

## DOES MICRO-CREDIT EMPOWER THE RURAL WOMEN THROUGH SELF-HELP GROUPS? EVIDENCE FROM THE TIRUPUR DISTRICT OF TAMIL NADU, INDIA

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### Abstract

In India, rural women are marginalized and live in isolated communities with limited access to essential services. Self-help groups (SHGs) are seen as an effective and challenging tool for rural women to gain access to credit. Empowering women through SHGs through collective development actions will benefit the individual women, the family, and society. It is also used as a vehicle for social, economic and political empowerment and as a platform for service delivery. This paper examines the economic empowerment of rural women through the SHGs. The study was carried out on 120 SHG members from four villages in the Palladam Block in the Tirupur District, Tamil Nadu. Statistical tools such as percent analysis, mean, paired t-test, and Garrett's ranking technique were used for this study. The empirical evidence showed a significant difference in income, expenses, and savings members made after joining SHGs. The results of Garrett's ranking indicated that SHG members believed that saving purposes are celebration, education, and marriage. In summary, the SHGs have effectively brought women together in remote rural areas and have often proven to be instrumental in rural development.

**Keywords:** Economic empowerment, Garrett's ranking, paired t-test, rural women, rural development, self-help groups.

### INTRODUCTION

Empowerment of women is a global challenge (Dash, 2013). In developing countries, many women are vulnerable and marginalized due to a lack of education, access to resources and job opportunities. In particular, India is one of the fastest-growing economies. However, it has the highest number of women illustrated worldwide and is rated 101 in the Global Gender Gap Index by 136 countries. According to the 2011 census, two-thirds of India's population lives in rural areas. Women represent around 48.56 percent of India's total population, and 69.09 percent of these women live in rural areas. The literacy rate for people in age groups seven years and above is 73 percent, and the female literacy rate is tiny at 64.6 percent compared to 80.9 percent of the literate male population. In addition, there is a more significant disparity between the female populations in rural and urban areas, i.e., 57.9

percent in rural compared with 79.1 percent in urban. The literacy statistics show a significant gender gap: 82.14 percent of men are literate compared to 65.46 percent of women (Census, 2011). Over 40 percent of the 400 million women living in rural India are engaged in agriculture and related activities, according to the Oxfam survey.

Since women are not considered farmers and do not own land, they have limited access to public schemes and loans which restrict their agricultural productivity (Rao, Y, 2017). The first Prime Minister of Independent India, Pandit Jawaharlal Nehru, said, "The women of India should play a vital role in building a strong nation." Mahatma Gandhi, the father of the country, said, "The development of every village is nothing but the development of a nation." Women also need the strength to raise their voices and fulfill their ability to be equal to those men in society. Only when women are equal partners in the development process can a nation achieve all-encompassing prosperity and harmonious progress (Perumal, 2005). The third Millennium Development Goal, "Promoting gender equality and empowering women," reflect a strong belief that this is an important policy goal focused on economic and social justice and performance. Women's empowerment has become a significant concern in India (Selvaraj, 2011).

According to the country report of the government of India, "empowerment means moving from a position of enforced powerlessness to one of power." Many rural Indian women live in remote areas without access to the most basic services (Samal, 2015). Rural women's empowerment is a vital prerequisite for economic growth and protecting human rights, and it also plays an essential role in providing the basis for social transition and change (Jensen, 2006). In this context, Self-Help Groups (SHGs) have emerged as a vital instrument for creating a socioeconomic transformation in rural areas of our country. The Nobel laureate economist Mohammad Yunus (2006) started and founded SHGs at Grameen Bank in Bangladesh. The SHGs were set up and established in 1975. The National Bank for Agriculture and Rural Development (NABARD) was founded in India in 1986-87. However, the main attempt was made after 1991-1992 by connecting the SHGs to the banks. SHGs are "membership-based organizations" whose members provide mutual assistance while trying to achieve individual goals through access to savings and loans and connection with banks and mutual goals by community action (Bouman, 1995; Shah, Rao, & Shankar, 2007; Chen et al., 2006; Desai & Joshi, 2014). SHG typically comprises 10–20 poor women with similar socioeconomic backgrounds who live close to each other, meet regularly, and save small amounts of money on a shared account. SHGs were initially designed to provide women outside the formal banking sector access to savings and credit (Swain, 2006; Swain & Wallentin, 2012). In a regional context, SHGs are small informal associations of citizens established to allow members to benefit economically from mutual help, solidarity and shared responsibility (Anand, 2002).

