
Information and Communication Technologies- A Tool to Empower Grassroot Level Women

V.THIRUVENI

Research Scholar

Department of Visual Communication

Mother Teresa Women's University, Kodaikanal

India

Abstract:

The objective of this research is to study the impact of Information communication technologies on SHGs for women's empowerment in the selected five districts in Tamilnadu. The other objective of this research is to study the impact of SHGs on Socio economic, personal, and human empowerment of rural women's in this districts. For the study, SHG women's were taken as the unit of analysis and a sample of 330 SHG members was selected by convenient sampling method. The data was collected from the primary and secondary sources, and is analyzed according to the objectives by using the tabular method and analysing with the help of SPSS 21. User attitude and Demonstration are the important tools for their development. Mobile phone is the major source for communication and receiving ideas or information.

Key words: SHG, Empowerment, Information sources, Women

1. INTRODUCTION

Empowering women with economically productive and viable work spaces will enhance their contribution to societal development. Empowerment is a process by which women gain greater control over resources (income, knowledge, information,

technology, skill and training), challenge the ideology of patriarchy, and promote in leadership, decision making processes; enhance their self-image, to become active participants in the process of change, and to develop the skills to assert them. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision-making power and control, and to transformative action. It is “the process of changing the existing power relations and of gaining greater control over the sources of power”. The goals of women empowerment are to change the ideology of patriarchy and to transform the structures of image.

At present, Self Help Groups are widely used as an instrument to empower women socially and economically. Once socio economic empowerment is achieved, it would have an impact on the overall development of women. The economic contribution of women has been found to be related to their role and status in the society. Economic independence facilitates bringing about gender equality, and an increase in women's income translates more directly into family wellbeing. Therefore, enhancing job opportunities through the formation of Self Help Groups is a viable path for the empowerment of women.

With the emergence of IT on the national agenda and the announcement of ICT policies by various state governments have recognized the “Convergence of core technologies and E-Governance” as the tool for good governance, sustainable development, globalization of economy and social empowerment. Information is the key to democracy. With the advent of ICT, it has become possible for the common man to access global information. The realm of electronic communication encompasses telecommunication, broadcasting, information technology, enabled services and industries, to undergo profound changes leading to a Global Information Infrastructure (GII), which will be capable of carrying any type of information, be it text, data, voice or video. Information is

now broadly defined to embrace voice in telephony, text in fax and newspapers, images in video and television broadcasting, and data in computers. All information can be digitized, transported, stored, retrieved, modified, and then distributed. All of these are getting transportable over common infrastructure viz. high-speed, broadcast, digital electronic highways. Emerging digital techniques, new network alternatives (Intelligent Networks), high bandwidth communication technology, and state-of-the-art software for network functions and services, are the new technology trends evident in the development of electronic communication systems.

While it is being strongly felt that women take up the challenges of ICT, the problems at the grass-root level also cannot be ignored. Women's participation in ICT may be in the form of dedicated users, workers, entrepreneurs, technical service facilitators, inventors, managers and policy makers. Information and communication have been playing an increasingly important role in economic and social development of nations. Experts believe that this century belongs to the power of *Knowledge & Information*. On one side, the recent developments in communication technology have drastically reduced the geographical barriers, while on the other side computers have enormously enhanced the capacity to accumulate and access information. The possibilities for information access are infinite. This 'information society' has grown in the last one decade in leaps & bounds breaking many existing paradigms and creating an image of "indispensability" in our lives.

Details of Self Help Groups in Tamil Nadu as of 2011

Total No. of Self Help Groups -5,18,519

Total No. of Self Help Group Members -80.40 Lakhs

Total No. of Rural Self Help Groups -3,48,753

Total No. of Members in Rural Self Help Groups -54,10,282

Total No. of Urban Self Help Groups -1,69,766

Total No. of Members in Urban Self Help Groups -26,30,312

Total Savings Rs.3085 crores (Source: Tamil Nadu Corporation for Development of Women Ltd.)

