

A STUDY ON SOCIAL IMPACT OF WOMEN SELF HELP GROUPS IN METTUR TALUK, SALEM DISTRICT, TAMILNADU

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ABSTRACT

In recent years, the empowerment of women has been recognized as a central issue in determining their status. The objective of the study are to study the social impact of women self-help groups, to analyze the changes in the social condition SHGs, to measure the impact of the SHGs on the social condition of the members, and to analyze the attitude of the members of the SHGs towards social impact. The study is descriptive nature. Only primary data has been made used off for the purpose of analysis. Primary data have been collected through a field survey. The sample size of the study is 120 respondents. The researcher has used stratified random sampling. The questionnaire has used to collect the data from respondents. The sample area is MetturTaluk in Salem District, Tamil Nadu. The Discriminant Analysis has used to analysis the collected data. In short, the study would be highly useful to researchers, planners and policy makers in overcoming the problems of women and in formulating strategies for the social development and empowerment women through SHGs in Tamilnadu in general and particularly in MetturTaluk in Salem District.

KEYWORDS: Empowerment, NGO, Social Condition, SHG, and Socio-Economic Development

1. INTRODUCTION

India is a nation of extraordinary diversity, the second largest in Asia and the seventh largest and second most populous country on Earth. It is the giant of the Indian subcontinent, which comprises fully one third of Asia. India has made tremendous progress in various spheres of life during the last 5 ½ decades. Its economy has expanded and diversified, the society has become cohesive and politically democratized. It has also been facing many problems, some of which have been successfully solved, but many others still remain unsolved. Poverty is one of such challenge, India has been facing today. As a measure of reducing poverty, most of the developing countries have adopted the system of empowering the individual to be self-reliant. As a means of helping the individual to be self-reliant, the Government, Non-Governmental Organizations (NGOs), Rural Banks and Commercial Banks have been giving these individuals some amount of help in the form of capital. This is to help the individual to start some income generating activities so as to save them from poverty. In this regard, 'Rural Development' has become a distinct approach and strategy implemented mainly by the Government, NGO's and private agencies in developing countries. Its focus on poverty makes it stand in a special category of interventions for bringing about socio-economic change.

2. REVIEW OF LITERATURE

MoinQasi (1997) in his work "Self Help Groups – A Novel Approach to Rural Development," makes an attempt to study the reasons for the linkage of members of Self-Help Groups in rural development. According to his findings, a common bond like caste, sub-caste, blood, community, and place of origin or activity linked the members of Self-Help Groups. He stated that woman Self-Help Groups are more effective than those of others and they have more chances for survival. Although social homogeneity is used in establishing these groups, the real objective is for economic factors, the author stated. The author further insisted that while providing support to self-help groups it is necessary to keep in mind the sentiments and emotional values of rural women. The support provided must be sensitive to their feelings, appropriate and timely. NilanjanSengupta (1998) in his study "Empowerment: A Socio-Psychological Approach to Self Help Groups Formation," identifies the different forms of community organisations, which involve people's participation and the role played by them for the empowerment of these organisations. He also discusses social leaning as an empowerment strategy for increasing the participation of people at the grass-root level. Further, he gives the project design for people's participation at the grass-root level. According to him, social awareness among the group members has to be created first and then they could move towards economic empowerment. The researcher feels that to ensure the development of skills and consciousness for sustainability of any activity in the long run social and psychological empowerment is a must. K.R.Lakshmikandan (2000) in his study titled "Self Help Groups in the Life of Rural Poor – A Philibhit Case Study," stated that most of the membership of the Self-Help Groups consisted of small landholders and agricultural labourers. He is of the opinion that facilities for entrepreneurial development are available within the group only at the micro level when compared to the large basic functions like market study, providing resources, general production management and marketing management. The literacy rate of the members of some self-help groups has improved from five per cent to 90 per cent he stated. N.Manimekalai and G.Rajeswari (2000) in their work "Empowerment of Women through Self Help Groups," analysed the women self-help groups formed by the Non-Governmental Organisations in the

rural areas of Tiruchirappalli District for the purpose of promoting rural women through self-employment. The Non-Governmental Organisation namely, Society for Education and Village Action and Empowerment (SEVAE) has been working in 362 villages and helping a total of one-lakh women beneficiaries consisting of different avenues of self-employment like petty businesses, processing, production and service units. A.Suriakanthi (2000) in her study “Literacy – Essential for SHGs” analyses the need for literacy of the self-help group members. The female office-bearers manage to carry on the activities with the help of their husbands and educated wards. They use to narrate the incidents that happen in the meetings to their husband/ward and they prepare the report. Fifty per cent of the group’s survey shown that only literate members prepare the minutes and accounts on behalf of the office-bearers who are illiterate. It is found that ten per cent of the illiterate members do not even know the amount saved by them. She strongly insists on the necessity of imparting basic education to all Self-Help Groups.

