

Economic Emancipation of Women through SHGs in Thanjavur District- An Analysis

Dr. Ms. G.Uma*, Dr. Mrs.D.Fatima Baby**

Associate Prof of Economics., Fatima College, Madurai-18 .Mobile: 9443009917. Email:uganapath@yahoo.com
Asst.Prof.of Economics, Fatima College, Madurai-18, Mobile No.9442375690,email.fatimababyd@gmail.com

Abstract- The roles assigned for women are subordinated to those set apart for men and the rights given to women are fewer and less emancipating than those given to men and the obligations of women are more limited than those of men. SHGs have emerged as the appropriate people's institution which provided the poor women with the space and support necessary to take effective steps towards greater control of their personal and social life. It is not a static body; rather it grows in its resources and management skills of its members. In promoting SHG movement both Governmental and Non-Governmental agencies were involved. SHG movement had been designed to benefit women, especially the rural belt, by providing them social status and identity. In India, Tamil Nadu and Andhra Pradesh had been successful in SHG movement. The present study analyse the impact of the self-help groups on rural women in the study area of Thanjavur District, Tamil Nadu. The impact is measured in terms of the changes brought about in the levels of income, employment, expenditure, savings and borrowings after becoming members in the SHGs. Both primary and secondary data are used in this study. In Thanjavur District there were, 34 NGOs. The total sample respondents taken for this study was 300. The 300 sample women respondents were selected randomly from different NGOs by adopting proportionate random sampling technique. The sample respondents cover all blocks and their membership had varied from a minimum of 6 months to a maximum of 10 years of experience in the SHGs. Z test was applied to study the impact of SHGs on the economic emancipation of women. The result indicates that there has been a significant improvement in the employment, income, expenditure, and savings of the respondents. It is also observed that the level of debt has decreased.

Index Terms: SHGs, Economic emancipation, NGOs, Employment, Income, Expenditure

I. INTRODUCTION

Every sphere of human functioning, the roles assigned for women are subordinated to those set apart for men and the rights given to women are fewer and less emancipating than those given to men and the obligations of women are more limited than those of men. Unequal gender relations imply that men not only can exercise greater power than women in almost all the spheres of human functioning but they have also culturally and often legally more sanctioned power over women and have a greater control of and access to resources and information. SHGs have emerged as the appropriate people's institution which provided the poor women with the space and support necessary to take effective steps towards greater control of their personal and social life. It is not a static body; rather it grows in its resources and management skills of its members. Their increasing confidence has motivated them for enhanced involvement in public spheres and has provoked them to undertake common action programmes. Self-help groups are voluntary small group structures for mutual aid in the accomplishment of a specific purpose. They are usually formed by peers who had come together for mutual assistance, in satisfying a common need, overcoming a common handicap or life-disrupting problem and bringing about desired change. The seven distinctive characteristics of self-help groups are, voluntary activity, members having shared problems, meetings for mutual benefit, sharing the role of helpers and the helped, constructive action towards shared goals, groups run by members and groups existing without outside funding

There is a very strong role for civil society organisations in this process. The state alone cannot empower women. What the state can do is to create enabling conditions which legitimize a change in women's position. In promoting SHG movement both Governmental and Non-Governmental agencies were involved. SHG movement had been designed to benefit women, especially the rural belt, by providing them social status and identity. In India, Tamil Nadu and Andhra Pradesh had been successful in SHG movement. Self-

Help Groups become the agents of empowerment promoting agencies in rural India. They have gained the momentum as a movement and they can make sustainable development a reality in rural India. Specific efforts to promote SHGs to all the rural areas are a need of the hour. Further, it is essential to probe into the process and dimensions of empowerment of the women members in SHGs. As it is an emerging new concept, a scientific prediction and implementation would be of great help. The present research study is an attempt to contribute to the women-studies specific to the empowerment of women at the grass-root level. Rural women empowerment through self-help groups can be certainly a significant step and a milestone in the history of rural development in India. Unlike the other governmental programmes it was not organised by government officials but by women themselves. SHG was a phenomenon, which had emerged in the financial system primarily to protect women from the clutches of moneylenders. It had also aspirations to bring about integral changes in the lives of rural women (Evaluation Report, 2004).

