

A STUDY ON WOMEN SELF HELP GROUP IN COIMBATORE DISTRICT

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Abstract: The rural SHG in Coimbatore districts has been identified for this study. The general functioning of rural SHG specially was taken in order to know the prevailing conditions and standard of living among rural women. Empowerment of women can happen only when there is education and financial freedom. Even though most of the rural women have studied up to secondary level, financial freedom has come in only through SHG. This study has attempted to find out the changes in rural women by studying the overall functioning of SHG in rural areas of Coimbatore. This study also attempts to provide suggestions by examining the functioning of SHG, so as the SHG can be of much more useful to the women folk in empowering them.

INTRODUCTION

A Self Help Group (SHG) is a village – based financial organization usually composed of 10 - 20 local women. Most of Self Help Groups are situated in India, though Self Help Groups can also be found in other countries, particularly in South Asia and South Asia. Self help group is a set of rural women who join together to organize themselves into a group for eradication of poverty of the members. These SHG agree to save regularly and convert their savings into a common fund known as 'group corpus'. This model has attracted attention as a possible way of delivering microfinance services to the poor who have found difficult to reach the banks or organization. By mutual their personal savings into a single deposit, SHG minimize the SHG bank's transactions costs and generate an attractive volume of deposits.

Through SHG, banks can serve small rural depositors while paying them a market rate of interest. SHG are started by non-profit organizations that generally have broad anti-poverty agendas. SHG are seen as instruments for a variety of goals including give control to women, increasing management ability among adverse people, increasing school enrolments, and improving diet and the use of birth manage measures. Financial aid is usually seen extra as an entry point to

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other goals, rather than as a primary objective. SHG is a group formed by the members in rural areas, which has precise number of members. In such a group the poorest section of women will come together for emergency, failure, social reasons and economic hold up as well, They will have easy communication, public contact and monetary relations. Women have been empowered hold very high positions such as President and Prime Minister and many powerful women occupy high chairs in India and so it is proved that women can manage themselves well. One of the major aspects of women empowerment is the profits generation, endorsement and micro-enterprise promotion. If a single woman brings hope to her people, then many women carry hope to the people itself.

ORIGIN AND CONCEPT OF SHG

The origin of Self Help Group's the invention of Grameen Bank of Bangladesh, which was found by Mohammed Yunus. Self Help Group's were in development and shaped in 1975. In India NABARD initiated it in 1986-87. But the real effort was taken after

1991-92 from the linkage of SHG with banks. A SHG is a small inexpensively homogeneous affinity group of rural poor voluntarily coming together to save small investment funds regularly, which are deposited in a common fund to meet the member's emergency needs and to provide collateral free loans decided by the group. Self help group has been recognized as a useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of the poor through thrift.

RULES OF SHG

Common agreement on when to meet the group members the time and venue for the assembly, agreed penalties for absence of Self-Help Group members. Accord between the members on the amount of savings and offering small loans to each other in the group. The members should have the good habit of repayment of the availed loan from the banks.

Training of the members is an important requirement for proper functioning of the SHG. The basic areas in which training was offered to the members are the basics in mathematical calculations, maintenance and writing of minutes book, account book, loan records, asset creation register etc., scheduling of meetings and intimating to the member, public aspect like women empowerment and the basics of lending money from the banks of financial institutions and repay in time. Most effectual method of education of SHG members is to take them to a model SHG and allowing free interaction among its members.

OBJECTIVES OF THE STUDY

The main motive for this study is given below as the objectives of the study.

1. To assess the existing financial practices of women SHG.
2. To understand the marketing related activities of women SHG.
3. To analyze the HR related issues and its impact on the effectiveness of the functioning of women SHG

Selection of Sample

The next step in research design is the selection of a sample of subjects for study. In most cases of research, sampling is needed. Sampling is a needed and an certain part of any human activity like purchasing commodities, selection of a television programme to watch or even a book to understand. If the residents is small sufficient, instead of sampling a census can be carried out. But usually, population is large and there is limited time and income available, with the researcher for data set. Therefore, selecting a sample becomes needed. Further sample by reducing the data group effort makes data collection more efficient and accurate.

In spite of statistical methods being used in the selection of a sample, decision is middle to all stages of sampling. Sampling designs are aimed at two major objectives:

1. The sample is a representative of the population.
2. The size of the sample is adequate to get the desired exactness. In general the sampling procedure consists of
 - A definition of the target population in terms of elements, sampling units, domain, and period.
 - Specification of a frame of sampling, if probability sampling is used (for example, telephone directory, map, or listings).
 - Specifying sampling units (for example, a firm, department, group, or an individual that is addressed in the sample).
 - The sampling technique (for example, probability versus non-probability, single versus cluster, stratified versus non-stratified, single stage versus multistage).
 - Determination of sample size, which is the figure of elements in the sample, using statistical methods but often moderated by judgment based on other considerations like availability cost and accessibility.
 - Implementation of the sampling plan by ensuring the various controls required in the field to attain the sampling objectives and by contacting the sample members.

(a) Defining The Target Population

The target population in the present study is “Women members of SHG in rural Coimbatore”. The universe subjected to 15651 SHG with 221674 women in it.

(b) Specifying Sampling Unit

This research was done in two stages.

First rural SHG were recognized block wise. Table No 1.1 and Figure no 1.2 gives the break up details of blocks across Coimbatore district. Coimbatore has 12 blocks which was geographically divided as East, West, North and South.