Functions of Self Help Groups*

In order to achieve the main objective, the self help groups undertake various activities. These activities are:

Savings howsoever small they may be should be made in order to mobilize financial resource. The idea is to generate the habit of saving from whatever income is earned in the household;

Loaning and Repayment in smaller quantities but in time. As a micro-finance institution the SHG should be able to provide credit to the members. It is also expected that the members return the money borrowed in time, in full, and with interest so that other members also benefit;

Maintaining Books of Account and Records is the most crucial aspect of management of the SHG as well as of confidence building among the members. The SHG has to ensure that all accounts and the books of account are up to date and maintained to ensure transparency and accuracy. Good accounts reflect the goodwill of the organization and ensure its credibility. Properly kept records are not only of reference value but also useful in future planning and decision-making;

Member-oriented Action Programmes are conceived and implemented which are recommended and demanded by the members. Most of these programmes are social and economic and even cultural. Such programmes are also usually the agenda of the development projects which promote SHGs. Programmes can be educational, additional income generation, off-farm activities, labour-intensive activities, watershed-related and public works construction activities, harnessing water resources for drinking and irrigation, health, education,

vocational training etc. etc. Development programmes can be directed at women, youth or farmers;

Liaison and Linkages with financial institutions (FIs)/Government Organisations (GOs) and other agencies. The SHG considers developing relationship with the financial institutions e.g., cooperative bank or the rural branch of a commercial bank, or others, and also relationship with the governmental organizations and other development agencies;

Training and Capacity Building Activities. Self Help Groups need constant support, assistance, guidance and advice from the promoters and other development agencies. They need constant monitoring, training and education support in order to help them improve their working capacities and capabilities. The members might need some exposure and interaction. They might also need some equipment and technology support. Self help groups need to continue improve their capacities. (* source : www.wikipedia.com).

Sources of Information

I. Print Sources

- Aaval Vikatan (A Tamil Fortnightly Magazine)
- ‘Theriuma Ungalukku’ Saturdays, 11.00 – 12.00 Podhigai, Chennai. (Television programme).
- Mahalir Sinthanai, (Monthly) published by Pappa Umanath & Mithili Sivaraman, 13, Masuthi street, Chennai-5.
- Mahilir Thittam Group Handbook, published by Tamil Nadu Corporation for Development of Women Ltd, Chennai.
- Mutram (Monthly) Tamil Nadu corporation for Development of women Ltd, Chennai.
- A Handbook for SHGs, published jointly by TNCDW & UNICEF.

- Sowrirajan M, Sarabendra Siddhamaruthuva Sudar, 4th Ed, Tanjore: Saraswathi Mahal Library, 2000.
- Entrepreneur's Guide, TNCDW, 100 Anna salai, Chennai.

II. People Sources

People sources form an essential source of information to the SHGs. There are many agencies involved in it, which gathers, record and disseminate the information to SHGs.

Prominent among them are:

1. Non Governmental Organizations
2. Voluntary Organisations.
3. Government special centres like Mahilar Thittam, District Rural Development Agency, Agriculture Information Centre etc.,
4. Village Knowledge Centre.
5. Rural Public/Mobile Libraries
6. Community and charitable centres.

Value and Power Of Information

Buckland (1991) has distinguished information-as-process (the communication act) information-as-knowledge (an increase or reduction in certainty), and information as thing (the objects that may impart information). In this vein, he also distinguishes the actual knowledge in a human mind (what one knows) from the artifacts of the world that represent knowledge. Most generally information is anything that has the potential to change a person's knowledge.

2. REVIEW OF LITERATURE

In India a majority of the self-help groups consist of poor rural women who become a part of the SHGs to enhance their socio-economic status by engaging themselves in productive pursuits (Lalita and Nagrajan, 2002; Chandrashekhar and Lokesh,

2009; Fernandez, 1998). Self-Help Groups (SHGs) refer to a voluntary association of members who belong to the same socio-economic backgrounds coming together to solve their problems based upon mutual help and collective help (Chakravarty and Jha 2012). The reasons behind the formation of groups to solve common problems are that poor people usually find it extremely difficult to solve their problems alone, but once they form groups they feel empowered to solve their problems in a more effective manner with confidence (Kumar, 2006).

