

# **To study on Impact of Self -Help Groups (SHGs) on Women Empowerment; With special Reference to Cuddalore District of Tamil Nadu**

**Dr. K. VIJAYARANI, M.Com. M.B.A., M.Phil., B.Ed., Ph.D.**

Dean, Faculty of Arts, Annamalai University. Annamalai Nagar, 608002.

**T. VINITHA M.Com.,**

Ph.D. Research Scholar, Department of Commerce, Annamalai University, Annamalai Nagar, 608002.

## ***Abstract***

*Self-help groups are groups of people who provide mutual assistance to each other, SHGs basic focus is to organize the poor rural people into small groups through a process of social mobilization, training and providing bank credit and offering eligible government subsidy. This paper examines the Impact of Self-Help Groups (SHGs) on Women Empowerment and the reasons for join SHG in Cuddalore District of Tamil Nadu. The study is mostly based on primary data, 300 sample sizes have been selected through convenience sampling method, descriptive statistical, percentage analysis were used as statistical tool for the data analysis Friedman and Kendall's W test were applied to know the rank of the reasoning factors. The study concluded the effectiveness of SHGs on the economic empowerment of women has been examined in terms of, Increase the Family Income, Employment Opportunity, and Social Security and so on. The study also found that that most of the respondents were motivated by "Family welfare" with mean score 4.67, second rank followed "To improve financial condition" with mean score 4.67 and the lowest average acceptance factor is „Self Interest" With a mean score of 4.10.*

**Key words:** Reason for join SHGs and women Empowerment.

## **Introduction**

The idea of women's empowerment is the result of various significant critiques and discussions produced by the global feminist movement, particularly by third world feminists. Despite the United Nations' recognition of women's equality, there exist a lot of sex-based discrimination. The conditions that undermine women's well-being, deny their choice of education and training, limit their economic participation, and restrict their political and economic rights are created by crushing poverty combined with long-standing discrimination practices. In society, women are assigned second-class status. She is subject to limitations and is not permitted to communicate with others. Women were generally the ones who were most negatively impacted by this because a large percentage of them are unemployed, poor, and of low status. Also, women make up a large portion of the unemployed population, have low status and inadequate education, and had the least amount of decision-making authority. Thus, the necessity to empower women through various programmes or projects had been very much felt. Women confront obstacles when participating in numerous development

sectors; thus, they should be inspired by varied chances for economic and social empowerment. Therefore, the Government has worked to support the economic empowerment of women from lower socioeconomic strata through various programmes and projects. In this study, the self-help organisations working to empower women are discussed, and the workings of these organisations are examined.

Self-help groups, also known as mutual assistance, mutual aid, or supporter groups, are associations of people who offer mutual support to one another. Their objective is to support one another. Older members lead or provide supplemental resources for many groups. In order to organise the rural poor into small groups, the SHGs Guiding Principle through the process of social mobilisation, bank financing, training, and government subsidies. Despite difference programmes put in place for the uplift of poor classes by the Indian government and several State administrations, in the nation continuously rising unemployment and poverty in rural areas, Because of illiteracy, lack of financial assistance, and lack of appropriate supervision, rural women are most affected by this problem. Therefore, women are primarily dependent on their parents, husbands, kids, and relatives. Inequalities between men and women are rampant in many societies with a male-dominated culture. Hence the impact of Self-help groups are small, informal organisations made up of members from the underprivileged parts of society that were created with the goal of maximising the use of financial aid from the government through cooperation. The NABARD and RBI regulatory framework served as the foundation for the beginning of bank linkages with SHGs in 1992. It is estimated that about 200 million people across the developing world have found their way into a self-help group. Majority of these SHG members are women, as the SHG model is believed to be particularly working for women empowerment based on the idea that collective action is most effective in fighting against poverty.

### **Statement of the problem**

A growing number of poor people in various parts of India are the member of SHGs and actively engage in saving and credit, as well as in other activities. Major constraints faced by a majority of members are male domination, lack of economic freedom, fear of social security whereas, sometimes faced problems are dual role and no family encouragement. Administrative constraints which hindered their growth were ‘irregular visit by extension worke’, ‘the flow of credit by the govt. is not proper’ and ‘indifferent behaviour of the administrator’. The rural poor are incapacitated due to various reasons for e.g., tight repayment schedule, lack of fixed and working capital, fear from mediators, complicated and time-consuming loan procedure and above all low risk-taking capacity, problem of “orthodox thinking” and lack of economic motivation.

