

## A PERSPECTIVE STUDY ON THE LEVEL OF WOMEN EMPOWERMENT AFTER JOINING SELF HELP GROUPS

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**Abstract:** The paper highlights how best the women Self Help Groups (SHG) help the members to empower them both Socially and Economically, Women empowerment is very important for the acceleration of economic growth. The economic empowerment of women is being regarded these days as a Sine-quo-non of progress for a country; hence, the issue of economic empowerment of women is a paramount importance for political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. Without women development, economic development will not take place. Empowerment is an intellectual capital. By joining SHG, they gain traits of collective strengths, co-operation, leadership Qualities, communication skills, acquiring of assets, increase of savings and self reliant .SHGs are being looked upon as an instrument that can be considered as the golden stick for development and has become a ladder for uplifting the poor women socially, mentally and attitudinally.

Keywords: Shg- Self Help Groups;. W E – Women Empowerment; Ee-Economic Empowerment.

**Introduction:** “There are two powers in the world; one is the sword and the other is the pen. There is a great competition and rivalry between the two. There is a third power stronger than both, that of the women.” — Muhammad Ali Jinnah.

**The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender.** Women in general are the most disadvantaged people in Indian society, though their status varies significantly according to their social and ethnic backgrounds. Women are particularly vulnerable to the spread of HIV/AIDS from urban to rural areas. Gender inequality is a great concern for a civilized society. **Gender inequality** refers to health Education, economic and political inequalities between men and women in India. Gender inequalities, and its social causes, impact India's sex ratio, women's health over their lifetimes, their educational attainment, and economic conditions. Elimination of discrimination and all forms of violence against women are the pivotal importance for the planners and the decision makers. In this scenario, the women Self Help Groups play a vital role in women empowerment and development. Globally, women disproportionately represent 70% of the world and 1.3 billion populations who live on less than one dollar per day. The other backwardness for women is poverty. One of the major causes of poverty among India's rural people is lack of approach to productive assets and financial resources. The Level of illiteracy, insufficient health care and highly limited access to social services is common among poor rural people especially women. Women in rural India lack basic amenities. They need financial assistance to empower themselves through micro credit. Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the

harsh realities of intra-household and social discrimination, macro - economic policies and poverty eradication The suitable mechanism for comprehensive change in the well being of women is done through promoting Self Help Groups. Self Help Group is a group of 12 to 20 members of women who come forward voluntarily to work together for their socio-economic enlistment. According to **Nazrul Choudhry** (Micro Credit Consultant, Foundation ICO, Spain-Women empowerment has the power to change many things in the society and country. They are much better than men to deal with certain problems in the society. They can better understand the disadvantages of the overpopulation for their family and country. They are fully able to handle the economic conditions of the family and country through proper family planning. Women are capable enough to handle any impulsive violence in comparison to the men whether in the family or society.

### **Objectives Of The Study:**

To know the impact of women empowerment through self help groups  
To identify the various levels of empowerment  
To assess the empowerment before and after joining SHG

### **Methodology of the study:**

**Area Profile:** The present paper is based on primary and secondary data collected from different sources and specially focus on women Empowerment through Self Help Groups. Cronbach's Alpha Test conducted for the Reliability of the data. **Value (.884)** the study is basically descriptive and empirical in nature. Therefore, the data for the study were collected both from the primary and secondary data. Primary data were collected by administering a structured interview schedule among the selected respondents. The

researcher also used observation and note making techniques to complete primary data. The collected data have been analyzed through statistical techniques i.e. SPSS, EXCEL and conclusion were down. For Sample design, a Non-Probability sampling technique of Convenience Sampling methods is used. Hence, the possibility of sampling error is inevitable. The study area is Kanchipuram district of Tamil Nadu, is situated on the North East Coast of Tamil Nadu. It is bound by the Bay of Bengal in the East, Vellore and Thiruvannamalai in the West, Thiruvallur and Chennai districts in the North, and Villupuram in

the South. The total area is 4, 43,210 hectares and a coast line of 57 kilometers. According to the 2011 census, Kanchipuram district has a population of **39, 90,897**. **Source: District Profile May 2011.doc.**

**Study Period:** From 2006 to 2013. Most of the Respondents are supporters Bank –Linkage model. Most of the SHGs are more than 5 years old.