Over the last few decades the mechanism of Microfinance, which essentially refers to the provisioning of financial services to low-income client groups has seen a rapid growth with banks and other institutions joining in to provide financial services to the poor and marginalized sections of the society(Hume, 2000; Cheston and Kuhn, 2002).

3. RESEARCH METHODOLOGY

Objectives:

1. To identify and assess the information needs of SHG members.
2. To find out the socio demographic details of SHG members.
3. To find out the specific areas where they need information.
4. To know the information seeking behaviour and use pattern of SHGs.

3. (a). Research design:

The research design for the study is descriptive. The methodology of the study is based on the primary data as well as secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to obtain the opinions of the respondents. The study is confined to five districts. Convenient Sampling Method was used in the study to select the sample. The samples were collected from five districts through SHG members. Randomly

10 SHGs were identified and selected from each district. From each district 100 questionnaires were distributed to collect the data and a total of 500 questionnaires have been distributed and out of which 367 were received. After the scrutiny of these questionnaires, 37 questionnaires were rejected and finally, 330 completed questionnaires were used for the present study. The questionnaire consists of two parts. Part I contains questions related to understand the socio economic conditions of the respondents. Part 2 contains questions related to respondents' opinion about various the factors related with information technologies.

3. (b). Reliability Analysis:

Reliability analysis is the measure to test when the scale measures associated variables whether it is stable and consist. Specifically, refers to testing consistence extent of Scale internal various items and whether there is consistency between two metric. This study uses internal consistency of the indicators of scale reliability test. Internal consistency estimates methods are many. Often uses with Cronbach's coefficient to estimate. Generally, Cronbach's " α " is greater than 0.7 for a high reliability, below 0.35 is low reliability, 0.5 is regarded as the minimum acceptable level of reliability.

3. (c). Data Analysis:

The common measures such as the total, frequency and percentage are used to analyse the data gathered through the questionnaires. In this study, ANOVA is used to determine whether there is any significant relationship between independent variables and dependent variable. Linear regression was used to study the significant of each variables and hypothesis were tested.

Chi square was used in the study.

4. ANALYSIS AND INTERPRETATION

Table 4.1 shows the socio economic profiles of the respondents

| S.No | Attributes | Factors | No. of respondents | | | | |
|------|-----------------------------------|---------------------|--------------------|------------|-------|-------|---------|
| | | | Madurai | Coimbatore | Theni | Karur | Tirupur |
| 1 | Age of The Respondents (in years) | Below 20 | 5 | 8 | 3 | 3 | 4 |
| | | 20-30 | 24 | 23 | 12 | 16 | 16 |
| | | 30-40 | 27 | 17 | 14 | 17 | 13 |
| | | 40-50 | 24 | 21 | 18 | 21 | 12 |
| | | 50 and above | 10 | 5 | 7 | 3 | 7 |
| 2 | Marital status | Married | 65 | 57 | 41 | 49 | 22 |
| | | Unmarried | 25 | 17 | 13 | 11 | 30 |
| 3 | Education of the respondents | Below 10th | 60 | 31 | 28 | 41 | 23 |
| | | +2 | 14 | 20 | 17 | 10 | 14 |
| | | UG | 11 | 17 | 7 | 5 | 9 |
| | | PG | 1 | 2 | 0 | 1 | 1 |
| | | Diploma/Certificate | 3 | 2 | 1 | 1 | 3 |
| | | Others | 1 | 2 | 1 | 2 | 2 |
| 4 | Monthly Income (in Rs) | Below 5000 | 19 | 12 | 9 | 11 | 7 |
| | | 5001-10000 | 24 | 17 | 18 | 21 | 16 |
| | | 10001-15000 | 27 | 24 | 13 | 11 | 6 |
| | | 15001-20000 | 8 | 15 | 9 | 11 | 6 |
| | | 20000 and above | 12 | 6 | 7 | 6 | 12 |
| 5 | Family Monthly Income (in Rs) | Below 10000 | 11 | 6 | 8 | 13 | 2 |
| | | 10000-15000 | 19 | 16 | 15 | 12 | 5 |
| | | 15000-20000 | 25 | 32 | 12 | 18 | 13 |
| | | 20000-25000 | 21 | 9 | 10 | 6 | 19 |
| | | 25000 and above | 14 | 11 | 9 | 11 | 13 |

Source: Primary data

The table 4.1 shows the socio economic profiles of the SHG women respondents in five districts.