The SHG is a viable coordinated set-up for disbursing micro-credit to rural women to make them enterprising and inspire them to participate in business activities (Kumar, 2005). However, government and non-governmental organizations are gradually using these associations as a forum to target populations to boost rural livelihoods, enhance women's empowerment and service, increase competition and transparency in public entitlements, and

provide health and nutritional knowledge (Neha Kumar et al., 2019). The empowerment of women through SHGs will bring benefits not only to individuals but also to the family and society through concerted action on change (Usha et al., 2004 and Rajagopal, 2005), not only creating tangible assets and improving living standards for participants but also helping to transform much of their thought, worldview and mindset (Olekar, 2011).

Research on the impact of SHG on women's empowerment is increasing as it plays a significant role in achieving the Millennium Development Goals. The literature review shows that SHGs can positively affect women's economic, political, and social empowerment but highlights the need for more extensive quantitative research. It is clear that research studies focused on the economic empowerment of rural women are limited, particularly in Tamil Nadu. Tamil Nadu often has at least three to five women SHGs in each village (Sivakami & Ilango, 2019). However, counter-arguments have also been put forward in recent years, indicating that there may be adverse effects or that the results are not as promising as in the past (Krishnaraj & Kay, 2002). Against this background, the present study tries to evaluate the role of SHGs in the economic empowerment of rural women on a micro level. The Palladam block of the Tirupur district in Tamil Nadu was chosen as the study area.

## **MATERIAL AND METHODS**

The data for this study were derived from a primary survey. A simple random sampling technique was used to select 120 members of 24 SHGs in four villages in the Palladam block of the Tirupur district of Tamil Nadu, India. Four villages were selected randomly from the Palladam block, as the Number of SHG formations was the highest in those blocks. Village-wise list of SHGs from selected villages was prepared, and six SHGs from each selected village. A total of 24 SHGs were selected, and five members were selected from each SHG. The total sample size of the SHG member was 120. Primary data were collected with the help of a structured interview schedule. The interview schedule was pre-tested for validity and consistency on an initial sample of 25 members. Later, the initial sample was included in the final sample. In addition, participatory observation and direct personal conversations were conducted with members of the various SHGs to provide a clearer view of the situation. Statistical tools such as percentage analysis, mean, Garrett ranking and paired t-tests were used based on the data.

## **RESULTS AND DISCUSSION**

This section of the paper analyses and interprets the primary data collected through a survey conducted by the members of selected SHGs in the Palladam block of the Tirupur district of Tamil Nadu. Selected aspects such as the social profile, income, expenditure and savings before and after joining the SHG, the meeting place, the purpose of savings and the empowerment of women have been studied. Three components were used to assess rural women's economic empowerment status through SHGs: members' income, expenditure, and savings patterns.

Socioeconomic profiles help to create a detailed understanding of the respondents and the community in which they work. In this context, religion, social groups, marital status, type of family, level of education, family size and income are essential variables. Tables 1 and 2 provide an idea of the socioeconomic background of the members.

**Table-1: Socio-economic background of the members**

Variable	Category	Frequency	Percent
Religion	Hindu	90	75.0
	Muslim	14	11.7
	Christian	16	13.3
Social group	SC/ST	10	8.3
	MBC	46	38.3
	BC	58	48.3
	Others	6	5.0
Marital Status	Married	102	85.0
	Divorcee	10	8.3
	Widow	8	6.7
Type of family	Nuclear family	104	86.7
	Joint family	16	13.3
Respondent Education	No Formal Education	22	18.3
	Primary School	6	5.0
	Secondary School	14	11.7
	High School	10	8.3
	Higher Secondary school	42	35.0
	UG/PG	26	21.7
Family Income (in Rs.)	Less than 15000	46	38.3
	15001 – 20000	30	25.0
	20001 – 25000	16	13.3
	25001 – 30000	10	8.3
	Above 30000	18	15.0

**Table-2: Descriptive Statistics of the SHGs members**

Variables	Number of respondent	Mean	S.D	Mini.	Max.
Family size	120	3.36	0.916	1.00	5.00
No. of adults	120	2.00	0.608	1.00	4.00
No. of children(s)	120	1.36	0.634	0.00	3.00
Respondent Education (in years)	120	9.53	5.241	0.00	18.00
Family Income (per month)	120	21616.66	9711.97	10000.00	60000.00

The majority (75 percent) of the members of these groups are Hindus, and the remaining 25 percent are Muslims and Christians. Almost 50 percent belong to Backward Castes; however, the SC / ST women also participated in SHGs. SHG has played a significant role in the economic development of married women. Eighty-five percent of members are

married, 8.3 percent are divorced, and only 6.7 percent are divorced. More than 80 percent of members have an individual family system, while 13.3 percent have a joint one. The results clearly show that changes in the socio-cultural system have lost the importance of a joint family system in rural areas. Education is one of the empowerment providers, and it allows women to collect information from various perspectives, properly evaluate markets and think in innovative ways.