II. STATEMENT OF THE PROBLEM

Women's participation in the economic activity is important for their own personal advancement as also for an improvement of their status in the society. Women should join the labour force of the country on an equal footing with those of men and get themselves integrated into the economic system. The present analysis is undertaken to find out the empowerment achieved among the socially deprived classes to improve health and nutritional status, educational achievements, access to resources and to increase the real per capita income. Their empowerment needs are to be looked at from different perspectives such as individual, group, community, collaborating organisations and the state too. Hence the present study is mainly confined to an analysis of the impact of the self-help groups on rural women in the study area of Thanjavur District, Tamil Nadu. The impact is measured in terms of the changes brought about in the levels of income, employment, expenditure, savings and borrowings after becoming members in the SHGs.

III. OBJECTIVES OF THE STUDY

1. To study the socio-economic profile of the SHG members in the Thanjavur District.
2. To analyse the impact of the SHGs on employment, income, expenditure, savings, indebtedness, housing conditions and utilisation of consumer durables

IV. REVIEW OF LITERATURE

Surekha Rao and Padmaja (1998) in their study on self-help groups in Tirupathi, Andhra Pradesh had analysed the socio-economic background of the respondents, their income, expenditure, and their savings, and the involvement of women in the SHGs, and their future plans and suggestions. From this study it had become clear that women had been very active in participating in the group and in saving money. Most of the women had started their own self-employment ventures such as petty shops, canteens, tailoring units, milk business and the like and the loans had been taken from the groups and all of them were satisfied with the functioning of the group.

Dolly Sunny (2005) had analysed the activities of the SHGs which had facilitated, with the help of micro credit, in the attainment of sustainable growth through empowerment of women. According to him, to overcome the hindrances in the socio economic development of women, such as illiteracy, poverty, low standards of living, and lack of employment opportunities, an integrated and a balanced development oriented policy should be adopted.

Gangaiah B. Nagaraja and C. Vasudevalu (2006) had conducted a study on the impact of the self-help groups on the income and employment of the women members in Andhra Pradesh. The major findings of the study had been that the SHGs had generated

sufficient employment opportunities to make the women earn their livelihood, and in creating awareness about the various government programmes.

V. METHODOLOGY AND TOOLS OF ANALYSIS

Both primary and secondary data are used in this study. In Thanjavur District there were, 34 NGOs. The total sample respondents taken for this study was 300. The 300 sample women respondents were selected randomly from different NGOs by adopting proportionate random sampling technique. The sample respondents cover all blocks and their membership had varied from a minimum of 6 months to a maximum of 10 years of experience in the SHGs. Z test was applied to study the impact of SHGs on the economic emancipation of women along with percentage analysis.

VI. IMPACT OF SHGs ON ECONOMIC EMANCIPATION OF WOMEN

Self help-groups help the rural women to improve their economic status and thereby enhance their social image. The basic idea of self help group is simple: if the poor people are provided access to financial services, including credit, they may very well be able to start and expand a micro-enterprise that will allow them to improve their economic and income status. An increase in income would lead to an increase in the expenditure as well as in the savings. This chapter deals with the impact of the self-help groups on a few chosen economic variables such as their income, employment, savings, enjoyment of a few consumer durable goods, indebtedness, their expenditure and their housing conditions.

VII. IMPACT ON INCOME

Several grass root level programmes in India have been undertaken by the SHGs with a view to undertake the task of increasing incomes of the poor women by strengthening and promoting economic activities and their capabilities. The financial assistance provided by the banks in the form of providing micro-credit loans had led to an increase in the incomes of the beneficiaries. It had enabled the member beneficiaries to supplement their family income to a certain extent.