**Limitation Of The Study:** The study is limited to only one District is called Kanchipuram in Tamil Nadu, which has large numbers of Women SHGs and samples are selected only 600 out of 13 blocks which consists total numbers of 29,268 as on in 2013-14

Table: 1. Distribution of sample size in Block level in Kanchipuram District:

Sl.No.	Block/ taluk	No.of SHGs	No.of Respondents	%	Average
1	Kanchipuram	2450	50	8.3	49.00
2	Uthiramerur	2250	45	7.5	50.00
3	Kattankulathur	2868	60	10	47.80
4	Achirapakkam	1940	40	6.7	48.50
5	Thirukazhukundram	2106	40	6.7	52.65
6	Chithamur	1126	20	3.3	56.30
7	Sriperumbathur	2303	50	8.3	46.06
8	Madurantakam	2956	60	10	49.27
9	St.Thomas Mount	2153	45	7.5	47.84
10	Thirupporur	2670	60	10	44.50
11	Lathur	1340	25	4.2	53.60
12	Walajabad	2755	55	9.2	50.09
13	Padappai	2351	50	8.3	47.02
	Total	29,268	600	100%	

Source: primary data: and secondary data from BDO offices.

**Review Of Literature:** According to Rekha Goankar(2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the Women SHGs can lead to social transformation in terms of economic development and the social change. Naila kabeer (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor

It has been observed by M. Anjugam (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter the joining of group.Gladis Mary John (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups. The SHGs have been recognised as useful tool to help the poor and as an

alternative mechanism to meet the urgent credit needs of poor through thrift ( N.Thalavai Pillai and S. Nadarajan 2010)

As cited by Karl, “Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control, and to transformative action (Karl,1999. The essence to empower rural women lies in catalyzing appropriate economic activities at the grass root level and creating new opportunities for them to earn higher income in order to improve their standard of living. (Srivaman.V.P 2007)

Sathiyabama K, (2010) , in her research on “ Rural Women empowerment and Entrepreneurship Development ” , points out “ The economic empowerment of women is being regarded these days as a Sine- quo-non of progress for a country; hence, the issue of economic empowerment of women is of paramount importance to political thinkers, social scientists and reformers. The Self Help Groups (SHGs) have paved the way for economic independence of rural women. The members of SHGs are involved in Micro – Entrepreneurships”

Shivaji Sengupta (2009-10), in his deliberations on "Fostering Empowerment through Entrepreneurship" suggests "There are couples of ways in going about the empowerment of youth. The first is of course by encouraging our agricultural sector which has enormous potential to be more efficient in supply chain thereby providing more benefit to the farmer and the second being in terms of enhancing the output of our farmlands thereby helping our small farmers be more self reliant vs. the current trend of them going deeper in debt and slide towards becoming laborers.

The World Bank defines, women empowerment is "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired action and outcomes.

According to Dr.A.P. .Abdul Kalam (Former President of India) "Empowering women is a prerequisite for creating a good nation", where women are empowered, society with stability is assured Empowerment of women is essential as their thoughts and their value systems lead for development of a good family, good society and ultimately a good nation." (Sharma sheetal,2006.

Empowerment implies expansion of assets and capabilities of people to influence controlling and hold accountable institution that affects their lives.(World Bank Resources Book)Women empowerment leads higher income earning. According to Baskar D. (2009-10) in his study, 'Women Empowerment through SHGs in Kanchipuram District'- reveals that the income of women increased after joining the groups. Their monthly household expenditure also rose to a considerable level and a good practice of repayment of loan in time. The literal meaning of "Empowerment " is to give the power in the hands of the group which is powerless, no right to decision, no access, choices and considered as the silent observer in the society.(Sangram Panigrahi and Deepak Shah-2011).

Empowerment is a multi-faceted, multi-dimensional, multi-layered and multi-usage concept. (Adam Ross and Paula Savanti, 2005) It is a process in which human beings gain a greater participation in control over physical resources such as material, human and

intellectual like knowledge, information and ideas and financial resources like money and their access and control over independent decision making in the home, community, society and nation, and to gain ' power ' . According to the country Report of Government of India, "Empowerment means moving from a position of enforced powerlessness to one of power".