Regarding educational background, most SHG members completed secondary education (35 percent), 23.3 percent were illiterate and primary, and 21 percent were undergraduates. Nearly 40 percent of members' family incomes (per month) were less than Rs. 15,000, and 25.0 percent was between Rs. 15,001 and Rs. 20,000. Average household income and size were Rs. 21,616.66 and 3.36 people, respectively.

**Table-3: Members basic details of SHGs**

Variable	Category	Frequency	Percent
Years in SHGs	1 - 2 Years	4	3.3
	3 - 4 Years	48	40.0
	5 - 6 Years	26	21.7
	7 - 8 Years	36	30.0
	Above 8 Years	6	5.0
Gather for Meeting	At groups leader house	18	15.0
	At temple	50	41.7
	At members house	30	25.0
	Others	22	18.3
SHG has improved your life	Yes	118	98.3
	No	2	1.7

Table 3 shows that the majority of women surveyed (more than 60 percent) had 3-6 years in the self-help group, and only 3.3 percent had 1-2 years. Most meetings are held in the temple (41.7 percent) and the members' homes (25 percent). Regarding the opinion of SHGs, 98.3 percent of members said yes, meaning that the self-help group improved their lives economically, and only 1.7 percent said no.

**Table-4: Month Income level of the members before and after joining SHGs**

Monthly Income	Before Joining SHGs		After Joining SHGs	
	Number of Respondents	Percentage	Number of Respondents	Percentage
Less than Rs.3000	14	11.7	-	-
Rs.3001 - Rs.6000	76	63.3	12	10.0
Rs.6001 - Rs.9000	24	20.0	52	43.3
Rs.9001 - Rs.12000	4	3.3	22	18.3
Above Rs.12000	2	1.7	34	28.3
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

**Table-5: Monthly family expenditure of the members of before and after joining the SHGs**

Monthly Expenditure	Before Joining SHGs		After Joining SHGs	
	Number of Respondents	Percentage	Number of Respondents	Percentage
Less than Rs.3000	44	36.7	8	6.7
Rs.3001 - Rs.6000	40	33.3	24	20.0
Rs.6001 - Rs.9000	8	6.7	44	36.7
Rs.9001 - Rs.12000	26	21.7	30	25.0
Above Rs.12000	2	1.7	14	11.7
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Table-6: Saving behaviour of the respondents before and after joining of SHG

Monthly Savings	Before Joining SHGs		After Joining SHGs	
	Number of Respondents	Percentage	Number of Respondents	Percentage
Rs.100 – Rs.500	38	31.7	4	3.3
Rs.501 – Rs.1000	40	33.3	32	26.7
Rs.1001 – Rs.2000	26	21.7	28	23.3
Rs.2001 – Rs.3000	6	5.0	18	15.0
Above Rs.3000	10	8.3	38	31.7
<b>Total</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>

Table-7: Monthly income, expenditure and saving behaviour of Respondents before and after joining the SHGs

Variable	Joining the SHGs	N	Mean	Std. Deviation	Minimum	Maximum
Monthly Income (Rs.)	Before	120	5400.00	2265.562	30000.00	15000.00
	After	120	9658.33	3601.460	4000.00	20000.00
Monthly Expenditure (Rs.)	Before – SHGs	120	5680.00	2930.270	6000.00	800.00
	After – SHGs	120	8806.66	16936.94	3314.13	1400.00
Monthly Savings (Rs.)	Before	120	1413.33	1103.465	100.00	5000.00
	After	120	3076.66	2507.96	200.00	10000.00