Table 4.2 – Information and Communication technologies awareness

| S.No | Factors | No. of respondents | | | | |
|------|--------------------------------|--------------------|------------|-------|-------|---------|
| | | Madurai | Coimbatore | Theni | Karur | Tirupur |
| 1 | Mobile phone | 90 | 74 | 54 | 60 | 52 |
| 2 | Dot/STD/ISD | 90 | 74 | 54 | 60 | 52 |
| 3 | TV | 90 | 74 | 54 | 60 | 52 |
| 4 | Radio | 90 | 74 | 54 | 60 | 52 |
| 5 | Newspapers/ magazines/ posters | 56 | 69 | 50 | 57 | 52 |

Source: Primary data

Note – Multiple response

The above table shows that the SHG women respondents awareness about Information and Communication technologies in the five districts. Majority of the respondents in all the

districts are aware about the Information and Communication technologies.

Table 4.3 –Use of Information and Communication technology

| S.No | Factors | No. of respondents | | | | |
|------|--------------------------------|--------------------|------------|-------|-------|---------|
| | | Madurai | Coimbatore | Theni | Karur | Tirupur |
| 1 | Mobile phone | 67 | 52 | 40 | 45 | 49 |
| 2 | Dot/STD/ISD | 33 | 45 | 16 | 24 | 30 |
| 3 | TV | 73 | 66 | 51 | 56 | 43 |
| 4 | Radio | 12 | 16 | 6 | 11 | 17 |
| 5 | Newspapers/ magazines/ posters | 13 | 15 | 11 | 57 | 52 |

Source: Primary data

Note – Multiple response

The above table shows that the SHG women respondents using of various Information and Communication technology tools used in the five districts. Majority of the respondents in all the districts are different tools to gain information and knowledge. TV is the major source of giving information followed by Newspapers/ magazines/ posters.

Table 4.4 –Method of using IT services (please rank)

| S.No | Methods | No. of respondents | | | | |
|------|----------------------|--------------------|------------|-------|-------|---------|
| | | Madurai | Coimbatore | Theni | Karur | Tirupur |
| 1 | for retail purpose | 4 | 4 | 3 | 1 | 3 |
| 2 | for contact customer | 3 | 5 | 1 | 2 | 4 |
| 3 | for marketing | 7 | 1 | 2 | 6 | 2 |
| 4 | using face book | 6 | 9 | 4 | 5 | 1 |
| 5 | using twitter | 10 | 8 | 10 | 10 | 8 |
| 6 | using whatsapp | 5 | 3 | 7 | 4 | 7 |
| 7 | for ordering | 2 | 6 | 6 | 7 | 6 |
| 8 | for communicating | 1 | 2 | 5 | 3 | 5 |
| 9 | for education | 8 | 10 | 8 | 8 | 9 |
| 10 | for health | 9 | 7 | 9 | 9 | 10 |

Source: Primary data

Note – respondents rank the items

The above table shows that IT was used by SHG members in different districts by different purposes. In Madurai district for communicating (r-1), for ordering (r-2) and for contact customer (r-3), the IT services were used. In Coimbatore district for marketing (r-1), for communicating(r-2) and for whatsapp(r-3) the IT services were used. In Theni district, for contact customer (r-1), for marketing (r-2) and for retail purpose (r-3)

V. Thiruvani- **Information and Communication Technologies- A Tool to Empower Grassroot Level Women**

the IT services were used. In Karur District, for retail purpose(r-1), for contact customer (r-2) and for communicating(r-3) the IT services were used. In Tirupur district, using face book(r-1), for marketing (r-2) and for retail purpose the IT services were used.