### **Review of literature**

**Murlidhar A. Lokhande.,** (2015), The study was confined to a small number of members of self-help groups promoted by three NGOs working Maratha Wada region. Some respondents were found hesitant for sharing information. The empirical findings of the

study provide a base for further studies on sustainable development of self-help groups for betterment of the poor, gender equality, and promotion of non-farm activities through groups in order to accelerate the pace of rural development. The study concluded that there was high increase in responsiveness of the members to socio-economic changes; standard of living; exposure and communication; decision making; being respected by others; participation in social activities; more and easy access to credit; self-confidence and savings. Group members had high level of participation in group meetings. Similarly, they were aware about group activities, namely, financial, administrative, social, political and entrepreneurial activities. However, the study inferred that there was significant association between the gender and awareness about financial and political activities of the group whereas the gender of group members and awareness about administrative activities, social and entrepreneurial activities were found independent of each other. The findings of the study have significant implications for NGOs, Micro Finance Institutions, policy makers and researchers.

**Nimisha.M., Dharamaraj Arumugam., (2019),** The study is based on preliminary data collected through interview schedule from a total of 100 female animators in self-help groups in the Coimbatore district of Tamil Nadu. Percentage analysis, ANOVA testing and Friedman rankings were used for the study. The study aims to understand the impact of SHGs on economic empowerment and self and social awareness among female entrepreneurs in Coimbatore district. Women are involved in small entrepreneurship programs with the help of self-help groups, through which they are economically empowered and gain status in their family and community, which leads to improvement in self and community awareness.

**Abdul Rahuman., & Adaul Rabim.,(2015)** the researcher report that we are in a better situation now, with women's engagement in the enterprise sector expanding at a significant rate; efforts are being made at both national and global levels to increase women's involvement in the enterprise sector. Indian women were promised of equal opportunity in all aspects of life after independence, and legislation ensuring their equal rights to participate in the political process, as well as equal chances and rights in education and employment. Various programmes have been launched by government to empower women through microfinance. It also empowers women in the community by allowing them to work for themselves through Self Help Groups.

**Kalaivana.G., V.Jayavalli., (2017)** This study concluded that Self Help Group is assessed in terms of its long-term viability and impact on the economic conditions of its members' families. It is a well-known fact that for members to grasp the relevance of any organisation, they must be aware of it. The consequence is that awareness has a significant impact on the organization's performance. As a result, the researcher attempted to assess members' knowledge of various aspects of microfinance and SHGs in Madurai district. 261 members of SHGs linked to various Canara Bank branches in Madurai district provided the basic data used to assess members' awareness. It was discovered that 60% of members have a higher level of understanding of the various features of SHGs. According to the survey, people of urban groups have a higher level of awareness. According to the survey, people of urban groups have a higher level of awareness. Furthermore, members of groups

linked with federations, clusters of groups, or local organisations are better knowledgeable about SHGs in general. As a result, members of rural SHGs may be provided orientation to help them grasp the value of SHGs as a means of economic empowerment. Furthermore, the study found that 51% of members of SHGs founded under Model I was unfamiliar of the many components of microfinance and SHGs. As a result, these groups may receive additional attention in order to raise SHG awareness among their members.

### **Research Questions**

1. What is the women Empowerment?
2. What reason for to join SHGs?

### **Objectives of the study**

1. To find out the impact of self-help groups on the women empowerment in Cuddalore District of Tamil Nadu.
2. To know the factors that motivates an individual to join SHGS in Cuddalore District of Tamil Nadu

### **Hypothesis of the study**

**H<sub>01</sub>:** There is no association between family details of the members and influencing factors.

**H<sub>02</sub>:** There is no association between personal details of the members and influencing factors.

### **Source of Data**

The data for this work are collected from both Primary and Secondary sources.

#### **Primary Data**

The primary data is collected from the respondents using a structured interview schedule.

#### **Secondary Data:**

The secondary data is collected from books, published articles, reports, journals, magazines and periodicals has been consulted for the present study.

#### **Sampling**

The researcher applied Convenience sampling method to get the sample size of 30 from each block which is 300 SHG members from ten (10) blocks in the Cuddalore district of Tamil Nadu.

#### **Statistical Tools**

The study has been analyzed by using SPSS software and descriptive statistics, percentage analysis and Friedman and Kendall's W test, like statistical tools were applied to analyze the data.