To understand rural women's economic empowerment, some indicators, such as income level, expenditure and savings, are essential. This paper examines the income, expenditure and savings level before and after joining SHGs based on average monthly income, expenditure and savings. In terms of income and expenditure levels, the members are grouped into five groups, namely less than Rs.3000, Rs.3001-6000, Rs.6001-9000, Rs.9001-12000 and more than Rs.12000. It is clear from Table 4 that 63.3 percent of the members earn from Rs.3001 to Rs.6000, 20 percent of the members earn Rs.6001 to Rs.9000 and 11.7 percent of the members earn less than Rs.3000. It is clear from Table 4 that 63.3 percent of the members earn from Rs.3001 to Rs.6000, 20 percent of the members earn Rs.6001 to Rs.9000 and 11.7 percent of the members earn less than Rs.3000. Only 5 percent earns from Rs.9001 to Rs.12000 and above Rs.12000. But, after becoming a member of the SHG,

earning capacity increased from Rs.9001 to 12000 and above Rs.12000 (46.6 percent), followed by Rs.6001 to 9000 (43.3 percent) and Rs.3001 to 9000 (10 percent). The average monthly earnings before joining the SHG are Rs. 5400, while Rs. 9658.33 after joining the SHG. It is clear from this result that the income level of rural women increased after joining SHGs. After joining SHGs, many rural women participated in individual activities and independently with other group members. After joining the Self Help Groups, many rural women participated independently in economic activities and with other group members. As a result, they were now economically independent and contributed to increasing their household income.

Due to significant improvement in the income level of the Self Help Group members, family expenditure has increased. Increased income increases family expenditure and encourages savings after joining the Self Help Groups. From Table 5, it is observed that most of the members incurred less than Rs.3000 before joining the Self Help Groups. Nevertheless, the expenditure level has increased from Rs.6001 to Rs.12000 and above after joining Self Help Groups. The average monthly family expenditure before joining the SHG is Rs.5680, while Rs.8806.66 after joining the SHG. This indicates that the members' purchasing power increases after they become SHG members.

Savings play an essential role in boosting rural women's confidence. SHGs promote women's empowerment and enhance women's fair status as participants, decision-makers, and entitlements in the social, economic, political and cultural spheres of existence. Table 6 shows the saving behavior of members before and after joining the SHG. The number of sample participants whose monthly savings are less than Rs.500 and Rs.501 to Rs.1000, and the number of sample members whose savings are more than Rs.3000 has increased since joining SHG. The average savings before joining SHG is Rs 1413.33; after joining, Rs.3076.66. This result clearly shows that they have improved their savings after becoming an SHG member compared to the previous savings of the sample members. In other words, it means that the savings of SHG members increased with their income.

The above analysis shows that after joining the SHG in the study area, rural women receive more economic benefits regarding income, expenditure (purchasing power) and savings. Moreover, it is an economic need to analyze whether these differences are statistically significant. Therefore, testing the hypothesis is required, and the null and alternative hypothesis has been formulated.

**Hypothesis:** Does any variation between the before and after joining the SHGs among rural women vary concerning monthly income, expenditure and savings?

**Null Hypothesis (H<sub>0</sub>) :** There is no significant difference between before and after joining the SHGs with respect to monthly income, expenditure and savings.

**Alternative Hypothesis (H<sub>1</sub>) :** There is some significant difference between before and after joining the SHGs with respect to monthly income, expenditure and savings.

Income, expenditure, and savings were used before and after SHGs to evaluate their impact on rural women. Paired t-test is employed to test the null hypothesis that monthly income, expenditure, and savings are not significantly different before and after SHG membership—table 8 shows paired t-test results.

**Table-8: Paired sample t-test - monthly income, expenditure and savings**

Paired Samples Test									
		Paired Differences					t	df	Sig. (2-tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	Monthly Income - Before and After Joining SHGs	4258.33	2218.129	202.486	4659.276	3857.389	21.030	119	<b>0.000***</b>
Pair 2	Monthly Expenditure - Before and After Joining SHGs	3126.66	1612.958	147.242	3418.221	2835.112	21.235	119	<b>0.000***</b>
Pair 3	Monthly Savings - Before and After Joining SHGs	1663.33	1502.375	137.147	1934.899	1391.767	12.128	119	<b>0.000***</b>

From the table above, the t-values for income, expenditure, and savings are 21,030, 21,235, and 12,128, and the p-value is 0.000. Thus, the study rejects the null hypothesis (H<sub>0</sub>) and accepts the alternative hypothesis (H<sub>1</sub>) at a significant level of 1 percent. The results of the paired t-test suggest that there is a significant difference between monthly income, expenditure, and savings before and after joining the self-help group. Therefore, SHGs are understood to significantly impact rural women's income, expenditure, and savings in the study area. In other words, the economic empowerment of rural women has increased significantly since joining SHG. The reason is that before joining SHG, women always depended on their families for anything. However, after joining SHG, they were completely independent of the family and meeting their financial needs independently.