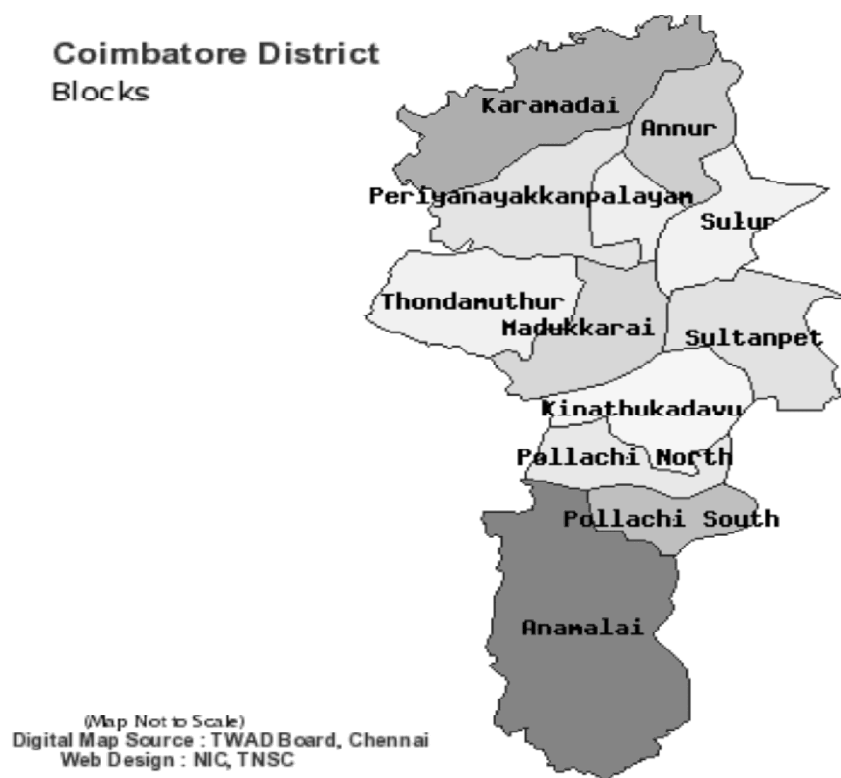


Figure : Map of Blocks in Coimbatore District

Block Wise Self-help Groups in Coimbatore District

S.No	Name of the Block	Age Groups (Years)						Total	Total Women Covered
		0-6 m	6 m -1 y	1-2y	2-3y	3-4y	4+y		
I	RURAL SHG								
1	Karamadai	24	34	115	20	21	830	1044	14844
2	Pollachi North	17	22	8	0	159	661	867	12359
3	Annur	21	0	103	0	0	617	741	10647
4	Pollachi South	20	0	20	24	186	445	695	9990
5	Anaimalai	10	36	37	43	19	402	618	8652

6	Perianaickenpalayam	39	1	50	45	62	398	595	8486
7	Sulur	47	0	43	21	34	350	495	7229
8	Kinathukadavu	14	0	0	0	0	438	452	6510
9	Sulthanpet	59	17	40	28	39	216	399	5820
10	Thondamuthur	0	0	0	0	0	287	287	4018
11	Sarkar Samakulam	9	0	0	0	4	157	170	2497
12	Madukkarai	0	0	0	0	58	106	164	2296
	Sub total (1 to 12)	260	110	416	181	653	4907	6527	93348
II	Urban SHG								
A	Town Panchayat	47	23	69	112	209	3168	3628	50792
B	Municipality	31	86	57	0	75	1898	2147	30648
C	Corporation	25	156	264	116	608	2180	3349	46886
	Sub total (a+b+c)	103	265	390	228	892	7246	9124	128326
III	Grand Total (I+II)	363	375	806	409	1545	12153	15651	221674

The sampling calculations was done with the help of G Power 3.0 software which indicated that the required sample size as 800 and expected sample size as 1200. 1200 sample was collected from the respondents, out of 1200, 59 samples were rejected because of incompleteness and errors.

GEOGRAPHIC DIVISION OF BLOCKS IN COIMBATORE DISTRICT

The block was divided geographically and SHG Older than 4 Years were considered for the Study.

S.No	East	West	North	South
1	Sulur (380)	Thondamuthur (287)	Karamadai (813)	Anamalai (402)
2	Sulthanpat (216)	-	P.N. Palayam (398)	Madukarai (106)
3	-	-	Annur (617)	Kinathukadavu (438)
4	-	-	Sarkar samakulam (157)	Pollachi North (661)
5	-	-	-	Pollachi South (445)

Selection of Data Collection Procedures

The data collection phase itself in considerably developed in modern research. Data gathering will involve the development of the instruments for data collection, recognition of sources of data, and the context in which the sampling has to be done. The sources of data are usually people and existing records. To get information from people, it is either essential to use interviews, where the information may be given readily, or questionnaires, where the information may

have to be given after careful reflection on the part of the respondent. There are several procedures of data collection available to the researcher. Depending on the problem, an interview schedule was used for the study

There are two sources of data – secondary data and primary data.

This kind of data is generated for purposes other than for solving the problem under study. There are three methods of obtaining secondary data:

- The data is accessible in published research journals, reports, and books open to the public in libraries.
- Search of data generated within the organization through information, log books, report of unions, minutes of meetings, proceedings, accounting documents, home journals, and so on.
- Computer search of databases and World Wide Web.

Primary Data

The procedures used for collecting primary data in a research study are

- Questionnaire mail surveys
- Interviews of several kinds
- Observation of phenomenon/subject, and
- Special techniques like video/ audio recording/ projective methods.

In this study a total of 4907 SHG were older than 4 years. The total number of women members of these SHG is 57,156.

As per the sample size calculator, using quota sampling methods, 3 members from each SHG were identified as respondents.

A total of 1200 women respondents were selected for data collection. Out of this 1200, 59 samples were rejected due to incompleteness and errors.

Therefore, the sample size for this study is 1141.

In this research, a well framed interview schedule was used to collect the data from the selected respondents which were pre-tested through a pilot study.

The schedule was filled in and collected by the researcher by explaining the questions in Tamil to the respondents. Most of the respondents were enthusiastic and forthcoming to give the data that they had known and experienced. They were really interested to know why this data is collected and what is the purpose of this research they were given a small brief introduction about the purpose of this study, On the whole, the overall experience of data collection was good.

INTERVIEW SCHEDULE

Interview schedule is an often used observational device for collecting personal data and opinion and it provides a way to collect personal information from subjects that may not be readily obtainable using other methods. Interview schedules provide structured responses and must be carefully developed and revised to obtain valid data. The same procedure has been adopted throughout the study.

