

Innovations

Tribal Women's Empowerment Through SHG Microenterprise Activities -A Study of Visakhapatnam District in Andhra Pradesh

Sadamalla Joshua Sujit^{1*}& Professor G. Nagaraja^{2*}

^{1*}Research Scholar, Department of Economics, Andhra University, Visakhapatnam, Andhra Pradesh

^{2*}Professor, Department of Economics, Andhra University, Visakhapatnam, Andhra Pradesh

Abstract:

The SHG system is very beneficial to the tribal women's group. The Visakhapatnam district is devoid of SHG ties. When it comes to the factors that determine income by various independents, many studies, however, have more gaps than they fill and inadequate statistical methods for data analysis. Programs that prioritize the development of indigenous women are desperately needed in undeveloped tribal lands. Thus, this study aims to evaluate the SHG program in the selected mandals of Ananthagiri and Araku mandals in the Visakhapatnam district overall, as well as investigate the program's effects. Economists and politicians propose a unique income-generating strategy for women to further their development: they call these unorganized groups "self-help groupings" (SHGs). The SHG is one program designed to assist women in advancing socioeconomically. Research on the impact of Self-Help Groups (SHGs) on members' living conditions and household income has been carried out in Andhra Pradesh. Few studies have, however, compared the performance of SHGs in tribal groups. Furthermore, there is a paucity of studies assessing the efficacy of Self-Help Groups (SHGs) in the Visakhapatnam district that are affiliated with different tribal mandals. This study is an attempt to use that method.

Introduction:

Economists and policymakers suggest a distinct income-generating plan for women to advance their development by transforming unstructured groupings into organized ones under the name Self Help groupings (SHG). One initiative aimed at helping women advance socioeconomically is the SHG. Studies on the effect of Self-Help Groups (SHGs) on household income and members' living conditions have been conducted in Andhra Pradesh. There are, however, few research comparing the effectiveness of SHGs in tribal communities. Additionally, there aren't many research evaluating the effectiveness of SHGs in the district of Visakhapatnam that belong to various tribal mandals. This paper represents an effort in that approach.

The tribal women's group benefits greatly from the SHG system. There aren't many SHG relationships in the Visakhapatnam district. However, many studies lack adequate statistical techniques for the analysis of the data and have more gaps than they address when it comes to

the determinants of income by different independents. In underdeveloped tribal territories, there is a critical need for programs that focus primarily on the development of tribal women. Therefore, an evaluation of the SHG program in the chosen mandals of Araku and Ananthagiri mandals of the Visakhapatnam district as a whole, as well as an investigation of the program's effects, are attempted in this study.

Objectives and Hypothesis:

This study endeavors to examine the working of SHGs in tribal areas and also analyzes the efficacy of SHGs approach to micro credit in empowering the poor tribal women. A comparative analysis of SHGs belonging to two tribal mandals within the Visakhapatnam district is attempted to know the influence of socio-economic backwardness of the living areas of the tribes on the performance of SHG. Finally comparative analysis of performance of the SHGs belonging to two mandals with different background is also attempted with a view to know the influence of the regional background on the performance and functioning of the SHGs. More specifically, the objectives are, to examine:

The performance of the SHGs in the selected mandals and to analyze whether there exists any difference in the implementation aspects of SHG performance across the studied mandals. To assess the impact of SHG programmes on the socio-demographic indicators of the SHG members in the selected tribal mandals and to ascertain the impact of SHG activities on the economic and living conditions of the SHG members in both the selected tribal mandals.

Based on the above objectives the following hypothesis is outlined: the performance of the SHG activities as well as the important parameters relating to socio economic empowerment may be more intensively positive in case of selected SHG members from the Araku mandal which is with more plain and road side villages and more infrastructure, rather than the selected SHG members from the Ananthagiri mandal which is with more interior and hill tract villages and with limited extent of infrastructure.

Methodology adopted in the study:

The discussion on methodology involves sampling, tools of data collection and tools of data analysis. Multi stage stratified random sampling technique is used for the study. The first stage is the selection of district. In this case the Visakhapatnam district which is having a significant proportion of tribal area from Coastal Andhra is selected for the study. The second stage involves selection of mandals. Two different tribal mandals with different socio-economic background are selected. The Araku mandal which is having ITDA and other offices and much plain and road side villages selected as one forward tribal mandal. Another Ananthagiri interior tribal mandal which is very backward and having villages in interior hill tracts is selected for examine the inter-regional differences in the performance and working of SHG programme in the tribal areas of Visakhapatnam district. At the third stage 4 (four) villages are selected from two selected mandals.