### Garrett's ranking technique

Rank refers to the transformation of data in which the numerical or ordinal values are replaced by their rank when the data are sorted, and the ranks are allocated to the values in ascending order. Garrett's ranking technique was used to identify the main purpose of savings based on the ranking given by the 120 members. For this purpose, SHG members were asked to categorize eight important purposes: emergencies, asset building, education, festivals, house repair, marriage, medical and food security. The members' order of merit was converted to rank using the formula below.

$$\text{Percent position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where,

$R_{ij}$  = Rank give for the  $i^{\text{th}}$  variable by  $j^{\text{th}}$  members

$N_j$  = Number of variable ranked by  $j^{\text{th}}$  members

The estimated percent position is translated into scores using Garrentt's table. The scores of each participant are added for each factor, and the score's total value and mean values are determined. Inferences were made based on the arrangement of these mean scores for all factors regarding their rankings. The highest mean value is regarded as the most significant reason for saving.

**Table-9: Ranking of the main purpose of savings given by members**

S. No	Problems	Total score	Mean value	Rank
1	Marriage	7904	65.87	<b>III</b>
2	Food Securities	4908	40.90	<b>VII</b>
3	Education	8040	67.00	<b>II</b>
4	Festivals	8325	69.38	<b>I</b>
5	Repairing of house	5839	48.66	<b>VI</b>
6	Asset Building	2544	21.20	<b>VIII</b>
7	Medical	5893	49.11	<b>V</b>
8	Emergencies	6312	52.60	<b>IV</b>

Garrett's ranking results indicated that festivals, education and marriage are the most important three ranked by SHG members in the Palladam block. In addition, the researcher noticed the entire purpose during the field survey. The results of the Garrett ranking show that festivals, education and marriage are the top ones ranked by SHG members in the study area. In addition, the researcher saw the whole purpose during the field study. In addition, the researcher noticed the entire purpose during the field survey.

## CONCLUSION

The SHGs play a vital role in basic needs and often improve the physical aspects of life and people's thoughts, values and attitudes in rural areas. Women must be empowered in the interests of social, cultural, economic, political and legal affairs, especially the family and the country. From an economic point of view, the participation of women in SHGs has impacted the empowerment of rural women at various levels, not only as individuals but as family members and members of society in general. In the study, a sample group of 120 SHG members responded to the survey instrument. Based on the paired t-test, we found that the average values before and after the SHGs showed a significant variation in rural women's income, expenditure and savings levels in the study area. The findings of this study were consistent with those of previous studies such as Umesh CP (2006); Bhuvanewari et al. (2011); Shakya (2016); Brody et al. (2017), and Esmaeil Zaei et al. (2018). With the help of Garrett's ranking technique, we also found that the savings are intended for festivals, education, and weddings, as evaluated by members of the SHGs. In conclusion, SHGs have become essential for women's empowerment in the isolated rural area of Palladam block of Tirupur district and have often proved helpful in rural transformation.