Table 4.5 –Opinion about decision making

| S.No | Consequesces | Mean Score | Rank |
|------|---------------------------------|------------|------|
| 1 | Unable to make a right decision | 6.7 | 1 |
| 2 | No business development | 6.1 | 2 |
| 3 | No profit | 5.4 | 3 |
| 4 | No economic improvement | 4.9 | 4 |
| 5 | Others | 4.7 | 5 |

The above table shows that majority of the SHG members revealed that they can't make a right decision at right time (rank -1) Due to the poor decision making skills their business has not developed (rank-2). Poor decision making makes no profit (rank -3).

Table 4.6 –Opinion about Role of Information Technology for Women Empowerment

Null Hypothesis: There is no significant difference between mean ranks towards Role of Information Technology for Women Empowerment in different districts.

| S.No | Impact of IT for Women Empowerment | Mean Rank | Chi-square value | P value |
|------|---|-----------|------------------|----------|
| 1 | Information Sharing | 6.98 | 153.228 | <0.001** |
| 2 | For Entrepreneurial Purpose | 6.85 | | |
| 3 | For political Information Purpose | 6.57 | | |
| 4 | For societal Purpose | 6.26 | | |
| 5 | Awareness about Government schemes | 6.72 | | |
| 6 | For smooth and effective administration | 6.00 | | |
| 7 | For Economic purpose | 6.31 | | |
| 8 | Data storage | 6.07 | | |
| 9 | For Knowledge update | 5.82 | | |
| 10 | For Communication | 7.11 | | |
| 11 | For Record Keeping and maintenance | 6.51 | | |

Note: ** Denotes significant at 1% level

Since P value is less than 0.01, the null hypothesis is rejected at **1% level** of significance.

Friedman test for significant difference between mean ranks of Role of Information Technology for Women Empowerment in the selected 5 districts implies that the Communication ranks 7.11 and Information Sharing 6.98. For Entrepreneurial Purpose ranks 6.85 and Awareness about Government schemes ranks 6.72. For political Information Purpose ranks 6.57 and For Record Keeping and maintenance and For Record Keeping and maintenance ranks 6.51. For Economic purpose ranks 6.31 and for societal Purpose ranks 6.26. Hence concluded that there is significant difference between mean ranks towards Role of Information Technology for Women Empowerment between different districts.

Table 4.7 –Opinion about developing skills

| S.No | Consequences | Mean Score | Rank |
|------|---------------------|------------|------|
| 1 | Demonstration | 6.2 | 1 |
| 2 | Hands-on experience | 5.6 | 2 |
| 3 | Group discussion | 5.1 | 3 |
| 4 | Workshops | 4.9 | 4 |

The above table shows that majority of the SHG members revealed that demonstration makes them to develop their skills. (rank -1) Hands on experience make them strong in their decision making skills (rank-2). SHG respondents felt that Group discussion helps them to develop their skill (rank -3).

Null Hypothesis: There is no relationship between the factors of technology acceptance with respect to women empowerment in five districts.

Multiple regression analysis of technology acceptance with respect to women empowerment in five districts

Regression is the determination of statistical relationship between two or more variables. In simple regression two variables are used. One variable (independent) is the cause of the behaviour of another one (dependent). When there are more than two independent variables the analysis concerning relationship is known as multiple correlations and the equation

describing such relationship is called as the multiple regression equation.

Regression analysis is concerned with the derivation of an appropriate mathematical expression is derived for finding values of a dependent variable on the basis of independent variable. It is thus designed to examine the relationship of a variable Y to a set of other variables $X_1, X_2, X_3, \dots, X_n$. the most commonly used linear equation in $Y = b_1 X_1 + b_2 X_2 + \dots + b_n X_n + b_0$

Here Y is the dependent variable, which is to be found. X_1, X_2, \dots and X_n are the known variables with which predictions are to be made and b_1, b_2, \dots, b_n are coefficient of the variables.