REVIEW OF LITERATURE

Uma narang (2012) the concept of Self Help Group has its roots in rural areas and it has been mooted along the rural and semi urban women to improve their living conditions. Though it is applicable to men in our country, but it has been more successful only among women and they can start economic activities through SHG movement. In India, this scheme is implemented with the help of NABARD as a main nodal agency in rural development. It is self employment generation scheme for especially rural women, who don't have their own assets. The word 'empowerment' means giving power. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, beliefs and practices. Thus, empowerment of women not just a goal in itself, but key to all global development goals. Empowerment is an active multidimensional process to enable women to realize their identity and power in all spheres of life. This paper examines the women empowerment through SHGs and also explains the current position of women empowerment in India.

Reji (2013) the empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the "Year of women Empowerment" Women's empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are "women component" to ensure flow of adequate resources for the same. One of the major schemes implemented by the Ministry of Rural Development having women's component is the SGSY.

Tazyn Rahman(2013) it is no wonder that India has a long way to go in improving women's education, financial independence and entrepreneurial abilities. The literacy rate for women is 22.7%, which is less than half the rate for men (51.6%). It is sad to observe that though the women in rural India have inherent

skills and expertise in making beautiful handicraft items with locally available raw materials like thread, beads, jute, straw, wood, paper, etc but they cannot do much as most of them live in remote areas, below the poverty line, earning less than a dollar a day, with no reliable source of a steady income. By the year 2000 there were a large number of Micro finance institution's and Self Help Group's (SHG) coming up in various part of the country. The Micro finance institution's provides micro credit for micro-enterprises which surprising result in elevating the livelihoods of these SHG members. HLL took notice of this phenomenon and started "Project Shakti" as a corporate SHG partnership. Project Shakti was started by Hindustan Unilever Limited in the year 2000 as an ambitious plan to stimulate new demand in the lower income, rural segment by creating a self sustaining cycle of business growth through people growth. This project was planned as a win-win partnership between HUL and rural self-help groups (SHG's) comprising mostly illiterate women's. HUL helped the SHG's to access micro-credit, buy HUL products and sell them in their villages. In return this project helped HUL to distribute its product's even to the most inaccessible rural villages in India. The paper shall discuss the business model adopted by HUL to empower the rural women.

Homa Soroushmehr & Khalil Kalantari & Hossein Shabanali Fami (2012) Self-help groups (SHGs) have a special role for empowering rural women that provide a critical outlet for building the way for faster, fairer, and more sustainable socioeconomic status for them. On this basis, study investigates the effect of SHGs on rural women empowerment that 260 rural women from Hamedan county (Iran) were selected as sample. Two groups of women were included in the study; Group 1 (in three subgroups of A, B and C; on based of membership years) included women who have participated in a local SHG, group 2 included women who had never participated in a similar group. The study attempts to understand empowerment process as articulated by the rural women themselves, based upon which their characters in respect of comparison two groups and also women in SHGs. Results indicated that women who in SHGs have high mobility, legal knowledge and decision making autonomy, access and control of household budget, but it's not significant difference between groups 1 and 2 in domestic violence indicator, because of widespread domestic violence and suppression by male family members. Also, Comparison of key socio-economic variables indicated there are significant differences among subgroups (A, B and C), on based of membership years in SHGs.

Akepi linggi ehili (2013) The Self Help Group (SHG)-Bank Linkage Programme, in the past nineteen years, has become a well known tool for bankers, developmental agencies and even for corporate houses. SHGs, in many ways, have gone beyond the means of delivering the financial services as a channel and turned out to be focal point for purveying various services to the poor. The programme,

over a period, has become the common vehicle in the development process, converging important development programmes. With the small beginning as Pilot Programme launched by NABARD by linking 255 SHGs with banks in 1992, the programme has reached to linking of 69.5 lakh saving-linked SHGs and 48.5 lakh credit-linked SHGs and thus about 9.7 crore households are covered under the programme, envisaging synthesis of formal financial system and informal sector. In view of the large outreach and pre-dominant position of the microfinance programme, it is important to keep a continuous track of the status, progress, trends, qualitative and quantitative performance comprehensively. To achieve this objective, Reserve Bank of India and NABARD issued guidelines in the year 2006-07 to Commercial Banks, Regional Rural Banks and Cooperative Banks to furnish data on progress under microfinance. The data so collected covers various parameters like savings of SHGs with banks, bank loan disbursed to SHGs, bank loan outstanding against SHGs, gross nonperforming assets of bank loans to SHGs, recovery performance of loans to SHGs. Further, the banks also furnished the data regarding bank loans provided to Micro Finance Institutions (MFIs). NABARD has been bringing out the consolidated document annually. This research presents the bird eye view regarding the small achievement the microfinance vision 2011 of Government of Arunachal Pradesh has made progress under microfinance sector under the model, SHG - Bank Linkage model, the problems encountered by the members of SHGs in moving ahead for the common good of the groups.

Manjunatha S.(2013) Today, in India the problem of rural poverty is increasing very rapidly. There are a very few way to eradicate rural poverty in India. Mainly providing economic support to the rural people, particularly to the rural women, has been proved very fruitful to reduce the poverty in rural India. Providing economic support or loans to the rural women helps them to empower, not only economically but also socially, further this strengthens the whole society in general. Hence, the present study is placed in this context to examine the relationship between Self Help Groups and socio-economic development of rural community in general and women in particular of Karnataka state and also to suggest suitable measures for the effective improvement of functioning of SHGs in improving the socio-economic conditions of the rural people. For the said purpose the primary data has been collected from field survey in Hassan district of Karnataka state. In the present study, based on the analysis and discussion on the performance evaluation of women SHGs and rural development in Karnataka state, major findings of this study have been explained in detail.