## Analysis and Interpretation

Data analysis is defined as a process of transforming, cleaning, and modelling data to discover useful information and the data interpretation is the process of reviewing data through some pre-defined process which will help assign some meaning to the data and arrive at a relevant conclusion.

### Age of the Respondents

There is no maximum age limit for becoming members in the SHGs. But the minimum age limit is 18. It has been observed that majority of the members are young. Somehow, they want to get into income generating activities to increase the income of their families. It has also been found that old people are not generally intended to become members of SHGs, since they cannot undertake any income generating activity.

**TABLE-1**  
**Age of the Respondents**

Age	Frequency	Percentage
21-30	10	3.3
31-40	183	61.0
Above 40	107	35.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary data

The age distribution of the respondents is clearly shown in Table 1. The age group of 31 to 40 years has 183 respondents, followed by the age group of above 40 that has 107 respondents. Very fewer respondents belong to age group of 21 to 30. More than fifty per cent of the respondents are from the age group of 31 to 40 years. The members who come under the age group between 21 to 30 is very less number (3.3 per cent).

### Education of Respondents

Education plays an important role in molding an individual's life and its main aim is to provide better, richer, peaceful and purposeful life. It develops the capacities of an individual member. Those who are well qualified can migrate to any place for better jobs. But illiterate people find it difficult to move from the rural area. Hence, they become village artisans or agricultural laborers. Therefore, education plays a vital role in the economic and social emancipation of the members of SHGs. The allocation of sample members according to their literacy level is portrayed in Table 2.

**TABLE -2**  
**Education of Respondents**

<b>Education</b>	<b>Frequency</b>	<b>Percentage</b>
Primary Level	149	49.7
Secondary Level	88	29.3
Higher Secondary	39	13.0
Graduate Level and Above	24	8.0
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary data

According to the Table 2, most of the respondents have completed their primary education (149 respondents). The number of respondents with secondary level is 88. The remaining 39 respondents have completed their higher secondary education followed by 24 respondents who have graduation or diploma. Half of the respondents (149 out of 300) have completed their education up to primary level only, which percentile 49.7.

### **Marital Status of the Respondents**

A married woman has to depend on the income of her husband. She has no chance to earn money, as she is not empowered to do so. Especially, when the family size is expanding with children, she could not manage the family affairs with husband's income. If there occurs the sudden demise of husband her condition will be very pathetic. Hence, after marriage, out of necessity they undertake some income generating activities to enhance the income of the family. The details of marital status of sample members are shown in Table 3

**TABLE-3**  
**Marital Status of the Respondents**

<b>Marital Status</b>	<b>Frequency</b>	<b>Percentage</b>
Single	79	26.3
Married	165	55.0
Divorced	42	14.0
Widower	14	4.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

Table 3 indicates that 165 members are married, 79 are single, 42 are divorced and 14 are widows or widowers. Married people account for 55.0 per cent of the total respondents, Single for 26.3 per cent, Divorced for 14.0 per cent, and Widower for 4.7 per cent.

### Occupation of the Respondents

Before the existence of SHGs in the villages, most of the women remained as housewife and their involvement in economic activities was insignificant. After the formation of the SHGs in villages, women enrolled themselves as members and their occupational status has been improved. The micro-credit through the SHGs enabled the members to promote their income generating activities such as dairy farming, making handicraft products, petty shop and the like. In turn, the standard of living of the members had improved. Table 4. reveals the distribution of members according to their occupational status.

**TABLE-4**  
**Occupation of the Respondents**

Occupation	Frequency	Percentage
Farming activities	210	70.0
Petty shop	37	12.3
House wife	12	4.0
Coolie	41	13.7
<b>Total</b>	<b>300</b>	<b>100.0</b>

Source: Primary Data

It is found from the table that there are 210 respondents who have involved in farming activities, 41 respondents who work for daily wages, and 37 respondents who run petty shop and 12 members as house wife. Members involved in farming activities are 70.0 per cent and daily wages 13.7. Only 4.0 per cent are house wife which is very less according to the table 5.