From the Araku 2 roadside plain villages are selected and from the Ananthagiri mandal 2 interior hill tract villages are selected. At the stage four from each village by using purposive random sampling a number of 5 SHGs are selected. At the fifth stage, from the each selected SHG a number of 5 members are selected. A number of 50 SHG members are selected from the 10 selected SHGs in each mandal with purposive random sampling technique. Totally 100 SHG members are selected from 20 selected SHGs from 4 villages of the two selected different tribal mandals.

Survey technique along with personal interview method is employed for data collection. Two separate questionnaires are used for data collection. Questionnaire-I is used for collecting data relating to SHG while questionnaire-II is used for ascertaining data from SHG members. In addition to this secondary data are obtained from NABARD records obtained from Government of Andhra Pradesh and the Society for Elimination of Rural Poverty (SERP). Relevant data is also collected from the offices of Chief Planning Officer, Visakhapatnam district, Project Officer, ITDA Araku, Mandal Revenue Officers, Araku and Ananthagiri, village panchayats 4 selected villages.

Different statistical tools are employed for analyzing the data. Simple techniques like averages and percentages are extensively used. The study endeavors to examine whether there is any difference in the performance of SHGs belonging to two different tribal mandals within the selected district. In this regard to assess the performance of the SHGs in the two different tribal mandals an attempt is made here to analyze the functional and management aspects of the selected SHGs. The estimation of composite performance index involves three steps: identification of indicators which would have bearing on the functioning of the SHGs, assigning weights to the indicators and calculation of composite weight for each SHG.

In order to collect details of attributes leading to tribal women empowerment, the pre mean score and post mean score method is used. An attempt is made to measure the empowerment impact through gain in acquisition of attributes leading to empowerment of tribal women and to measure the impact of SHGs programmes on selected socio economic and demographic indicators, using the primary data. In order to know whether a woman is empowered or not some quantification of the indicators of empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights, they are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the empowerment of tribal women in this study.

Major Findings of the Study:

The major inferences drawn from the analysis of the study are briefly presented here.

A. Performance of Selected SHGs in the Study Area:

In both the selected tribal mandals, majority of the SHGs are able to get bank credit linkage in less than six months of functioning. There is no striking variation in the number of SHGs that got bank linkage in a specific time period considered for analysis. Purpose wise classification of bank credit reveals that animal rearing absorbed a major share followed by agriculture. Minor forest produce are the emerging economic activities for which major loan amount is used. Analysis on the performance of the SHGs revealed that 20 per cent of the selected SHGs in Araku mandal and 14 per cent in Ananthagiri mandal are very good in performance.

Further, many of the selected SHGs in both the selected mandals are classified as poor performing. There is significant difference in the performance of selected SHGs in both the selected tribal mandals regarding the overall performance. The SHG members selected from the Araku mandal are able to utilize the SHG activity in more productive manner than the SHG members selected from the Ananthagiri mandal. There is much evidence indicating that in both the selected mandals there is marginal variation in the functional and management aspects of the SHGs.

B. Impact of SHG Activities on the Socio - Demographic Conditions:

The analysis pertaining to the variations in immunization, family planning practices and delivery practices and morbidity pattern in terms of general health problems, reproductive health problem and mental health problems among selected SHG members and their family members reveal that, the percentage of children fully vaccinated is higher among SHG members families selected from Araku mandal (75.10 per cent) than the SHG members of Ananthagiri mandal (74.00 per cent).

The knowledge of family planning methods is very limited among the selected SHG members from Ananthagiri Mandal than the selected SHGs members from the Araku mandal. In the case of morbidity pattern, the incidents of anemia and malaria fever is higher (25.47 per cent each) among the selected SHGs members of Araku mandal, while the incidence of aches and pains (6.73 per cent) a cute anemia (17.43 per cent) and diarrhea (12.38 per cent) are higher in case of the selected sample from Ananthagiri mandal.