Ranbir Singh (2012) Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. In India, concept of women entrepreneurship is of recent origin. Women have become aware about their rights and situations and entered

in different fields of business. They have established their own successful business empires. They are contributing towards the growth of economy and improvement of their socio-economic conditions. Government of India has given due importance to women empowerment in the country and several schemes has been introduced for the upliftment of women entrepreneurs. Women workforce ratio in the country is increasing due to the increase in the women literacy rate in India. The concept of Self Help Groups (SHGs) is proved to be boon for the rural women in some states of India. It has not only raised their income but also their social status. Overview of the working of self Help Groups (SHGs) in Himachal Pradesh is also depicted in this paper. This paper particularly focuses on various issues pertaining to women entrepreneur's issues, challenges and future perspective in India.

Wale V.S. & Deshmukh A. M. (2011) The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-biased system. The World Bank has suggested that empowerment of women should be a key aspect of social development programs. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. The empowerment of women and improvement of their status and economic role needs to be integrated into economic development programs, as the development of any country is inseparably linked with the status and development of women. Given the gender division of labour that prevails in India, Nutrition, Child health, and related matters typically depend mostly on women's actions and decisions. Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from 'being alive' to 'living with dignity'. One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. Women being central to the entire development process and at the precursor of social transformation can be demonstrated with many examples that could include Grameen Bank's success, SHGs of ICICI Bank, Shakthi Ammas at HLL, Cemex, Amul, the success of Avon, Mary Kay, and Tupperware in US and other parts of the world.

A.H.M. Vijayalaxmi & Manjula Kadapatti(2011) The pregnant women constitute the most vulnerable segment of a population from the nutritional standpoint; in particular the conditions of pregnant women belonging to low income group is a matter of serious concern. Proper nutrition during pregnancy is critically important for both the mother and foetus. The study was conducted to

determine and compare the nutritional status of pregnant women belonging to the low income group in rural and urban areas of Bangalore and to find out whether the nutritional knowledge of the pregnant woman has any influence on her nutrient intake. Total of 100 pregnant women were selected, among these 50 were from urban area of Bangalore and 50 were from rural area of Kankapur and Kengeri. Random sampling technique was used to gather the information. A survey cum interview method was used to obtain the relevant information. The result reveals that the nutrient intake of both the groups fell short of the RDA. It was also found that there was a significant difference in nutrient intake and hemoglobin levels. Assessment for clinical deficiency signs revealed that the nutritional status of the urban group was better when compared to the rural group. Nutritional awareness was found to be significantly more in the urban pregnant women, when compared to rural pregnant women and it was associated with increased nutrient intake in both the groups of pregnant women. Introduction Pregnancy is a prominent event in a woman's life, able to transform her life forever. Pregnancy is a physiological state, which produces several normal and expected changes, in all the maternal organ systems. The nutrient demands of the embryo or the foetus developing in the uterus must be met in addition to those for maintenance of the adult women; this calls for quality nutrition both before and during pregnancy. The future health of the developing child depends to a larger extent on the nutritional foundation established in prenatal life. The selection of a diet to meet the needs of pregnancy requires careful choices of food and is not particularly complicated. The pregnant women constitute the most vulnerable segment of a population from the nutritional standpoint; in particular the conditions of pregnant women belonging to low income group is a matter of serious concern. These groups are the most deprived, down trodden, illiterate, neglected and weakest group of the population. All these factors influence the dietary intake of the pregnant women belonging to the low income group, which in turn affects their nutritional status. A matter of particular concern is the nutritional status of pregnant women of the rural population.

Shantha kumar(2011) The self help groups are voluntary association of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste or traditional occupation come together for a common cause to raise and manage resources for the benefit of the manage resources for the benefit of the group members. The most important feature of SHGs is that most of these groups are being organized by women. These are helping women to become financially, self-reliant. The regular meetings of the groups provide a platform to discuss and act on a variety of social issues such as health, dowry, domestic violence, child marriage, etc. So the present study is going to analyses empowerment of women by analyzing the various factors viz., expenditure, saving, indebtedness and income variations.

Dharen kumar pandey & mukesh kumar (2011) The objective of 100 per cent financial inclusion can not be achieved by the Government of India unless it looks for its enforcement in each and every part of the country. The main focus is required in the rural and remote areas. One of the most significant factors which budge towards the financial inclusion of the rural and remote population is the microfinance services. In fact, microfinance is the only way through which the financial inclusion can penetrate into the rural and remote areas which expose the most under developed territory of the country. In this paper, we have mainly focused upon the achievements of the microfinance services towards financial inclusion. The role of every participant in the microfinance market has been analyzed.

M. R. Vanithamani & S. Sandhya Menon (2012) One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs). This strategy has fetched noticeable results not only in India and Bangladesh but world over. Women self-help groups are increasingly being used as a tool for various developmental interventions. SHGs are self-governed, with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centers and consumers. Informal groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. To continue with this trend as well as to enhance the success rate of SHG women entrepreneurs proper training programs can be designed and offered to them on a regular basis. Training by the way of sharpening their entrepreneurial competencies helps them to perform better. This paper throws light on the various dimensions of EDPs and its impact on entrepreneurial success. The respondents of this research are SHG women, who are successful in their entrepreneurial ventures and the study outcomes clearly depict the existence of positive relationship between entrepreneurial competency and training. It also stress upon the role and contributions of all the stakeholders of the society to bring in real success among these SHG women entrepreneurs.

Sahu Lopamudra & Singh Suresh K (2012) Background: Women empowerment is an essential precondition for elimination of poverty. Many International and National bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, Micro finance and Self Help Group (SHG) intervention have brought tremendous change in the life of women at the grass root level. Currently around 1640 SHGs exist in Pondicherry and are successfully managed by women. Aim: To assess the role of Self-Help Groups in empowerment of women of rural Pondicherry. Methodology: It was a community based qualitatively study. Focus Group Discussions (FGD) were conducted among six SHG groups (one each) selected on feasibility basis. The SHG members' perception of improvement in different pre determined

domains were assessed. Content analysis was done manually and the key findings were noted. Results: The key responses were 'increased participation in household decision making', 'gaining respect in family', 'increased savings', 'meeting family expenses', 'improved political knowledge', 'independence', 'confidence' etc. They said to have gained respect and trust in society and were able to plan for the future of their families. Conclusions: Self Help Groups played very important role in Women empowerment and should be promoted for economic development of the country.