#### **Women Empowerment In Various Level:**

Women's empowerment should take place in the fields of Economical, Educational, Socio- Cultural, Psychological and political participation. Micro finance activities are economic activities in developing empowerment of women. SHGs are not only micro-credit groups but also a social security groups. **Economic Empowerment** means access to income, assets, food, markets and decision-making power in the economic activities. Social empowerment means access to certain bases of individual skill development through participation in group activities. **Educational Empowerment** is the members of the family able to get good education through enhanced spending for higher education. **Empowerment will not take place unless women are well educated.** Education is the FIRST and foremost step to empower women. The study reveals that the educated women SHGs are functioning well than non-educated members in SHGs and **Psychological empowerment** is providing security and safety in the family, Gaining of Self confidence behavior and self esteem are important aspects in the group activities. **Political and Legal Empowerment:** Participation in political process, removal of legal discrimination against women are the few indicators for measurement of women empowerment. **Socio-economic empowerment** has been considered instrumental for holistic development. Women's empowerment is obviously essential for raising their socio-economic status in the society. Recently, women's empowerment has acquired an important place in government policy, non-government advocacy and academic research. SHG's enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic and social and cultural spheres of life.

Table: 2. Frequency Distribution of respondents with respect of Age Group in years

Age Group in years	Frequency	Percentage
18-25	62	10.3
26-35	163	27.2
36-45	239	39.8
46-55	81	13.5
Above 55	55	9.2
Total	600	100.0

Source: Primary Data

From the Table, most of the Women SHG members are in the age group of 36-45 which constitutes nearly 40%, 26-35 are representing 27%, 46-55 are 14%, young age group members mostly are unmarried representing 10% and 9% represents the age group of

above 55 and above. In these categories, 40% members who belong to the age group of 36-45% are active group member and they are the leaders and promoters of the groups.

**Table: 3 Distribution of respondents with respect of Educational Qualification**

<b>Educational Qualification</b>	<b>Frequency</b>	<b>Percentage</b>
Illiterate	123	20.5
Primary	156	26.0
High School	189	31.5
HSc	93	15.5
Graduate	39	6.5
<b>Total</b>	<b>600</b>	<b>100.0</b>

Source Primary Data

Out of the total respondent, 21% are illiterate persons, 26% of Women SHG members are primary level and 32% of respondent are High School and

below 10<sup>th</sup> standard, 16% are higher secondary level and Graduates are 7%. Thus, most of the respondents are High School and primary level.

**Table: 4 Frequency Distribution of respondents with respect of Occupations of the Women SHG members**

<b>Occupation of the Women SHG Members</b>	<b>Frequency</b>	<b>Percentage</b>
House wife	247	41.2
Agriculture	192	32.0
Self employed	92	15.3
Industry/Govt Employee	69	11.5
<b>Total</b>	<b>600</b>	<b>100.0</b>

Source: Primary Data.

Out of the total respondent 41% are housewives who are active members and devote more time to develop their groups. 32% represents from agricultural labors.

15% are self-employed and Mostly on small scale micro entrepreneurs. 12% respondent is industry laborers and Government employees.

**Table: 5. Distribution of respondents with respect of Occupations of the Women SHG Members**

<b>Occupation of the Women SHG Members</b>	<b>Frequency</b>	<b>Percentage</b>
Houses wife	247	41.2
Agriculture	192	32.0
Self employed	92	15.3
Industry/Govt Employee	69	11.5
<b>Total</b>	<b>600</b>	<b>100.0</b>

Source: Primary Data

Out of the total respondent 41% are housewives who are active members and devote more time to develop their groups. 32% represents from agricultural labors

15% are self-employed and mostly on small scale micro entrepreneurs. 12% respondent is industry laborers and Government employees.

IMPACT IN LIFE STYLE	STRONGLY AGREE	AGREE	DISAGREE	STRONGLY DIS-AGREE	NUETRAL	TOTAL
Improvement in Quality life	324 (54)	228 (38)	12 (2)	00	36(6)	600 (100%)
Improvement in Economic status	316 (52.6)	236 (39)	10 (1.6)	00	38 (6.3)	600 (100%)
Improvement in Decision making	328 (54.6)	244(40.6)	8(1.3)	00	20 (3.3)	600 (100%)
Improvement in Leadership quality	312 (52)	264 (44)	6(1).	00	18(3)	600 (100%)
Improvement in Social participation	332 (55)	248(41)	4(0.6)	00	16 (2.6)	600 (100%)
Improvement in Respect and Recognition in the family	286 (47.6)	260 (43)	14(2.3)	00	40 (6.6)	600 (100%)

Source: PRIMARY DATA:

According to the Table: 5. It seems that the SHGs' schemes have influenced the individual members' standard of living. Most of the members of the SHGs strongly agree (more than 50%) that total improvement in quality life, economic status, decision making, leadership quality and recognition in the family. It shows a positive outlook on the impact on SHG Members' life. As per the study, SHGs provide multiple opportunities for women empowerment in rural areas.