The proportion of respondents suffering in terms of reproductive health problems is more among the selected SHG members from the Ananthagiri Mandal than the selected SHGs members of Araku mandal. The proportion of discussions of health issues is much higher in the selected SHG members from the Araku mandal than the selected SHG members from the Ananthagiri Mandal (90 per cent and 10 per cent respectively). The analysis relating to the impact of SHGs programmes on child schooling and adult education reveals the following observations. The proportion of adults attending to adult literacy programmes is relatively higher among the selected sample members from Araku mandal and number of SHG members from Ananthagiri mandals (17.50 per cent and 10.50 per cent, respectively).

The analysis ultimately reveals that the SHGs have expanded avenues for tribal women to improve their socio demographic conditions by way of adoption of family planning methods and have awareness about promoting their health and literacy levels. The women are able to handle some of the issues relating to their lives independently. This indicates that power within dimension of empowerment is impact due to participation in SHGs to some extent. However, the positive impact on their socio-demographic conditions is not much found in the interior hill tract villages selected from the Ananthagiri mandal and found in relatively better position in the road side plain villages of Araku mandal where there is no improvement in the power with dimension of empowerment. This is evident from the absence of the collective initiatives of women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family.

C. Impact of SHG Activities on the Economic and Living Conditions:

The distribution of the SHG members according to the occupation of their spouses shows that in both the selected mandals of the district majority of the households of the SHG members depend on agriculture and allied activities for livelihood. In fact about 42.25 per cent of them are cultivators. There is virtually no striking difference between the SHG members of the two mandals with regard to the occupational distribution of members spouses, both within and across the mandals.

It is found that the percentage of members those engaged in cultivation is slightly more in Ananthagiri mandal, while those working as agricultural laborers are slightly less in number compared to Araku mandal. In Ananthagiri mandal it is 13.00 percent, while in Araku mandal,

which is more prosperous with enormous live stock and attendant diary business the percentage of SHG members engaged in animal husbandry is slightly higher 16.50 percent.

Most of the changes in occupational structure are found in agriculture and minor forest produce (26.00 percent and 29.00 per cent) money lending and vending (3.75 percent as it is before), and leaf plate making (11.50 percent), respectively. The analysis relating to number of working days shows that out of 100 sample SHG members 73.25 percent are able to get the work about 100-man days in a year and 26.75 percent from 100–200-man days.

The particulars about the average monthly income shows that out of the total sample SHG members, the proportion of sample SHG members who have no income is drastically less in the case of the sample SHG members of Araku mandal than in the Ananthagiri mandal (0percent and 22.50 percent, respectively). Out of 100 sample SHG members, 40.25 percent opined that there is an improvement in saving level due to the additional employment. 59.75 percent of the sample SHG members opined that there is no improvement in their saving in spite of gaining additional employment in SHG activities

The value of assets owned by the households shows that as high as 93.33 percent of SHG members selected from Araku mandal are reported to own assets such as furniture, TV, fan, etc. The nature of the durable goods owned by the households reveal that out of the total sample SHG members, the proportion of SHG members selected from the Araku bought furniture (30.50 percent), Gas stove (20.00 percent) and other things (5.00 percent, Television (14.00percent). The particulars of educational awareness in the sample SHG members reveal that educational created among the people in the selected 25 SHG members also 28.50 per cent selected SHG members to awareness of education 31.50 per cent of sample SHG members to awareness of the Ananthagiri mandal 68.50 percent and 74.50 percentages of the selected SHG members of Araku and Ananthagiri.

The analysis relating to the impact of SHG activities on the economic and living conditions of tribal women members reveal that the tribal women members of SHGs seen to have embarked on the non-traditional tasks like marketing and non-traditional enterprises. On the whole, it is clear that tribal women are able to improve control over their labour, resources, savings, credit and income and freedom to move and interact to some extent. This is evident from the absence of the collective initiatives of women members to negotiate their gender, caste, class and other interests Vis-à-vis institutions of the market, the state the community and family.

D. Impact of SHG Activities on the Socio - Economic Empowerment of the Sample Households:

The analysis relating to the economic aspects of the socio-economic empowerment reveal the following. In order to know whether a woman is empowered or not some quantification of the indicators of socio-economic empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights. Socio-economic empowerment has many aspects. In order to know whether a woman is empowered or not some quantification of the indicators of socio-economic empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights, they are: inter-spouse consultation index, autonomy index and authority index.