Ansuman Sahoo(2013) In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Cuttack District of Odisha. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, repayment of loans and in building up of opinion of SGH members regarding increase in the power of decision making. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation.

K. Rajendran & R. P. Ray (2011), Non-governmental Organisations (NGOs) played a vital role in rural reconstruction, agricultural development and rural development even during pre independent era in our country. In the post independent period the NGOs became a supplementary agency for the developmental activities of the government and in some cases they become alternative to the government. After the introduction of microfinance through Self-Help Groups (SHG), they penetrated into each and every corner in India and actually the NGOs are responsible for converting the pilot project of microfinance into a major programme and the NGOs are responsible for making the microfinance through SHG as the largest programme in the world. This paper analyses the role of NGOs in sustainable rural development through microfinance. The study reported that NGOs are playing vital role in the formation of SHGs and motivating women to join the groups and linking the groups with the banks for microfinance. But, Non-governmental Organisations played limited role in marketing the products of SHGs and release of subsidies.

Chandralekha Ghosh & Tanmoyee Banerjee(2010) The self help groups were formed to provide micro credit facilities to rural poor women to engage them in economic activities. Present paper investigates the factors influencing the

employment status of a selected group of self help group members. The same set of self help group members has been surveyed twice, once during 2005 and again during 2009 to collect information. During 2005 survey all the members were employed but during 2009 it were observed that about 55 percent of the self help group members have turned into housewives. The present study will try to examine the influence of socio economic, demographic and political factors on the employment status of the members based on primary survey conducted in some villages of North 24 Parganas, West Bengal, India. The paper has also tried to investigate the loan use pattern of this set of self help group members. Along with the past occupation of the member the local politics at village level have been found to influence the employment status as well as loan use pattern of the members.

Paneer Selvam R.&Radjaramane,V.(2012) The present study was attempted to examine whether there is improvement in the status of women whom are members of SHG. The study attempted to examine this with of help of 190 women sample respondents selected at random from 34 villages of seven taluks, Coimbatore District. The primary data collected from the sample respondents indicated that the status of women has improved after becoming member of SHG group. The awareness of the sample respondents in terms of various factors including, family politics has also improved.

Major R. Rajasekaran1 & R. Sindhu (2013) Women entrepreneurship has been recognized as an important source of economic growth as they create new jobs for themselves and others and also provide society with different solutions to management, organization and business. Women's entrepreneurship contributes to the economic well-being of the family and communities and also reduces poverty. The growth of Self-Help Groups (SHGs) is an evidence of the fact that women are coming out of their shells and maintaining their citizenship in the city. This study is carried out with the specific objective to know the socio- economic background of the women SHG's, their knowledge, skills and earning capacity. Keeping this in mind the researcher made a study on entrepreneurship and small business with reference to Women SHGs in Coimbatore City. Research data have been collected from various available sources and systematically analyzed with suitable tools. The analysis clearly shows that the role of women entrepreneurs' contribution to the society is commendable.

Vijayakumar A. N. & M S Subhas (2011) The experiences of SHGs in many countries have been proving great success as an effective strategy and approach in recent years. Group-oriented efforts in the form of Micro-credit groups in different countries of Latin America, Africa and Asia are examples of current self-help efforts. The Grameen groups in Bangladesh, local self-help development efforts – Harambee (Thomas, 1985) in Kenya, Tontines or Hui with 10 to 15 membersinvolved in financial activities through cash or kind in Vietnam, self help

efforts through credit unions, fishermen groups, village-based banks, irrigation groups etc (Gaonkar, 2004) in Indonesia , the self-help groups (SHGs) in countries like Thailand, Nepal, Sri Lanka and India are successfully proving forms of micro-credit groups or SHGs. In this regard, this article on SHG is an effort to give a glance over the conceptual dimensions of SHGs and their socio-economic implications with reference to India.

C. Satapathy & sabita mishra (2012) Path Goal Theory of leadership style has been applied in the structural form of SHG. The work of House and Mitchell (1974) and Northhouse (2007) have been applied to study leadership style of SHG members within the domain of Path Goal Theory. The application of theory fits well to the structural form of SHG. A sample of 240 randomly selected SHG members was found to be closed to be supportive and participative style rather directive and achievement orientation. Education, caste, marital status and occupation influence in imbibing leadership style.

Savitha. V & H. Rajashekar (2012) Self Help Groups have emerged as an alternative development strategy to promote the common interest of the weak particularly the rural poor. This research study has been undertaken to study the role of self help groups on the development of women entrepreneurs in Mysore District. The present study is an attempt to analyse the role of SHGs in promoting women entrepreneurs in Mysore District of Karnataka. The main objective of the study is to evaluate the role and working of self Help Groups in women entrepreneurship and also to assess the perception of beneficiaries about the role of SHGs. This study is based on both primary and secondary data. Primary data have been collected by conducting a survey among 160 sample respondents from 20 Self Help Groups in different areas of Mysore District. Eight respondents were selected from each Self Help Group. Random sampling technique was used to select the respondents. Percentage method was used to analyse the data. Secondary data have been collected from books, journals, newspapers, internet and periodicals. While selecting self help groups the criteria adopted here is that the SHG should have a linkage with banks. The structured questionnaire was personally administered by direct contacts with members. Special care has been taken to avoid bias in their answers to various questions and encouraging them to answer queries. Thus, SHGs have served the cause of women empowerment through their own enterprises by getting support.

Rupneet kaur randhawa & paramjit kaur (2012) At present, India is brimming with Self Help Groups (SHGs). Such a growth is though heart warming but this expanded outreach should be examined from the qualitative aspect. The qualitative dimension is studied from the width and depth of outreach achieved. It is good to know how many people are covered under Self Help Bank Linkage Programme (SBLP) but at the same time it is equally important to know that who are being

covered under this programme. Are the marginalised are being targeted or the better off's being served? This paper examines the depth of outreach of SHGs in terms of who actually are the SHG members and leaders? Does the programme penetrates to the absolute have nots? Study was conducted on 100 SHGs of SBS Nagar district of Punjab. Data collection was done through interview schedule and group discussions with the members and the Self Help Group Promoting Institutions (SHPIs). For data collection 2 women (one member and other leader of the group) were selected. In terms of selected social and economic parameters: wealth rank, caste, economic activity, schooling etc, this paper explores the true beneficiaries of the SBLP. Findings reveal that theory of outreach does not match exactly with the results of the study. Microfinance Policy makers should focus to weed out the disparities as the benefits do not accrue to those who actually need them.