Savings habit	Frequency	Percent
Yes	466	77.7
No	134	22.3
Total	600	100.0

Source: Primary data

Out of total respondent 78% of the members are savers. Only 22% are non savers. The SHGs pave a way for saving habit. Savings First and Credit Next is the motto of SHGs. The savings are used as loans for members.

Income generating activities	Frequency	Percent
Flower vendors	76	12.67
Fish sellers	52	8.67
Sale of vegetables	136	22.67
Tailoring	48	8.00
Cattle rearing	68	11.33
Non-involving in trading activities	196	32.66
Fruit selling	24	4.00
Total	600	100.0

Source: Primary data

From the above table, 32.66% of SHG members do not take part in any income generating activities.

Income before joining WSHG per month in Rs.	Frequency	Percentage
Below 1000	96	16.0
1000-2000	164	27.3
2000-3000	256	42.7
3000-4000	62	10.3
Above 4000	22	3.7
Total	600	100.0

Source: Primary Data

Out of total respondent, 43% of the respondent's income limit per month is Rs.2,000 to 3,000. 27% of the respondent's income per month is Rs.1,000 - 2,000, 16% of the respondent earns below Rs.1,000 per month and 4% of the members' income is above the respondent's income per month is Rs.1,000 - Rs.4,000 per month

Income after joining WSHG per month	Frequency	Percentage
Below 2000	70	11.7
2000-4000	196	32.7
4000-6000	111	18.5
6000-8000	203	33.8
Above 8000	20	3.3
Total	600	100.0

Source: Primary Data

From the above table, 34% of the respondent earns Rs.4,000 - 6,000, 12% of the respondent earns below Rs.6,000- 8,000 per month, 33% of the respondent earns Rs.2,000 and 3% of the respondent's income is more than 8,000..

Assets Acquired after joining SHG	Frequency	Percentage
Motor Bike	98	16.3
Fridge	60	10.0
Washing Machine	59	9.8
Jewels	261	43.5
Others	122	20.3
Total	600	100.

Source: Primary data

Out of the total respondent, 44% of the members acquired jewels, 20% of the respondent other type of assets like cattle,

Table 11..Frequency Distribution of Members Qualities improved after joining SHG		
Qualities are improved after joining SHG	Frequency	Percent
Leadership	123	20.5
Communication skills	112	18.7
Courageous	90	15.0
Entrepreneurship	167	27.8
Organizational skills	108	18.0
Total	600	100.0

Source: Primary Data

From the above table, 28% of the respondent stated that their qualities like Entrepreneurship skills improved, 21% of the respondent stated that their leadership qualities have improved, 19% stated that

their qualities of communication skill have developed, and 18% of the respondent stated that Organizational skills have improved.

Table:12. Frequency Distribution of members satisfied with economic status after joining SHG		
Satisfied with economic status after joining SHG	Frequency	Percent
Highly Dissatisfied	32	5.3
Dissatisfied	128	21.3
Neutral	169	28.2
Satisfied	184	30.7
Highly Satisfied	87	14.5
Total	600	100.0

Source: Primary Data

From the above table, 31% of the respondents have stated that they have satisfied with the economic status after joining SHG, 28 % are not sated any thing 21% of the respondents have mentioned that they have dissatisfied with the economic status, 15 of the respondents have highly satisfied with the economic status and 5% only highly **dissatisfied**

#### Impact On Women Empowerment:

- It has improved the confidence and communication skills among SHG members.
- Awareness about various Government welfare schemes and participation of poor women in those schemes have increased manifold.
- The economic status of SHG women has improved as they have taken up various economic activities.
- Higher - level of participation of women in Grama **sabha** and Panchayat Raj Institutions.
- Easy access to bank loans, since the credibility of the SHGs have increased from the point of view of the bankers
- Problems relating to usurious lending have been solved to a larger extent.
- Improved Standard of living and enhanced awareness and Increased Social Interaction
- Participation in Political and Social Activity and Improvement in Leadership Quality
- Decision Making capacity and Family and community Acceptance

- Economic Empowerment Marketing Ability and Skills Improved Hard Working. Improved Savings.
- It has improved the confidence and communication skills among SHG members.