TABLE – 1: Business and Income level of the respondents – before and after Joining SHGs

Category of Business	Before Joining the SHGs				After Joining the SHGs			
	Income Level				Income Level			
	Upto Rs.4800	Rs.4800- Rs.9600	Above Rs.9600	Total	Upto Rs.4800	Rs.4800 to Rs.9600	Above Rs.9600	Total
Petty business	30 (58.82)	19 (37.25)	2 (3.92)	51 (100.00)	52 (33.33)	37 (23.72)	67 (42.95)	156 (100.00)
Processing units	16 (51.61)	9 (29.03)	6 (19.35)	31 (100.00)	8 (19.51)	14 (34.15)	19 (46.34)	41 (100.00)
Production units	6 (17.65)	21 (61.76)	7	34 (100.00)	10 (20.83)	21 (43.75)	17 (35.42)	48 (100.00)

			(20.59)					
Service units	9 (42.86)	7 (33.33)	5 (23.81)	21 (100.00)	12 (21.82)	25 (45.45)	18 (32.73)	55 (100.00)
Overall	61 (44.53)	56 (40.88)	20 (14.60)	137 (100.00)	82 (27.33)	97 (32.33)	121 (40.33)	300 (100.00)

Source: Calculated on the basis of Survey Data.

. Before joining SHG there were 51 members engaged in Petty business and that has increased to 156 after joining. Thirty one respondents were engaged in processing units and that was increased to 41 after becoming SHG members. The number of respondents engaged in production units was only 34 before joining SHG and that has increased to 48. The respondents undertaking service units increased from 21 to 55. On the whole the respondents doing small business increased from 137 to 300 after joining in SHG. Similarly the number of respondents in the income level up Rs.4, 800 was 61 and that has increased to 82 after membership. The respondents who fall under the level of income from Rs.4, 800 to 9,600 increased from 56 to 97. The number of respondents in the income level of above Rs.9, 600 also increased to 121. Before joining in SHG it was only 20. The total number of respondents earning income increased from 137 to 300. It is concluded that SHG has brought not only employment to the respondents but also increase in the level of income. More number of respondents is engaged in Petty business compared to other business because of easy marketing and transporting facilities.

It is concluded that all women beneficiaries who were in the lowest income group are able to move out of the lowest income group whereas the percentage of women respondents in the income above Rs.9, 600 has increased with the increase in business.

The average income before and after joining in SHG on the basis of business undertaken is presented in Table - 4 along with the 'Z' test values.

TABLE - 2

'Z' Test for the Mean Income of the Respondents before and after Joining SHGs

Sl. No.	Category of Business	Before Joining the SHGs			After Joining the SHGs			Z – value
		N	\bar{X}	SD	N	\bar{X}	SD	
1.	Petty business	51	6549.02	2650.009	156	10228.85 (56.19)	4538.296	7.086*
2.	Processing units	31	7645.161	3728.703	41	11092.68 (45.09)	4070.712	3.734*
3.	Production units	34	9235.294	2987.944	48	10427.08 (12.91)	3895.155	1.567*

4.	Service units	21	8261.905	3845.839	55	10230.91 (23.83)	3856.782	1.994*
	Overall	137	7726.277	3335.4	300	10379 (34.33)	4248.658	7.055*

* Significant at 5 per cent level.

Figures in the parentheses represent the percentage increase in the average income after becoming members in SHG.

It could be observed from Table-4 that the average income has increased from Rs.6349.02 to 10,228.85 showing the increase of 56.19 per cent in case of petty business. In processing units the average income has increased from Rs.7645.16 to 11092.68 revealing an increase of 45.09 per cent. The income of the respondents engaged in production units increased from Rs.9235.29 to Rs.10427.08 revealing an increase of 12.91 per cent and the income of the respondents engaged in service units increased from Rs.8261.91 to 10230.91 and the level of increase was 23.83 per cent. Petty business and processing units have enabled the sample respondents to improve their income to a greater level compared to production and service units. In order to find out the average income and business level of the respondents before and after joining SHG 'Z' test was used and from the table it is clear that the Z-test values are significant at 5 per cent level. Hence, it can be concluded that there is a significant difference in the mean income of the respondents irrespective of the business undertaken after joining in self-help groups.