U. Dhanalakshmi & K. Rajini (2013) This paper looks at the literature around the self help groups (SHGs) movement in India. It is hoped that it will be useful to fellow researchers who are undertaking studies in this area. It exposes the historical background of self help groups in Indian context. This paper reviews literature on the subject's empowerment process in relation to a self-help group as well as related literature. It is important to note that most literature has been focusing on empowerment as the outcome not as the process. There have been limited studies that explore the relationship between a self-help group and the process of empowerment.

K.P.Kumaran (2011) this study examined the role of self help groups in addressing some of the problems faced by persons with disabilities such as social exclusion, discrimination, lack of awareness about their rights and privileges, and absence of livelihood programmes. One hundred persons with disabilities were randomly drawn for the study from 50 self help groups in 2 districts that were covered under a popular poverty alleviation programme implemented by the state of Andhra Pradesh in India. An interview schedule was used to collect information. Before joining the group, some of the persons with disabilities were mostly confined to their houses, and viewed as less productive and incapable of leading a 'normal' life. After joining the groups, they came out of their seclusion and started to work together for their collective welfare and development. They gained knowledge about their rights and privileges and started income generation activities with the help of loans made available to them. They gained better acceptance within their families, but attitudes of their communities was slower to change. A feeling that "disability is not inability" seemed to have been internalized among the members of the groups. Self-help groups can be very effective in helping persons with disabilities to come out of their isolation and in promoting their participation and inclusion in societal mainstream.

N. Sathiyabama & M. Meeenakshi saratha (2011) Empowerment of women is the process of controlling power and strengthening of their vitality through basic categories of empowerment - economic, social and political. It is also a process, whereby women become able to organise themselves to increase their own self reliance, to assert their independent right to make choices and to control resource, which will assist in challenging and eliminating their own sub-ordination. There is a growing awareness to lead a better quality of life with a change in attitudes and life styles which presses them to be self-reliant and to take part in the economic development through Self Help Groups (SHGs). But, in some areas the SHGs are liquidating for one reason or other including inefficient leadership. The head of the SHGs who is termed as 'Animator' is also responsible for the success or failure of the group. So, there is an urgent need to motivate the Animators as well as the members of the group. This is an attempt to study about the demographic status of animators of SHGs, to ascertain the role of animators in SHGs, to evaluate the usability of training programmes provided to the animators in running the SHGs, to examine the decision making pattern of animators of the SHGs and to evaluate the problems faced by the motivators of the SHGs in the study area, Mayiladuthurai block in Nagapattinam district, Tamilnadu. Simple percentage has been used to analyse the data which were collected through the questionnaire. It is inferred from the results that more co-operation from the financial institutions, government and family members are required to reach the targets of SHGs.

ANALYSIS

RELIABILITY ANALYSIS

Case Processing Summary

		N	%
Cases	Valid	1141	100.0
	Excluded ^a	0	.0
	Total	1141	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.514	51

From the above table it is inferred that the Cronbach's Alpha value ($p = 0.514$) which is significant that the researcher can continue with the questionnaire for his studies.

FREQUENCY ANALYSIS - INDEPENDENT VARIABLES**Age of the Respondents (Frequency Test)**

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	21-30 Years	476	41.7	41.7	41.7
	31 -40 Years	563	49.3	49.3	91.1
	41 -50 years	102	8.9	8.9	100.0
	Total	1141	100.0	100.0	

It is clear from the above table that majority 49.3% (563) of the respondents are 31-40 years, 41.5% of the respondents (476) are in the age group of 21 – 30 years. 9% of respondents (102) are in the age group between 41 -50 Years. The table reveals that, a majority 49.3% (563) of the respondents are in the age group between 31 – 40 years.

Marital Status of the Respondents (Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Unmarried	337	29.5	29.5	29.5
	Married	804	70.5	70.5	100.0
	Total	1141	100.0	100.0	

It is clear from the above table 4.3.2 that majority 70.5% (804) of the respondents are married whereas 29.5% of the respondents (337) are unmarried. The table reveals that, a majority 70.5% (804) of the respondents are married.

Members in the Family of the Respondents (Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	1 Member	100	8.8	8.8	8.8
	2 Members	227	19.9	19.9	28.7
	3 Members	308	27.0	27.0	55.7
	4 Members	273	23.9	23.9	79.6
	5 Members	159	13.9	13.9	93.5
	6 Members	74	6.5	6.5	100.0
	Total	1141	100.0	100.0	

It is clear from the above table that majority 27.0% (308) of the respondents are having the family members in 3 numbers while 23.9% of the respondents (273) having the family members of 4 Numbers. 19.9 % (227) are having the members in 2 numbers.

The table reveals that, 27.0% (308) of the respondents are having the family members in 3 numbers.

Members in the Family - Children of the Respondents (Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	0 Children	340	29.8	29.8	29.8
	1 Children	309	27.1	27.1	56.9
	2 Children's	380	33.3	33.3	90.2
	3 Children's	71	6.2	6.2	96.4
	4 Children's	41	3.6	3.6	100.0
	Total	1141	100.0	100.0	

It is clear from the above table that majority 33.3% (380) of the respondents are having the children in 2 Numbers, whereas 29.8% of the respondents (340) having the no children in the family. 27.1% (309) having one children in the family, 6.2% (71) of the respondents having 3 children in their family.

The table reveals that, that majority 33.3% (380) of the respondents are having the children in 2 Numbers.