Income from SHG activity constitutes a little over 30 per cent of the household annual income. Participation in SHG activities, group meetings and federations enabled the poor rural women to such an extent that 24 members in Ananthagiri Mandal and 20 members in Araku

Mandal are elected to some political position at the village level. The impact of SHG approach on socio-economic empowerment is studied from economic and social indicators. Majority of members expressed that they are now saving regularly, contributing to household income. They are able to write their names, read and understand wall posters regarding government development and welfare programmes.

The major finding of the study is that socio-economic empowerment of sample households largely depends on the occupational structure. These findings show that the occupational shift ultimately helps the rural women for their socio-economic improvement. The other important indicator that influences the socio-economic empowerment of rural women is economic activity. The nature of economic activities undertaken by the members of SHG activities influences the extent of socio-economic empowerment of the members. Even though the other indicators, Training and Experience in SHG activities have a positive impact through playing a significant role in eliminating poverty of the poorest, are being common, as tribal women belonging to lower caste may be able to gain more in terms of socio-economic empowerment. This indicator has impact on sample households from the tow selected mandals.

The impact of SHG activities on socio-economic empowerment can be studied from two angles economic and social indicators which capture both economic and social dimensions of socio-economic empowerment. These indicators are identified and information is ascertained from the sample rural women Households. Table1 provides the details relating to impact of SHG activities on economic and social indicators.

Table - 1 Impact of SHG Activities on Economic and Social Indicators

(Figures are in percentage)

| Sl.No. | Purpose | Araku | Ananthagiri | Average |
|--------|---|-------|-------------|---------|
| 1 | Contributing to Household income | 65 | 51 | 58 |
| 2 | Feeling improvement in income empowerment | 68 | 54 | 61 |
| 3 | Percentage share of income from SHG activities to household income | 38 | 30 | 34 |
| 4 | Percentage of members developed regular savings | 90 | 86 | 88 |
| 5 | Percentage of members reported that they are able to write their names after SHG membership | 30 | 22 | 26 |
| 6 | Able to deal with bank financial transactions | 43 | 31 | 37 |
| 7 | Percentage of members confident in dealing with Govt. officials and decision taking | 38 | 24 | 31 |
| 8 | Acquire new skills after SHG membership | 68 | 56 | 62 |

Source: Primary Data

From the above Table it can be noticed that more than 85 per cent of the Sample households in both the Mandals expressed positively regarding income effect of SHG activities. Now they are contributing to household income regularly from the economic asset they procured by bank linkage. About 59 per cent have strongly felt that their economic empowerment has improved due to the help they received through the SHG, in the form of credit. One important economic or income variable that is required for economic growth is savings. Habit of thrift in poor household is a rare phenomenon due to low incomes. The SHG movement has made a significant breakthrough in this important aspect. As per the data on savings habit, there is conclusive evidence revealing that these poor households are now regularly saving from their low incomes which is a very important change in their mind set. 92 per cent of the Sample households in Ananthagiri Mandal and 97 per cent in Araku Mandal reported that they have developed the habit of regular savings. This is a very important change in the attitude of poor households that will help in a significant way to bail them out from the vicious circle of poverty through their own effort along with institutional support.

Any development strategy is said to be successful only when such a strategy positively influences social aspects of the society. One such important social aspect is improving the skills of people. One of the important reasons established in the literature on why poor households are prone to exploitation, is lack of writing and reading skills and inhibitions in dealing with government functionaries. The SHG strategy attempts to impart among its members reading and writing skills and deal confidently with government functionaries. 19 per cent of the members in Ananthagiri Mandal and 28 per cent in Araku Mandal reported that they are now able to write their names after enrolling as members in the enterprise. Another important aspect of social development is that 29 per cent of the Sample households are now able to deal with bank officials and government functionaries confidently. The values on different aspect do not show much difference either within the Mandals across the District. The values of impact on various social development indicators between Sample households belonging to the two Mandals differ only marginally in the study area. Further, comparison of values between the two Mandals also reveals very marginal differences between the studied Mandals.