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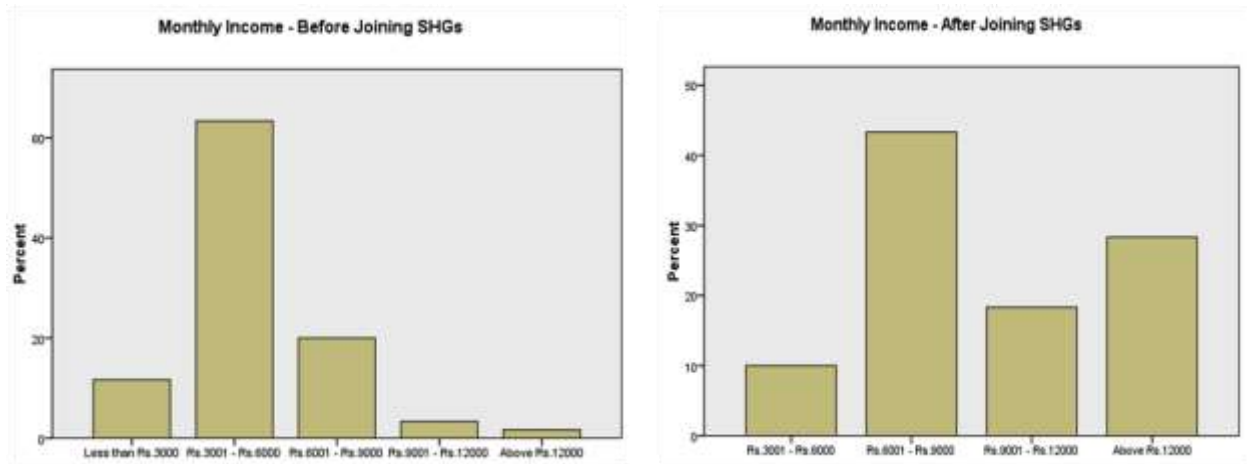
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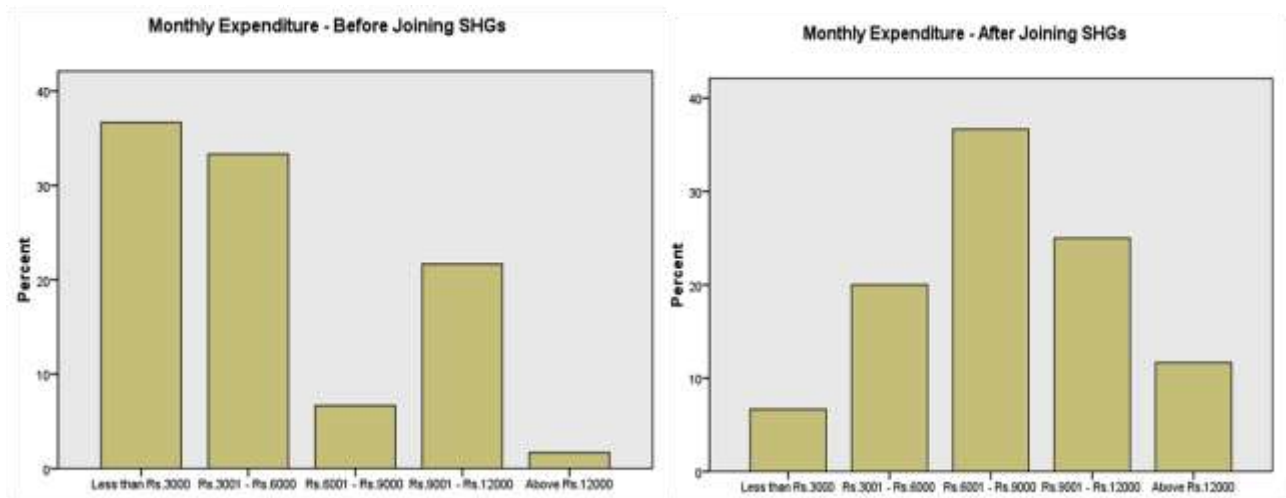
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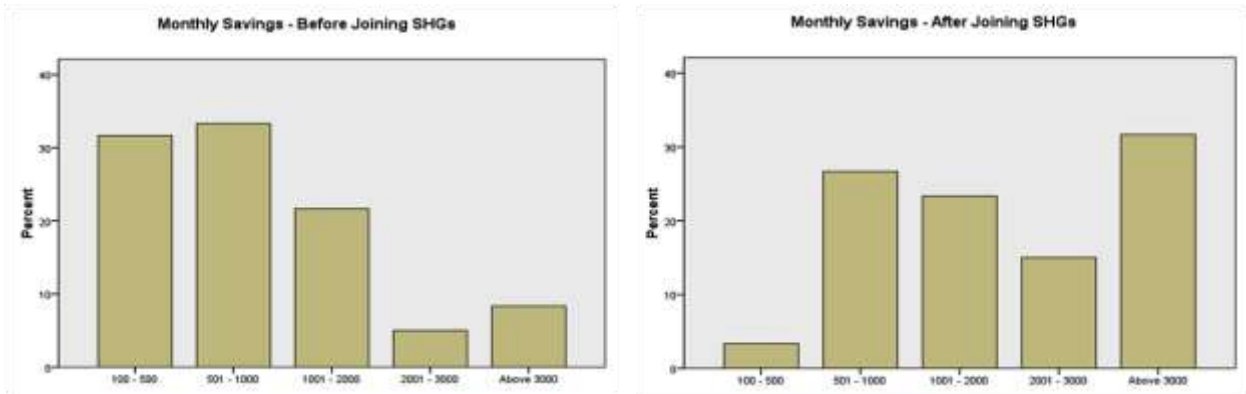
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**Fig. 1 - Month Income level of the members before and after joining SHGs**



**Fig. 2 - Monthly family expenditure of the members of before and after joining the SHGs**



**Figure 3: Saving behaviour of the respondents before and after joining of SHG**