Education Qualification(Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	No Basic Education	346	30.3	30.3	30.3
	Up to10th std	612	53.6	53.6	84.0
	plus 2	100	8.8	8.8	92.7
	graduation	83	7.3	7.3	100.0
	Total	1141	100.0	100.0	

It is clear from the above table 4.3.5 that 53.6% of the respondents (612) have qualification up to 10th standard, 30.3% of the respondents (346) have no basic qualification. 8.8% of respondents (100) have qualification up to plus 2. 7.3% of the respondents (83) are have qualification till graduation.

The table reveals that, a majority 53.6% of the respondents (612) of the respondents has qualification up to 10thstandard .

Annual Income in the Family (Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	<Rs10000	388	34.0	34.0	34.0
	Rs.10001 –Rs.20000	498	43.6	43.6	77.7
	Rs.20001 –Rs.30000	57	5.0	5.0	82.6
	Rs.30001 –Rs.40000	84	7.4	7.4	90.0
	Rs.40001 –Rs.50000	114	10.0	10.0	100.0
	Total	1141	100.0	100.0	

It is clear from the above table that 43.6% of the respondents (498) having annual family income between Rs.10001 to Rs.20000, 34% of the respondents (388) having annual family income between less than Rs.10001, 7.4% of the respondents (84) having annual family income between Rs.30001 to Rs. 40000. 5.0% of respondents (57) having annual family income stuck between Rs.20001 to Rs. 30000. 10% of the respondents (114) having annual family income between Rs. 40001 – Rs.50000, The table reveals that, a majority 43.6 % of the respondents (498) of the respondents having annual family income stuck between Rs.10001 to Rs. 20000.

Residential Status (Frequency Test)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Rented	415	36.4	36.4	36.4
	leased	84	7.4	7.4	43.7
	government housing unit	80	7.0	7.0	50.7
	Ownhouse	494	43.3	43.3	94.0
	Government free housing scheme	68	6.0	6.0	100.0
	Total	1141	100.0	100.0	

It is clear from the above table that 43.3 % of the respondents (498) are residing in their own house, 36.4% of the respondents (415) are residing in their rented house, 7.4% of the respondents (84) are residing in lease house, 7.0% of the respondents (80) are residing in Government Free Housing unit, 6% of the respondents (68) are reside in Government Free Housing scheme, 2% of the respondents (4) are residing in Government Housing Unit.

The table reveals that, a majority (43.3 %) of the respondents (498) are residing in their own house.

TO ACCESS THE FINANCIAL STRENGTH OF THE SELF HELP GROUPS

The below table represents the Financial Strength of Self Help Group with the Members in the Self Help Group

Table 4.16 A Cross tabulation for SHG group and initial contribution of members

			<i>Initial Contribution of Members of SHG (In rupees)</i>					
			<Rs. 250	Rs 251- Rs 500	Rs 501 - Rs 750	Rs 751- Rs 1000	>Rs 1000	Total
No of Members in SHG	< 10	Count	153	68	0	2	2	225
		Expected Count	147.1	56.8	7.5	5.5	8.1	225.0
		% within No of Members in SHG	68.0%	30.2%	.0%	.9%	.9%	100.0%
	11-20	Count	521	188	36	21	35	801
		Expected Count	523.7	202.2	26.7	19.7	28.8	801.0
		% within No of Members in SHG	65.0%	23.5%	4.5%	2.6%	4.4%	100.0%
			<i>Initial Contribution of Members of SHG (In rupees)</i>					
			<Rs. 250	Rs 251- Rs 500	Rs 501 - Rs 750	Rs 751 - Rs 1000	>Rs 1000	Total
	>20	Count	72	32	2	5	4	115
		Expected Count	75.2	29.0	3.8	2.8	4.1	115.0
		% within No of Members in SHG	62.6%	27.8%	1.7%	4.3%	3.5%	100.0%
Total		Count	746	288	38	28	41	1141
		Expected Count	746.0	288.0	38.0	28.0	41.0	1141.0
		% within No of Members in SHG	65.4%	25.2%	3.3%	2.5%	3.6%	100.0%

The above mentioned cross tabulation between the contribution of money by the Number of Members in the Group towards the Self Help Group. From the above table, it is inferred that Majority of the SHG 68.8% (153) having the No of Member between 11 - 20 are contributing more to the SHG group by having Rupees value <Rs 250. 23.3% of respondents (188) are able to provide contribution Rupees towards the Shelf Help group having value between Rs.251 to Rs.500 where the number of members less than 10 towards the respective SHG. The Contribution of Money is low in Group having members >20 but the Money value is between Rs.751 - Rs.10000.

Profit Equally Shared among the Self Help Group Members

Table 4.22 Profit equally shared

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Equally	1106	96.9	96.9	96.9
	Percentage based on Individual Share	35	3.1	3.1	100.0
	Total	1141	100.0	100.0	

The above is the frequency table towards the response on the "Profit Equally disbursed or not". From the table, it is incidental that the 96.9% (1106) of respondents agreed that they equally share the profit among the Members whereas 3.1% (35) of respondents approved that the share on Percentage based on the individual.

Self Help Group with Marketing Strategies of Self-help Group Chi-Square Tests

	<i>Value</i>	<i>df</i>	<i>Asymp. Sig. (2-sided)</i>
Pearson Chi-Square	51.213 ^a	45	.243
Likelihood Ratio	54.773	45	.151
Linear-by-Linear Association	5.863	1	.015
N of Valid Cases	1141		

a. 8 cells (13.3%) have expected count less than 5. The smallest amount expected count is 1.77.

The above table shows the correlation analysis between the SHG groups towards the marketing Strategies towards the Product. From the table, the P value (sig) = 0.243 is bigger than the Significance level ($p > .005$) which states that there is no significant relationship between the SHG group with the marketing Strategies towards the Product.

Hence the null Hypothesis (H_0) is accepted whereas the alternative hypothesis (H_a) is rejected.