In this study, the dependent variable women empowerment, Independent variables are User expectation (5), Ease of use (6), Perceived usefulness(4), User attitude (5), User experience (4).

Multiple R value : 0.903
 R Square value : 0.816
 F value : 516.034
 P value : <0.001**

Table 4.8 Variables in the Multiple Regression Analysis

| Variables | Unstandardized co-efficient | SE of B | Standardized co-efficient | t value | P value |
|-----------|-----------------------------|---------|---------------------------|---------|----------|
| Constant | 4.834 | 1.042 | - | 3.807 | <0.001** |
| X_1 | 0.212 | 0.030 | 0.216 | 7.699 | <0.001** |
| X_2 | 0.137 | 0.034 | 0.121 | 3.473 | <0.001** |
| X_3 | 0.084 | 0.037 | 0.062 | 2.984 | 0.013* |
| X_4 | 0.456 | 0.035 | 0.404 | 12.786 | <0.001** |
| X_5 | 0.132 | 0.033 | 0.167 | 5.940 | <0.001** |

Note: ** Denotes significant at 1% level * denotes significant at 5% level

The multiple correlation coefficients is 0.903 measures the degree of relationship between the actual values and the predicted values of the women empowerment. Because the predicted values are obtained as a linear combination of technology acceptance variables. The coefficient value of 0.903 indicates that the relationship between women empowerment

and technology acceptance variables is quite strong and positive.

The Coefficient of Determination R-square measures the goodness-of-fit of the estimated Sample Regression Plane (SRP) in terms of the proportion of the variation in the dependent variables explained by the fitted sample regression equation. Thus, the value of R square is 0.816 simply means that about 82 % of the variation in the technology acceptance is explained by the estimated SRP that uses women empowerment is significant at 1 % level.

The multiple regression equation is

$$Y = 4.834 + 0.212X_1 + 0.137X_2 + 0.084X_3 + 0.456X_4 + 0.132X_5$$

Here the coefficient of X_1 is 0.212 represents the partial effect of user expectation on women empowerment holding the other variables as constant. The estimated positive sign implies that such effect is positive that women empowerment would increase by 0.212 for every unit increase in user expectation and this coefficient value is not significant at 1% level. The coefficient of X_2 is 0.137 represents the partial effect of ease of use on women empowerment holding the other variables as constant. The estimated positive sign implies that such effect is positive that women empowerment would increase by 0.137 for every unit increase in ease of use and this coefficient value is not significant at 1% level. The coefficient of X_4 is 0.456 represents the partial effect of user attitude on women empowerment holding the other variables as constant. The estimated positive sign implies that such effect is positive that women empowerment would increase by 0.456 for every unit increase in user attitude and this coefficient value is not significant at 1% level. The coefficient of X_5 is 0.132 represents the partial effect of user experience on women empowerment holding the other variables as constant. The estimated positive sign implies that such effect is positive that women empowerment would

increase by 0.132 for every unit increase in user experience and this coefficient value is not significant at 1% level.

The coefficient of X_3 is 0.084 represents the partial effect of perceived usefulness on women empowerment holding the other variables as constant. The estimated positive sign implies that such effect is positive that women empowerment would increase by 0.084 for every unit increase in perceived usefulness and this coefficient value is not significant at 5% level. Based on standardized coefficient user attitude 0.456 is the most important factor to extract the women empowerment.

Table 4.9- Association between Profile of Customers and their view on Nature of Information

| S. No. | Profile Variables | F-Statistics | | | | |
|--------|-----------------------------------|--------------|--------|---------|-----------------------|-------------------|
| | | Training | NGO | Schemes | Materials and methods | Skill development |
| 1. | Age of The Respondents (in years) | 3.715* | 2.960* | 3.668* | 1.384 | 3.084* |
| 2. | Marital status | 3.046* | 3.995* | 3.508* | 3.961* | 3.465* |
| 3. | Education of the respondents | 3.884* | 1.661 | 3.541* | 2.223 | 2.696* |
| 4. | Monthly Income (in Rs) | 2.662* | 3.965* | 3.884* | 3.998* | 2.731* |
| 5. | Family Monthly Income (in Rs) | 1.546 | 2.532* | 2.956* | 3.782* | 1.691 |

The significantly associating profile variables with the level of perception on Training are level of Age, Marital status, Education of the respondents and Monthly Income since their respective 'F' values are significant at five per cent level.