#### Findings From The Study:

- SHGs are a mechanism for women members gain empowerment in various level SHGs lead to acquire both fixed and current assets.
- Educated members SHGs are performing better than illiterate members' SHG
- SHGs lead to economic self reliant
- Empowerment takes place in Economic, Educational, Socio and Psychological and political fields.
- Increased savings, spending, and consumption are encouraging in SHGa
- Improved Quality medical assistance, health care and hygiene are enjoyed by the members
- It leads access to banking and financial services
- Various qualities are improved
- Increasing savings in the bank both for the group and for the individuals
- Nearly 60%loan amount is used for domestic and children's education.

**Inferntial Analysis On Sample:** Differences between two groups in the mean scores of variables are studied

using **t** test is discussed in this section. Also ANOVA followed by Duncan Multiple Range Test (DMRT), Chi-square test, Correlation Analysis, Multiple Regression Analysis are used to verify the hypothesis stated in the first chapter.

**HYPOTHESES I**

Null Hypothesis: There is no difference between Married and Unmarried with respect to Social Status of Self Help Groups (SHG) members.

Marital Status	Mean	SD	t value	P value
Married	10.15	2.23	4.95	< 0.001**
Un married	8.79	2.27		

Note: \* \* denotes significant at 1% level.

Since P value is less than 0.01, null hypothesis is rejected at 1% level with regard to social status of Self Help Group (SHG) members. Hence there is significant difference between married and unmarried with regard to Social Status. Based on

mean score, the married SHGs(10.15) are higher than unmarried SHGs (8.79).

**HYPOTHESES II:** Null Hypothesis: There is no difference between Married and Unmarried with respect to Financial Status of Self Help Groups (SHG) members.

Financial Status	Mean	SD	t value	P value
Married	5.76	1.62	2.830	0.005**
Un married	5.21	1.55		

Note: \* \* denotes significant at 1% level. Since P value is less than 0.01, null hypotheses is rejected at 1% level with regard to Financial Status of SHG. Hence there is significant difference between married and unmarried with regard to financial

status. Based on the mean score, the financial status (5.76) for married are higher than unmarried (5.21).

**HYPOTHESES III:** Null Hypotheses: There is no significant difference among Age Group with respect to Social Status of.SHG

Age Group in years	Mean	SD	F value	P value
18-25	10.99 <sup>c</sup>	2.28	6.178	< 0.001**
26-35	10.21 <sup>b</sup>	2.32		
36-45	9.78 <sup>ab</sup>	2.13		
46-55	9.66 <sup>ab</sup>	2.32		
Above 56	9.31 <sup>a</sup>	2.29		

Note: \*\*denotes significant at 1% level Different alphabet among Age Group denotes significant at 5% level using Duncan Multiple Range Test(DMRT) Since P value is less than 0. , null hypotheses is rejected at 1% level with respect to Social Status of SHG members. Hence there is significant difference among Age Groups with respect to Social Status of SHG. Based on the Duncan Multiple Range Test (DMRT) the age group of Above 56 is significantly

difference with 18-25 and 26-35 at 5% level, but there is no difference between 36-45,46-55,and above 56 with respect of Social Status of SHG. And also there is significant different 18-25 and 26-35 with respect to Social status.

**Hypotheses IV:** Null Hypotheses: There is no significant difference among Age Group with respect to Financial Status of SHG members.



Age Group in years	Mean	SD	F value	P value
18-25	6.29 <sup>b</sup>	2.07	5.006	< .001 <sup>**</sup>
26-35	5.75 <sup>a</sup>	1.59		
36-45	5.74 <sup>a</sup>	1.43		
46-55	5.29 <sup>a</sup>	1.59		
Above 56	5.25 <sup>a</sup>	1.56		

Note: 1.\*\*denotes significant at 1% level

2. Different alphabet among Age Group denotes significant at 5% level using Duncan Multiple Range Test(DMRT).

Since P value is less than 0.01, null hypotheses is rejected at 1% level with respect to Financial Status of SHG members. Hence there is significant difference among Age Groups with respect to Financial Status of SHG. Based on the Duncan Multiple Range Test (DMRT) the age group of 18-25 is significantly difference with all other age group of SHG at 5% level with respect of Financial Status, but there is no difference between 26-35, 36-45, 46-55 and above 56 with respect of Financial Status of SHG.

**Conclusion:** Empowerment of women leads to a good family, good society and a good nation. SHGs are channels in women development. India can't be a developing country, unless women are empowered in various levels of economic activities. There are a lot of evidences shows that joining SHGs bring prosperity and enhanced standard of living in the women.

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