TO STUDY THE LEVEL OF SATISFACTION OF TRAINING PROGRAM ANALYSIS

The below table shows the cross tabulation between the level of satisfaction in each and every training program

Effectiveness of the Training Program

The below table show the relationship between the effectiveness of the Training Program

		Capacity Building					
		highly in effective	ineffective	neutral	effective	highly Effective	Total
SHG Group	Count	159	198	551	150	83	1141
	Expected Count	159.0	198.0	551.0	150.0	83.0	1141.0
	% within SHG Group	.13.9%	17.4%	48.3%	13.1%	7.3%	100%

The above table shows the effectiveness of Capacity Training Program among the SHG groups. From the table it is inferred that, Majority of the respondents 56 agreed that the Capacity Training Program are Effective whereas 52 respondents are neutral towards the capacity building training program. 25 Respondents agreed that the capacity training programs are highly effective in the SHG group.

In order to find the association between efficiency of the training program with the SHG Group the following Chi-Square table is given below:

Null hypothesis H_0 : There is no significant relationship between the SHG and Source of effectiveness in training Program. Alternative hypothesis H_1 : There is a significant relationship between the SHG and Source of effectiveness in training Program.

FINDINGS

Regarding the profile of the SHG member the results reveal the following

- From the cross tabulation using chi-square test it can be informed that all the age groups invariably spend 4 - 8 hours in the SHGs, Which conclude that there is no significant difference between age of the respondents and hours spent in SHG.
- The cross tabulation between number of monthly meet and number of members in SHG's, shows that respondents having least number of family members meet more frequently than the other respondents women tend to have less work when there is less number of family members so that they are more frequent in attending meetings in SHGs.
- The results of the cross tabulation between number of members in the family and hours spent in SHGs, shows again, if there are less number of people in family, women spend more number of hours in the SHG.
- The Chi- Square analysis between members in the family and initial contribution of money towards the SHG shows that there is no significant difference between which that the members of SHG, donate more or less equal amount towards the SHG. It is even though not mandatory to contribute the same amount, women tend to contribute equally as their counterparts, regardless to the number of members in their family.

- The SHG members have attended one or two training programmes every year organized by NGO's. The cross tabulation between the efficiency of training programme towards each SHG. The cross tabulation shows that there is a significant difference between each SHG and each training programme conducted for skill development programme,
- The cross tabulation results for analyzing the effectiveness for ED programme and sales and marketing training programmes shows that there is no significant difference between SHGs and effectiveness of both ED programmes and sales and marketing training programmes. It is also concluded that skill development programme is the most important training program for the members of the SHGs.
- The cross tabulation results for respondents of all the SHG's, and the motive for joining the SHG, it is very clear that most of the respondents have joined SHGs for social recognition and the others in need to acquire economic freedom, shows that there is no significant difference between the respondents and the motive for joining the SHGs.
- The cross tabulation between the number of members in Self Help Groups and initial contribution shows that as the number of members increases the initial contribution towards Self help groups also increase. The early investments in most of the SHG were stuck between Rs20, 000 to Rs30, 000.
- The results show that the Self help groups are able to make profit with the initial investment which is equally shared among the members in SHG and save adequately through their business.
- Most of the SHG are making art work and handicrafts, whereas the second largest make sweets and savories while others make dress and embroidery. The demand for all their products is in the local market and personal selling tops the chart as their marketing strategy.
- Of all marketing strategy adopted personal selling seems to be more effective and the SHG have selected products due to higher demand in the local market.

SUGGESTIONS

- Marketing must make sure that the product is targeted towards the correct buyer group. The marketing mix is used to establish an efficient strategy, any competitive advantage is clearly communicated to the target group through the promotional mix.
- After the product/service has been sold what support services does the organization offer customers?. This may move toward in the shape of after sales training, guarantee and warranties.

- The use of technology to obtain a competitive advantage is very important in today's technological driven environment. Technology can be used in many ways with production to reduce cost thus add value, research and expansion to develop new products and the internet so customers have 24/7 access to the firm.
- Every organization needs to ensure that their money, legal arrangement and management structure work efficiently and helps drive the organization forward. ineffective infrastructure is waste resources, could affect the firm's repute and even leave it open to fines and sanctions.

CONCLUSION

In India more number of people live in rural areas and that they are to be developed in such a way that they achieve economic empowerment. This is likely through SHG movement and in the Tamil Nadu State there are more than 1.5 lakhs of Self-Help Groups but common of them are involved in small scale performance, not having any access to technological progress. Only limited groups are involved in large scale businesses or enterprises. There is no implementation of advanced manufacturing technologies and this is possible by providing training technical areas which make the groups to produce export quality products. This would increase the income of the SHG which in will increase the national income. It is high-time for the Government to consider the SHG seriously and plan to promote Self-Help Group's to the level of SME's to a greater extent.

The study revealed that the Indian SHG empowerment should continue to grow at the same pace, if not, earlier in the next five years or so. SHG's associate is actually fortunate to have the advantage of many savings. These embrace economic independence and economic skills for profits making. Thus they will be able to save for education of children and also will be able to meet the healthcare requirements, mount up financial assets as well as house, land, jewels other costly things, cost-effectively strong to meet surprising financial challenge and so on. To their benefit credit is one that help SHG's in Coimbatore is making women self-reliant and self-contained as revealed by the researcher. As a end result, women SHGs can set their goods and services in the global market by their effective capitalist practices. SHG's in India are integrating the low income segments with the rest of the rural community by ensuring them a better participation in a more equitable share in the advantage of development. Even though the rural Indians put their capitalist skills in all the rural development activities their economic status has not improved to the usual point. Although they have much likely, they are unaware of convert their skills into reality.

Self Help Groups (SHGs) of women in India have been recognized as an effective strategy for the empowerment of women in rural as well as city areas; bring women jointly from all sphere of life to fight for their rights or a cause. It

should be noted that the sustainability of SHGs to effect such change is directly linked to their financial sustainability. It is significantly important that together government and NGOs work to bear all the costs in mind of interventions to make them sustainable otherwise the SHGs will be overburden and destined to crash. Government system could help manage this risk and increase the emphasis on sustainability of SHGs.

The researcher also finds this study satisfying because of the chance to meet women folk from various walks of life and also take up women empowerment to newer heights.

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