Regarding the view on NGO, the significantly associating profile variables are age, marital status, Monthly Income and Family Monthly Income.

The significantly associating profile variables regarding their view on the Schemes are Age of The Respondents, Marital status, Education of the, respondents, Monthly Income and Family Monthly Income.

The significantly associating profile variables regarding their view on the Materials and methods are Marital status, Monthly Income and Family Monthly Income where as The significantly associating profile variables regarding their view

on the Skill development are level of Age, Marital status, Education of the respondents and Monthly Income since their respective 'F' values are significant at five per cent level.

CONCLUSION

There is a new awareness, even among illiterate SHG women to improve their traditional business and lifestyle in the modern way. This indicates the popularity SHGs have among the different strata of the society. Based on the findings the present study has made an attempt to propose an information center for the women SHG members.

REFERENCES

1. Joel S.G.R. Bhowe, NGOs and Rural Development: Theory and Practice, New Delhi: Concept publishing company, 2003. pp 103-119.
2. Rohini Nayyar and Alakh N. Sharma, Rural Transformation in India: The role of Non-farm Sector, New Delhi: Institute for Human Development 2005. pp 447-461.
3. Selvam, P. Empowerment and Social Development: Issues in Community participation, New Delhi: Kanishka Publishers, 2005. pp 107-147.
4. Padmanaban, D. Problems of Rural Women in south India: Perspectives and Initiatives: Coimbatore, Dr. G.R. Damodaran College of Science, 2004. pp 76-85.
5. Goyal, V.P. Schemes for NGO's in Development, Jaipur: Mangal Deep Publications, 2005. pp 430-431.
6. Rajan Saxena, Marketing Management, New Delhi: Tata-McGrawHill, 2006. pp 638-639.
7. Lalitha and Nagarajan, Self Help Groups in Rural Development. New Delhi: Dominant publishers, 2006.

8. Gupta M.L, Namita Gupta, 'Economic Empowerment of Women through SHGs, Kurukshetra, Vol 54, No.4, (February 2006): 23-26.
9. Dwarakananth H. D, 'Rural Credit and Women Self Help Groups', Kurukshetra, Vol. 51, No.1, (November 2002): 9-15.
10. Prasant Sarangi, 'Self Help Groups: An experiment in Orissa' Kurekshetra, Vol.51.No.4 (February 2003): 30-32.
11. Om Raj Singh, 'Role of NGOs in fostering self help groups: A case study of Myrada',Kurekshetra,Vol.51.No.4 (February 2003): 33-35
12. Reddy, C. S and S. Manak (October 2005) , "*Self-Help Groups: A Keystone of Microfinance in India*", Women Empowerment and Social Security.
13. Loyola Extension Services,.(December 2004),"*A Comparative study of Self Help Group(SHG) Organised and promoted by Non Government Organisation (NGOs) in Kerala, towards Empowerment of poor women*", Loyola College of Social Science, Srukariyam, Thiruvananthapuram, Karala, India.
14. Dr Chandra, Rakesh (2006), "*Women empowerment in India- Milestone and Challenges*," Institute of Womens Studies University of Lucknow, Lucknow.
15. *The Women Empowerment approach: A Methodological Guide*", (June 2007) Commission on Women and Development.
16. Malhotra Anju "Measuring Women's Empowerment as a Variable in International Development", June 28,2002 International Center for Research on Women.
17. "A Report on Success and Failure of SHGs in India- Impediment and Paradigm of Success", 2008. Planning Commission Government of India.

Websites

1. www.rbi.org
2. www.nabard.org
3. www.statebankofindia.org
4. www.tamilnaduwomen.org
5. www.tn.gov.in/dtp/shg.htm
6. www.microfinancegateway.org
7. www.indiastat.org
8. www.worldbank.org