Any economic development strategy can be a successful only when the fruits of such strategy are enjoyed by the majority of the people and also bringing striking change in the people's attitude on different social aspects. The impact of the SHG activities on income of the poor household members and change in attitude of these sections of the society on social aspects clearly demonstrate that the SHG approach to micro credit has positive impact as far as empowering rural women. Socio-economic empowerment as pointed earlier has many aspects. In order to know whether a woman is empowered or not some quantification of the indicators of socio-economic empowerment is necessary. Some attempts have been made to quantify indicators by assigning some weights, they are: inter-spouse consultation index, autonomy index and authority index. These indices are applied to examine the socio-economic empowerment of rural women in this study.

Inter spouse consultation index depends on frequency of the Sample households consulted by her husband on the following matters buying household furniture, purchase of land and other assets, education of children, health related treatment and expenses, regular food items expenditure, purchase of rural women clothes, weights to each characteristic are assigned. If the answer is 'yes' value '1' is given and 'no' gets '0' value. Autonomy index is estimated on the frequency of husband's 'restrictions' on the following matters. Restriction on rural women to visit their parents visits their relative's house, spending money for herself, helping relatives

financially, savings, spending on social functions. Weights to each characteristic are assigned. If the answer is 'yes' value '1' is given and 'no' gets '0' value.

Authority index depends on whether she has freedom with regard to the following aspects, voting in election, restricting the size of the family, attending any social function or entertainment either in the village or nearby village, entertaining guest of her kin, weights to each characteristic are assigned. If the answer is 'yes' value '1' is given and 'no' gets '0' value. The construction of overall index is based on the array of characteristics given in the table. The total score of each member is sum of the score of each characteristic. If an SHG member's answer is 'yes' to all 16 indicators (which is unlikely to happen) it will get maximum score i.e. 16. Generally, it varies between 0 to 16. Depending on the total score estimated for each SHG member, they are classified into four groups using a cut off principle. The following Tables 2 and 3 provides these details.

Table – 2 Cut-Off Principle for Classification of Women Households

| Sl. No | Score | Remark |
|--------|----------|---------------------|
| 1 | > 4 | Not empowered |
| 2 | 5 to 8 | Partially empowered |
| 3 | 9 to 12 | Empowered |
| 4 | 13 to 16 | Fully empowered |

Source: Primary Data

Table – 3 Distribution of Sample households on the basis of Composite value of Socio-economic empowerment Index

(Figures are in percentage)

| Sl. No. | Category | Araku | Ananthagiri | Average |
|---------|---------------------|-------|-------------|---------|
| 1 | Not empowered | 44.0 | 48.0 | 46.0 |
| 2 | Partially empowered | 45.0 | 48.5 | 47.0 |
| 3 | Empowered | 8.5 | 2.5 | 5.5 |
| 4 | Fully empowered | 2.5 | 0.5 | 1.5 |

Source: Data collected through Field Survey

The evidence given in the Table 3 shows that about 2.5 per cent of the SHG members in Araku Mandal and 0.5 per cent in Ananthagiri Mandal were found as fully empowered. Similarly, 2.5 per cent in Ananthagiri Mandal and 8.5 in Araku Mandal were classified as empowered. On the whole the percentage of women Households empowered surpasses that of disempowered in both the mandals. Thus, the above discussion and evidence provided on different aspects of empowerment, demonstrate the SHG activities and access to micro credit influenced economic and social empowerment of the tribal women.

One of the guiding principles of SHG activities is reaching out to the poor rural women, empowering these sections through nested institutions and poverty reduction through arresting leakages. Socio-economic empowerment is gaining control over the sources of power that is attained through awareness and capacity building leading to greater participation in decision making process, control and transformative action. The causes of rural women socio-economic empowerment are many, some are general and some are gender specific. The SHG activities have facilitated the members with credit which is used for the purchase of productive and income generating assets with which they are able to earn additional income.

Income from SHG activity constitutes a little over 30 per cent of the household annual income. Participation in SHG activities, group meetings and federations enabled the poor rural women to such an extent that 6 members in Ananthagiri Mandal and 5 members in Araku Mandal are elected to some political position at the village level. The impact of SHG approach on socio-economic empowerment is studied from economic and social indicators. Majority of members expressed that they are now saving regularly, contributing to household income. They are able to write their names, read and understand wall posters regarding government development and welfare programmes. Nearly 75 per cent of the Sample households in both mandals positively responded that they are now able to deal with government and bank officials confidently.

