.522		
F 3	Improvement in skills and knowledge	.804	<b>Self-Induced Empowerment</b>	<b>F3 9.23%</b>
	Increased political and legal awareness	.778		
	Involvement in political campaigning and protest	.683		
	Increased ability to take up leadership position in a community	.580		
	Improvement in health and nutrition	.568		
	Increased ability to take up leadership position in a local democratic sector	.514		

F 4	Increased ability to organize and voice their grievances in the village	.875	<b>Political empowerment</b>	<b>F4 6.89%</b>
	Increased ability to organize and voice their grievances in the community	.691		

**KMO =0.799; Bartlett's Test of Sphericity=0.000 ;Total variance explained: 77.76%**  
 (Source: Primary data)

**Interpretation:**

Above table explores four significant factors from 19 different variables that influence women's empowerment through micro finance from SHG through Factor Analysis. Validity of factor analysis is tested by verifying KMO and Bartlett's test which shows that the sample is adequate i.e.  $0.799 > 0.5$  and there is also a variation among the statements under consideration as Bartlett's test of sphericity is significant as  $p=0.000 < 0.01$ . The factor analysis identified 4 factors (F1, F2, F3 and F4) with variation explained by 77.76%. The four factors were identified as Economic Empowerment (F1), Social Empowerment (F2), Self-Induced Empowerment (F3), and Political Empowerment (F4). The first factor Economic empowerment (F1) explained 33.58 % of variation and second factor Social Empowerment (F2) with 12.6 % variance, third factor Self-Induced Empowerment (F3) with 9.23% variance and finally fourth factor Political empowerment (F4) with 6.89 % variance. Above factors explored contribute in total 77.76% of total variation and thus there is a scope for further research by extending the research to more SHGs.

**VII. Conclusion:**

Empowerment is a complex process of change that is experienced by all rural individuals. Strengthening women's financial base and economic contribution to their families plays a major role in empowering them. In some cases, access to credit may be the only input needed to start women on the road to empowerment. Study highlights that the randomly selected Self Help Groups which were linked with Syndicate branch of Kotekar are performing well. The study concludes that being an active member of SHG brought an economic empowerment and social empowerment than self-induced empowerment and political empowerment. Women are economically and socially empowered after joining SHG as the prime reason for joining SHGs were to promote savings followed by contributing income to the family. It is evident from the study that the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political and economic components. Study also highlights the number of women inclined towards SHG is increasing which implies that women are aspiring for empowerment. It was found that the SHGs are helping for the economic empowerment of its members.

**References**

- [1] Aruna & Joythirmayi (2011), "The Role Of Micro Finance In Women Empowerment: A Study On SHG-Bank Linkage Programme In Hyderabad", *Indian Journal of Commerce and Management Studies*, Vol-11, Issue-4, May 2011, Pg 77.
- [2] Biswas, T (2007), "Women Empowerment Through Micro Finance: A Boon For Development". Paper presented on in international Conference on 'Gender issues & Empowerment of women', Indian Statistical Institute, Feb. 2007.
- [3] Babajide, Abiola, and Taiwo Joseph, (2011), "Microcredit and Business Performance in Nigeria: The Case of MFI Finance Enterprises", *International Journal of Research in Commerce & Management*, Vol. 2, Issue No. 11 (November), pp 43-49.
- [4] Desai, V. V., (2011). "Self Help Groups: An Integrated Approach of Empowerment for She Entrepreneurs", *International Journal of Research in Computer Application & Management*. Vol. 1 (2011), Issue No. 7 (September), pp 133-136.
- [5] Kaur, M.; Mishra B; Singh, P.; Singh, A; and Rathore, S. (2007), "Empowerment of rural women: An analysis of constraints", *Indian Research Journal of Extension Education*, pp:90-93.
- [6] Lokhande, M.A (2013), "Women Self-Help-group's and Women Empowerment-A case study of Mahila Arthikvikas Mahamandal"; *Indian Journal of Marketing*; Issue No; 8; Page No: 52.
- [7] Naidu, M.C., Jayaraju, M. and Dasaatharamaiah, K. (2006). Women's empowerment through DWCRA – empirical study, *Social Welfare*, 51(12) March, pp. 32-38.
- [8] Mayoux, L (2000), "Microfinance and the empowerment of women: A review of the key issues", *Social Finance Unit Working Paper*, 23, ILO, Geneva.
- [9] Meetei, Dr K I (2011), "The impact of MF accessibility through group initiative to Rural Women in Manipur – A case study" a paper presented on the Seminar on "Microfinance in North East" organized by BIRD in collaboration with IIBM on 28 and 29 January, 2011.
- [10] Panigrahi and Satapathy (2014), "Women Empowerment through Micro Finance & Turning Challenges into Opportunities: Indian Scenario," *International Journal of Innovative Research & Development*, Volume 3, Issue 1, pp 310-317.

- [11] Singh, Y (2013), "Effect of Self Help Group in economic empowerment of rural women in Himachal Pradesh", *Journal of Indian Research*, pp-57.
- [12] Sathiyabama, N., and MeeenakshiSaratha, M., (2011). "Women Empowerment and Self Help Groups in Mayiladuthurai Block, Nagapattinam District, Tamilnadu", *International Journal of Research in Commerce & Management*, Vol. 2 (2011), Issue No. 9, (September), pp. 112-117.
- [13] S. Subramanian (2010), "A study on Self Help Groups in Tirunelveli district", *Manonmaniam Sundavanar University, Tirunelveli*, January 2010.