VIII. IMPACT ON EMPLOYMENT

The employment of women is an index of their economic status in the society, especially with reference to equality. It has been recognised as the critical entry point for their integration into main stream development. Employment of women has a direct bearing on the quality of their life. Even though there may be limitation of financial resource in India, available human resources are plenty and yet to be fully exploited. Bank credit provides a medium for ensuring optimum use of financial and human resources. Self-employment facilitates women to have flexible working hours.

TABLE - 3

Employment Level before and after Joining SHGs

Sl. No.	Employment Level	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	% to Total	Number of Respondents	% to Total
1.	Up to 4 hours	220	73.33	11	3.67
2.	5 hours	33	11.00	41	13.67
3.	6 hours	9	3.00	44	14.67
4.	7 hours	13	4.33	62	20.67
5.	8 hours and above	25	8.33	142	47.33

	Total	300	100.0	300	100.0
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Source: Primary Data.

There is an increase in employment level of the respondents due to the impact of SHGs. Before the membership in SHG nearly 220 respondents got employment only for up to 4 hours and the number had decreased to 11 after joining in SHG. After joining in SHG the number of respondents who were employed for 8 hours increased from 25 to 142. The change in percentage of the employment level of the respondents also shows an increasing trend.

The number of respondents employed below 4 hours had declined to a very low level of 11 members. In general, the number of hours of employment of the beneficiaries has improved. Many of the beneficiaries who were unemployed previously are able to become self-employed with the help of SHGs.

IX. IMPACT ON SAVINGS

A small portion of the profits earned through the operation of small enterprises is saved by the women respondents. Saving practice enables the rural women to mobilize their own resources and reduce their dependency on external assistance. The credit given by banks has turned to be an effective strategy for mobilizing savings. Credit is given only to those who save with the self-help groups for at least 6 months.

TABLE - 4

Savings of the Respondents before and after Joining SHGs

Sl. No.	Savings (in Rs.)	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	Percentage to Total	Number of Respondents	Percentage to Total
1.	Below 500	50	36.50	18	6.00
2.	500 – 1000	64	46.72	142	47.33
3.	1000 – 1500	17	12.41	53	17.67
4.	Above 1500	6	4.38	87	29.00
	Total	137	100.0	300	100.0

Source: Primary Data.

It is inferred from Table that there is a significant increase in savings of the sample respondents after joining self-help group. The NGOs encourages the SHGs to save regularly. Further, when the respondents obtain micro-credit one per cent of the loan amount is put into the group's savings account. 'Z' test has been applied to find out the significant difference between the average savings amount before and after joining SHG. It is given in Table 5

TABLE - 5

Savings of the Respondents before and after Joining SHGs - 'Z' Test

Sl. No.	Variables	Number of Respondents						
		Before Joining the SHGs			After Joining the SHGs			
		N	\bar{X} (in Rs.)	S.D	N	\bar{X} (in Rs.)	S.D	Z
1.	Savings	137	734.307	309.99	300	1158.667 (57.79)	358.567	12.624*

* Significant at 5 per cent level.

Figures in the parentheses are percentages.

The 'Z' value indicates that there is a significant difference in the average savings amount of the respondents before and after joining self-help group. The average savings amount was Rs.734.30 before joining self-help group and it increased to 1158.67, an increase of 57.79 per cent.

X. IMPACT ON HOUSEHOLD INDEBTEDNESS

Traditionally, poor women in India have a tendency to borrow from the informal sector as they do not generally have an access to the formal banking sector and the organised formal credit systems. Since structural changes had been taking place in the rural areas, also the institutional credit facility had now become available to the rural women folk also. Table highlights the extent of the indebtedness of the respondents' households before and after becoming members of SHGs.

TABLE - 6

Household Indebtedness of the Respondents before and after Joining SHGs

Sl. No.	Indebtedness (in Rs.)	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	Percentage to Total	Number of Respondents	Percentage to Total
1.	Below 2000	102	34.00	18	6.00
2.	2000 – 4000	34	11.33	25	8.33

3.	4000 – 6000	30	10.00	33	11.00
4.	Above 6000	54	18.00	58	19.33
	Total	220	73.33	134	44.66

Source: Primary Data.