### Impact of SHG on Women Empowerment

Economic self-help group programmes are a promising approach to achieve positive effects on women's empowerment. On average, participation in SHGs led to a higher ability of women to exert control over resources (economic empowerment), participate in decision-making focused on access to resources, rights and entitlements within communities (political empowerment), make decisions about the reproductive health in the household and increased mobility. Economic SHG programmes that included a training component showed larger effects on women's economic and reproductive empowerment. However, the quantitative evidence synthesis did not show positive effects on psychological empowerment measures such as self-confidence. The Impact of SHG Women Empowerment is studied in details with five-point scale questionnaire; 1. Strongly Agree, 2. Agree, 3. Neither Agree nor Disagree, 4. Disagree, 5. Strongly disagree.

## Descriptive Analysis of the study

**TABLE 5**  
**Impact of SHG on Women Empowerment of the Respondents**

<b>Impact</b>	<b>trongly Agree</b>	<b>Agree</b>	<b>Neither Agree or disagree</b>	<b>Disagree</b>	<b>Strongly disagree</b>	<b>Total</b>
Increase Family Income	6 (2.0)	26 (8.7)	55 (18.3)	89 (29.7)	124 (41.3)	<b>300</b> <b>(100)</b>
Employment Opportunity	8 (2.7)	67 (22.3)	22 (7.3)	79 (26.3)	124 (41.3)	<b>300</b> <b>(100)</b>
Family Participation in Business	8 (2.7)	86 (28.7)	16 (5.3)	69 (23.0)	121 (40.3)	<b>300</b> <b>(100)</b>
Got Importance in Family	3 (1.0)	29 (9.7)	5 (1.1)	111 (37.0)	152 (50.7)	<b>300</b> <b>(100)</b>
Got Importance inCommunity	3 (1.0)	26 (8.7)	5 (1.7)	95 (31.7)	171 (57.0)	<b>300</b> <b>(100)</b>
Social Security	26 (8.7)	17 (5.7)	104 (34.7)	75 (25)	78 (26)	<b>300</b> <b>(100)</b>
Family Empowerment	37 (12.3)	27 (9.0)	100 (33.3)	74 (24. )	62 (20.6)	<b>300</b> <b>(100)</b>
Cooperation In Social Processes	30 (10.0)	17 (5.7)	94 (31.3)	75 (25 )	78 ( 26 )	<b>300</b> <b>(100)</b>
Better Relations and More Friends	25 (8.3)	13 (4.3)	104 (34.7)	102 (34)	67 (22.03.)	<b>300</b> <b>(100)</b>
Awareness LevelsIncreased	25 (8.3)	16 (5.3)	92 (30.7)	65 (21.6)	35 (11.6)	<b>300</b> <b>(100)</b>
Improvement In Personal Health	9 (3.0)	25 (8.3)	10 (3.3)	58 (19.3)	198 (66.0)	<b>300</b> <b>(100)</b>
Improvement In Family Health	9 (3.0)	25 (8.3)	5 (1.7)	58 (19.3)	203 (67.1)	<b>300</b> <b>(100)</b>
Valid N (List wise)						<b>300</b>

Source: Computed from Primary data

The above analysis is interpreted with the comparison between positive side of the respondents who either strongly agrees or agrees and negative side of the respondents who either disagree or strongly disagree. Out of 12 impacts of SHG women empowerment related factors, „Family Participation in Business“ and „Employment Opportunity“ earns a greater number of respondents of 94 (31.4 per cent) and 64 (21.3 per cent) respectively. „Got Importance in Community“ is very least impact earning where only 23 accepted respondents. On the negative side of the factors, „Awareness Levels Increased“ with 100 respondents



(33.2 per cent), „Cooperation in Social Processes“ with 153 respondents ( 31 per cent) and „Better Relations and More Friends“ with 262 respondents (56.3) stay in first, second and third position respectively.

### Descriptive analysis

**TABLE 6**  
**Impact of SHGs on Women Empowerment**

Reasons	N	Mean		Std. Deviation	Variance
	<i>Statistics</i>	<i>Statistics</i>	<i>Std. Error</i>	<i>Statistics</i>	<i>Statistics</i>
Increase Family Income	300	4.00	.061	1.062	1.127
Employment Opportunity	300	3.81	.073	1.261	1.590
Family Participation in Business	300	3.70	.077	1.326	1.757
Got Importance in Family	300	4.27	.056	.965	.932
Got Importance in Community	300	4.35	.055	.951	.904
Social Security	300	4.38	.053	.915	.838
Family Empowerment	300	4.12	.058	1.013	1.026
Cooperation In Social Processes	300	4.27	.055	.957	.915
Better Relations and MoreFriends	300	4.32	.052	.898	.806
Awareness Levels Increased	300	4.34	.053	.913	.833
Improvement In Personal Health	300	4.27	.062	1.079	1.164
Improvement In Family Health	300	4.20	.052	1.067	1.138
Valid N (Listwise)	<b>300</b>				