Conclusion and Suggestions:

The major findings of the study ultimately reveal that there is improvement to some extent with regard to power to dimension of empowerment. But there is enough improvement in the socio-demographic, economic and living conditions in case of the SHG members selected from the Ananthagiri mandal which is having more villages with much extent of interior hill areas and limited extent of infrastructure when compared to the SHG members selected from the Araku mandal which is bestowed with more number of villages in plain areas and much extent of infrastructure facilities. However, it is the fact that the women in interior tribal areas are able to handle some of the issues relating to their lives independently. This indicates that power within dimension of empowerment is impact due to participation in SHGs to some extent. SHG approaches are influencing economic, social, and political and eventually empower the poor tribal women. The SHG activities are positively helping the poor tribal women for their comprehensive development.

Towards further sustaining the SHG activities in the interior tribal areas the following suggestions are made:

To promote awareness and to motivate the tribal women about SHG activities functional literacy has to be carefully formulated to suit changing scenario in tribal areas to empower local tribal communities and traditional institutions. In view of various problems faced by tribal women, empowerment of tribal woman is essential not only improve their quality-of-life styles but also improving the conditions of tribal families and tribal villages. In this regard the exploitative traditional hierarchical relations have to be replaced by empowered local institutions.

The empowerment process encompasses social, cultural, financial, skill and knowledge empowerment. Unless all these vital aspects are integrated and greater vision is developed in local female population, the sustainable development among tribals cannot ensure. To increase the coverage of SHG with matching grant and bank linkage, measures to provide more credit need to be evolved for the support to the SHGs. In this context creation of support institutions are needed to cater the needs of skill improvement and capacity building among the tribal women.

For the effective participation of tribal women in the SHG activities, it should be made as mandatory to all the Departments to introduce all the Government programmes through participatory management. Tribal women folk have to be imparted skills in exclusive groups in management of various development activities.

References:

1. NABARD (2001): "Empowerment of Women – Enriching the Endeavour" Published by NABARD, Mumbai, July, 2001.
2. Das Gupta, Rajaram (2001): "An Informal Journey through Self Help Groups" – Indian Journal of Agricultural Economics Vol. 56, No.3, pp.375-379.
3. Samar K. Datta and Raman, M. (2001): "Can Heterogeneity and Social Cohesion coexist in Self Help Groups? An Evidence from Group Lending in Andhra Pradesh in India" – Indian Journal of Agricultural Economics, Vol.56 No.3, pp.387-400.
4. Namboodri, N.V. and Shiyani, R.L. (2001): "Potential Role of Self-Help Groups in Rural Financial Deepening" – Indian Journal of Agricultural Economics, Vol.56, No.3: pp.401- 417.
5. Dadhich, C.L. (2001): "Micro Finance – A Panacea for Poverty Alleviation: A case study of Oriental Grameena Project in India" Indian Journal of Agricultural Economics, Vol.56, No.3, pp. 419-426.
6. Madheswaran, S. and Amita Dharmadhikary (2001): "Empowering Rural Women Through Self Help Groups: Lessons from Maharashtra Rural Credit Project" – Indian Journal of Agricultural Economics, Vol.56, No.3.
7. NIRD (2003): "Capacity Building of Community Based Organisations: A Study" Published by NIRD, Hyderabad. Nov- 2003.
8. Emerlson Moses V.J.R., "Women empowerment through SHGs: A micro study", International Referred Research Journal, Vol. II, Issue 16, January, 2011.
9. Subramanian S., "A study on Self Help Groups in Tirunelveli District", Manon Maniam Sundaranar University, Tiruenelveli - 627012, January, 2010.
10. Planning Commission Government of India, "Microfinance and empowerment of scheduled caste women: Impact of SHG in Uttar Pradesh and Uttaranchal".
11. Sivamurugan C., "Impact of Self-Help Groups on income, savings, assets and occupational pattern in Tamil Nadu", Social Welfare, September, 2008.
12. Vinayagamorthy, A., "Women empowerment through Self Help Groups: A case study in the North Tamil Nadu", Social Welfare, April, 2007.
13. Rajapriya M., "Empowerment of women through Self Help Groups", Social Welfare, September, 2008.
14. Jothi V.N., "Socio-economic impact: Microfinancing of Self-Help Groups", SCMS Journal of Indian Management, January, 2010.