Table 6 indicates that the number of households which had borrowed and were indebted had declined from 220 to 134, that is, 73.33 per cent of the 300 women respondents had borrowed and were in debt before becoming members of the SHGs and the number had been reduced to the level of 44.66 per cent of the sample respondents after becoming members. But the percentages of households that have borrowed above Rs.6000 have increased considerably. This may be due to the increase in repaying capacity. At the same time the households that have borrowed below Rs.2000 have been reduced from 34 per cent to 6 per cent that is after their membership of SHG they have a tendency either not to borrow or borrow more because their repayment capacity increases. The table gives the sources of credit other than micro-credit to the household borrowings of the sample respondents before and after availing of micro-credit.

TABLE - 7

Sources of Household Indebtedness of the Respondents before and after Joining SHGs

Sl. No.	Sources	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	Percentage to Total	Number of Respondents	Percentage to Total
1.	Banks	101	33.67	70	23.33
2.	Money lenders	65	21.67	33	11.00
3.	Banks and Money lenders	54	18.0	31	10.33
	Total	220	73.33	134	44.66

Source: Primary Data.

Before becoming members of the SHGs 220 households were in debt. This number has been reduced to 134 after becoming a member. The percentage of the households that borrowed from banks has decreased from 33.67 per cent to 23.33 per cent whereas borrowings from moneylenders have declined from 21.67 per cent to 11 per cent. The percentage change shows that after becoming a member of the SHG they are slowly come out from their debt. To find out whether there had been any significant difference between the average amounts of the indebtedness of the households of the women respondents before and after their becoming members of the SHGs, the 'Z' test has been applied and the result is given in Table 8.

TABLE – 8.

'Z' Test for Indebtedness of the Respondents before and after Joining SHGs

Sl. No.	Variable	Number of Respondents						
		Before Joining the SHGs			After Joining the SHGs			
		N	\bar{X} (in Rs.)	S.D	N	\bar{X} (in Rs.)	S.D	Z
1.	Household indebtedness	220	3729.091	2163.071	134	3376.119 (9.47)	1641.94	1.735

Figures in the parentheses are percentages.

The 'Z' value obtained for the indebtedness position of the sample respondents after their joining the self-help groups has been reduced significantly at the 5 per cent level of significance. This indicates that the micro credit is found to be effective in reducing the borrowings of the households and has a greater role in reducing the rural indebtedness. The improvement in the earning capacity of the women respondents might have influenced the household members to borrow less from other non-institutional sources.

XI. IMPACT ON EXPENDITURE PATTERN

The standard of living of the people is judged generally by the per capita expenditure on consumption items. The standard of living has its own primary and secondary components. The primary component of the standard of living consists of the expenditure on nutrition, housing, medical care, clothing and education. The secondary component includes the enjoyment of leisure, security and that of entertainment. The expenditure on the primary component of standard of living by an average household could be considered as an approximate indicator of the standard of living of the household.

TABLE -9.

Per capita Household Expenditure of the Respondents before and after Joining SHGs (Per Annum)

Sl. No.	Household Expenditure (in Rs.)	Before Joining the SHGs		After Joining the SHGs	
		Number of Respondents	Percentage to Total	Number of Respondents	Percentage to Total
1.	Below 3000	210	67.00	18	6.00
2.	3000 – 4000	16	5.33	24	8.00
3.	4000 – 5000	14	4.67	40	13.33
4.	5000 – 6000	12	4.00	63	21.00
5.	6000 – 7000	13	4.33	65	21.67
6.	7000 – 8000	18	6.00	36	12.0
7.	Above 8000	26	8.67	54	18.00
	Total	300	100.00	300	100.00

Source: Primary Data.

It is inferred from Table 9 that there is a significant increase in the per capita household expenditure of the women respondents after joining self-help groups. The figures in the table suggest that the percentage of per capita household expenditure of the women respondents who have expenditure below 3000 per annum has decreased from the level of 67 per cent to that of 6 per cent. The beneficiaries in the expenditure category of Rs.3000 to above Rs.8000 have increased from the level of 33 per cent to that of 94 per cent. A change in the pattern of expenditure on consumption items is an index of economic development and an improvement in the standard of living.