Source: Computed from Primary data

From the descriptive table 6 mean score for the factors related to impact of join in SHGs is clearly shown. „Social Security“ has the highest mean value 4.38 followed by „Got Importance in Community“ with next highest mean score 4.37. The lowest mean score in the table is (3.70) „Family Participation in Business“. Other factors like „Increase Family Income“, „Family Empowerment“, and „Improvement in Personal Health and Improvement in Family Health“ maintain close standard deviation of 1.062, 1.013, 1.079 and 1.067.

### Influenced Factors which Motivates an Individual’s to Join SHGs

There are six factors that motivated people to join SHGs. 1. Security--reduce the insecurity of "standing alone"; feel stronger, fewer self-doubts, and more resistant to threats 2. Status--inclusion in a group viewed by outsiders as important; provides recognition and status 3. Self-esteem--provides feelings of self-worth to group members, in addition to conveying status to outsiders 4. Affiliation--fulfills social needs, enjoys regular interaction; can be primary source for fulfilling need for affiliation 5. Power--what cannot be achieved individually often becomes possible; power in numbers 6. Goal achievement--some tasks require more than one person; need to pool talents knowledge or power to complete the job. in such instance’s management may rely on the use of a formal group. Combining above reasons, the researcher has identified and formulated the following factors to analyze the reasons for joining in SHGs.

- Self-employment
- To get loan
- Friend/other women joining
- To improve financial condition
- Family welfare
- To increase status in society
- To spend time fruitfully
- Self Interest

Participation of women in self-help group activities may be of various motivational factors. These factors not only ensure prolonged membership with the group but also accelerate their empowerment. An attempt has been made to analyze such motivational/ influential factors (Reasons) for SHG members to join self-help groups. The motivational or influential factors are analyzed by the following variables;

**TABLE 7**  
**Descriptive Analysis**

Factors	N	Mean		Std Deviation	Variance
	<i>Statistics</i>	<i>Statics</i>	<i>St. Error</i>	<i>Statistics</i>	<i>Statistics</i>
Self-employment	300	3	4.44	.042	.932
To get loan	300	4	4.49	.044	1.274
Friend/other women Joining	300	4	4.26	.058	1.345
To improve financial condition	300	4	4.65	.058	1.264
Family welfare	300	3	4.67	.054	1.000
To increase status in society	300	4	4.46	.073	1.009
To spend time fruitfully	300	3	4.12	.074	.768
Self Interest	300	3	4.10	.074	.723

Source: computed from primary data

Table 7 shows the result of standard deviation to find out the reasons to join in SHGs. The result reveals that influencing variable „Family welfare“ as highest average acceptance mean score of 4.67, followed by „To improve financial condition“ with an average acceptance mean score of 4.67, and „To get loan“ with an average acceptance mean score of 4.49. Other contributing factors such as „to increase status in society “, „Self-employment, Because of your friend/other women joining, to spend time fruitfully and Self Interest „all lead to an approximately equal average performance. The lowest average acceptance factor is „Self Interest” With a mean score of 4.10.

### Kendall's 'W' Test

**Kendall's 'W' Test** (also known as Kendall's coefficient of concordance) is a non-parametric statistic. It is a normalization of the statistic of the Friedman test, and can be used for assessing agreement among ratters. Kendall's W ranges from 0 (no agreement) to 1 (completeagreement).

### Friedman and Kendall's W test

**TABLE 8**

Reasons	N	Mean	SD
Self-employment	300	4.44	.042
To get loan	300	4.49	.044
Friend/other women joining	300	4.26	.058
To improve financial condition	300	4.65	.058
Family welfare	300	4.67	.054
To increase status in society	300	4.46	.073
To spend time fruitfully	300	4.12	.074
Self Interest	300	4.10	.074

Source: Computed from primary data

### Rank Analysis for Reasons to joining SHGs

The basic aim of SHG is to improve savings, generate income and credit for the productive and Consumptive purposes, this is true because in the study area the sample women joined the SHGs for getting loan and promoting their savings and income, in addition to attaining of social status. Table 9 shows the rank of the factors which are the reasons for members to join SHG.