The 'Z' test has been applied to find out the significant difference between the average per capita household expenditure amount of the sample respondents before and after their joining the self-help groups.

TABLE - 10

'Z' Test for Per capita Household Expenditure of the Respondents before and after Joining SHGs

Sl. No.	Variables	Number of Respondents						
		Before Joining the SHGs			After Joining the SHGs			
		N	\bar{X} (in Rs.)	S.D	N	\bar{X} (in Rs.)	S.D	Z
1.	Household Expenditure	300	3699	1950.413	300	6344.333 (71.52)	1788.593	17.314*

* Significant at 5 per cent level.

Figures in the parentheses are percentages.

The 'Z' value that was found to be significant at the 5 per cent level indicates that the difference is significant. The average per capita household expenditure amount was Rs.3699 and after joining self-help group it has increased to Rs.6344.33 that is increased by 71.52 per cent. So it is concluded that SHG have a positive impact on household expenditure of the sample respondents. .

XII. SUMMARY OF FINDINGS AND CONCLUSION

Business and Income Level of the Respondents:

Before joining SHG, out of 300 respondents 51 members were engaged in petty business and this has increased to 156 after joining as a member in SHG. The respondents engaged in processing units also increased from 31 to 41, and in the production units also. On the whole the respondents doing some businesses increased from 137 to 300 after joining SHG. 'Z' test was applied to test whether the means differed significantly. The results were significant at 5 per cent level. The mean income had increased from 7,726.277 to 10,379. Hence it can be concluded that there was a significant difference in the mean income irrespective of the business undertaken by the respondents after joining self-help groups.

Employment and Nature of Business:

The percentage of respondents employed below 4 hours per day has declined from 58.82 per cent to 3.20 per cent after joining self-groups. The number of respondents who had worked for 8 hours and above per day had increased from 3.92 per cent to 48.08 per cent. The same trend prevails in other units also. Even though an improvement had been made in the employment status of the

sample respondents 3.67 per cent were still under employed. The 'Z' test results reveal that the impact of self-help groups on the employment in petty business, processing, production and service units are significant at 5 per cent level. The overall value 6.93 shows that the women self-help groups are successful in increasing the average hours of employment of the sample respondents.

Impact on Savings:

There has been a significant increase in the savings of the respondents after joining self-help group. The respondents who saved below Rs.500 per annum have declined from 36.50 per cent to 6 per cent. The respondents who saved above Rs.1500 per annum have increased to 29 per cent. Before it that was 4.38 per cent. The 'Z' value 1158.667 indicates that there is significant increase in the saving amount of the respondents after joining SHGs. The SHGs have a positive impact on the savings of the respondents.

Impact on Household Indebtedness:

The number of households that had borrowed declined to 134 from 220 that are 73.33 per cent. In the case of the respondents who had borrowed before becoming members in SHG has been reduced to 44.66 per cent. The percentage borrowings of above Rs.6000 has increased considerably because of their repayment capacity. The 'Z' value obtained for the borrowing position after joining self-help group is significantly declining. So the value is not significant at 5 per cent level. Before membership the mean value was Rs.3,729.091 and after membership the value was 3,376.119. The improvement in earning capacity of the respondents has reduced their borrowings.

Impact on Expenditure Pattern:

There is a significant increase in the per capita household expenditure of the respondents after joining SHG. The respondents who had expenditure below Rs.3000 per annum had decreased to 6 per cent from 67 per cent. The respondents in the expenditure category of Rs.3000 and above had increased from 33 per cent to 94 per cent. The 'Z' value which is significant at 5 per cent level indicates that the average per capita household expenditure amount was Rs.3699 and after joining SHG it had increased to Rs.6344.33. The increase is 71.52 per cent.

CONCLUSION

Rural women, who are in the lowest rung of the Indian society, are in need of empowerment and upliftment. SHGs had a major role in bringing empowerment among them. The dehumanizing bondages of caste, class and gender have to be eliminated and their right to live with human dignity has to be restored. The self-help group movement and joint ventures of government and non-governmental agencies had paved the way for the emancipation of rural women.

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