**TABLE 9**  
**Rank Analysis**

Reasons	Mean Rank	Ranks
Self-employment	4.44	5
To get loan	4.49	3
Friend/other women joining	4.26	6
To improve financial condition	4.65	2
Family welfare	4.67	1
To increase status in society	4.46	4
To spend time fruitfully	4.12	7
Self Interest	4.10	8

Source: Computed from primary data

Rank analysis shows that „Family welfare“ rank I, „to improve financial condition“ rank is II, „To get loan“ is III, „To increase status in society“ rank is IV, „self-employment“ rank is V, „Your friend/other women joining“ rank is VI, „to spend time fruitfully“ rank is VII, and „Self Interest“ rank is VIII.

### Summary of the findings

- Majority of the respondents belongs to the age group of 31-40 years.
- Majority of the respondents have completed their education up to primary level only, which percentiles 49.7.
- 55% of the respondents are married.
- 70.0% of the respondents are belongs with Farming activities
- Majority of the members motivated to join Self -Help Group for their family-welfare.
- Most of the members of SHG are strongly disagree with positive impact of SHGs

### Conclusion

Self -Help Group focuses on the women empowerment by group effort. The empowerment of women has emerged as an important issue in India which constitutes nearly half of the population. The role of women in the development of the nation is equally important as man and to increase the status of women, they must be empowered economically for overall empowerment which includes social, psychological and political empowerment. (Baro and Sarania 2014). In the present study, the effectiveness of SHGs on the economic empowerment of women has been examined in terms of, Increase Family Income, Employment Opportunity, Social Security and so on. The study has found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. Friedman and Kendall's W test was conducted to find out the rank of the motivational factors, the study found that most of the respondents motivated by "Family welfare" with mean score 4.67, second rank followed

“To improve financial condition” with mean score 4.67 and the lowest average acceptance factor is „Self Interest” With a mean score of 4.10.

### References

1. Suguna, B, Empowerment Of Rural Women Through Self Help Groups, Delhi, Discovery Publishing House, 2006---1-35
2. Nelofar Khurshid, Journal of Humanities And Social Science (IOSR-JHSS) Volume 20, Issue 2, Ver. 1 (Feb. 2015), PP 30-33 e-ISSN: 2279-0837, p-ISSN: 2279-0845.
3. M. A Study of Financial Awareness among Self Help Groups With special reference to Kolhapur City. Volume 22: Issue 5 - 2021
4. Mariyappan, P. The Role of Self-Help Groups to Empower the Women. Volume-12, Issue-2, 2018, P 545-552
5. Shalini, H. S., Raveendra, P. V., & Sriram, V. P. A Study on Self Help Groups (SHGs) sponsored by Co-Operative Societies with special reference to Holenarasipura Taluk, Hassan District.
6. Greaney, B. P., J. P. Kaboski, and E. Van Leemput. 2016. “Can Self-Help Groups Really Be „Self-Help“?” The Review of Economic Studies 83 (4): 1614–1644.
7. Brody, C., T. D. Hoop, M. Vojtkova, R. Warnock, M. Dunbar, P. Murthy, and S. L. Dworkin. 2017. “Can Self-Help Group Programs Improve Women’s Empowerment? A Systematic Review.” Journal of Development Effectiveness 9 (1): 15–40.
8. Murlidhar A. Lokhande., (2015) An Empirical Study of Self-Helps Groups and Awareness of group Members, the International Journal Research Publications, Vol.04, Issue.12, ISSN.2251-1547, pp.3 to 14.
9. Nimisha.M., Dharamaraj Arumugam., (2019) Impact of Self- Help Group on Self, Social Awareness and Economic Empowerment of women Entrepreneurs of Coimbatore District, International Journal of Engineering and Advanced Technology, Vol.8 Issue.5 pp.1 to 8.
10. Abdul Rahuman., & Adaul Rabim., (2015) Creating entrepreneurship awareness among self-help group members in Tirunelveli District, Indian council of Social Science Research, Vol.1 ISBN.978-93-80686-29-5, pp.1 to 9
11. Kalaivana.G., V.Jayavalli., (2017) Do Members of Self-Help Groups Have Awareness on SHGs? A Study, Shanlax International Journal of Commerce, Vol.5 Issue.1, ISSN.2320 4168, pp.1 to 6.
12. Baro, P. K. and Sarania, R., (2014), “ Employment and Educational Status: Challenges of Women Empowerment in India”, Pratidhwani-The Echo, Vol-II, Issue-IV, PP.49-56