3. STATEMENT OF THE PROBLEM

In recent years, the empowerment of women has been recognized as a central issue in determining their status. For the accelerated socio-economic development of any community, the active participation of women is essential. In a social set up like India, their participation has to be ensured through tangible measures, taken at various levels, which result in their empowerment in the real sense. Empowerment of women is one of the concepts that have developed in connection with improving their status. Empowerment includes higher literacy levels, education, better healthcare, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of rights and responsibilities, improved standards of living, self-reliance, self-esteem and self-confidence.

4. OBJECTIVES OF THE STUDY

- To study the social impact of women self-help groups
- To analyse the changes in the social condition SHGs;
- To measure the impact of the SHGs on the social condition of the members
- To analyse the attitude of the members of the SHGs towards social impact

5. RESEARCH METHODOLOGY

The study is descriptive nature. Only primary data has been made used off for the purpose of analysis. Primary data have been collected through a field survey. For the selection of the sample respondents, the researcher approached the NGOs functioning under the MahalirThittam (Plan for Women), a Government sponsored programme. Under MahalirThittam in Salem District, 24 NGOs have developed women self-help groups in 20 blocks. The sample size of the study is 120 respondents. The researcher has used stratified random sampling. The questionnaire has used to collect the data from respondents. The sample area is MetturTaluk in Salem District, Tamil Nadu. The sample unit is the members of women self-help groups in MetturTaluk in Salem District. The Discriminant Analysis has used to analysis the collected data. Under the Discriminant Analysis, the following statistical tools were used to data analysis: Group Statistics, Tests of Equality of Group Means, Box's Test of Equality of Covariance Matrices- Log Determinants; Canonical Discriminant Functions - Eigenvalues, Wilks' Lambda, Standardized Canonical Discriminant Function Coefficients, Structure Matrix, Functions at Group Centroids; Classification Statistics - Prior Probabilities for Groups, Classification Function Coefficients, Classification Results.

6. DATA ANALYSIS AND INTERPRETATION**6.1 DISCRIMINANT ANALYSIS****Table No.1: Group Statistics**

News papers		Mean	Std. Deviation	Valid N (listwise)	
				Unweighted	Weighted
Never	Ability to mix with people freely	4.00	0.000	37	37
	Ability to manage the family economically	4.00	0.000	37	37
	Awareness about the transaction through banks	2.49	0.731	37	37
	Ability to question others has improved	3.84	0.764	37	37
	Ability to contribute to the development of the neighbours	3.76	0.435	37	37
	Ability to articulate for individual needs	3.62	0.492	37	37
	Level of self-confidence is enhanced	3.76	0.435	37	37
	Ability to earn has increased more from your activity	3.89	0.315	37	37
	Family members sought your decision in all the family matters	4.00	0.000	37	37
	Ability to adopt any changes	3.51	0.507	37	37
Rarely	Ability to mix with people freely	4.00	0.000	48	48
	Ability to manage the family economically	4.00	0.000	48	48
	Awareness about the transaction through banks	3.29	0.504	48	48
	Ability to question others has improved	3.79	0.459	48	48
	Ability to contribute to the development of the neighbours	3.92	0.347	48	48
	Ability to articulate for individual needs	3.92	0.347	48	48
	Level of self-confidence is enhanced	4.00	0.000	48	48
	Ability to earn has increased more from your activity	4.00	0.000	48	48
	Family members sought your decision in all the family matters	4.00	0.000	48	48
	Ability to adopt any changes	4.19	0.394	48	48
Some times	Ability to mix with people freely	3.43	0.502	35	35
	Ability to manage the family economically	3.74	0.443	35	35
	Awareness about the transaction through banks	4.09	0.919	35	35
	Ability to question others has improved	3.89	0.323	35	35
	Ability to contribute to the development of the neighbours	4.00	0.000	35	35
	Ability to articulate for individual needs	4.00	0.000	35	35
	Level of self-confidence is enhanced	4.00	0.000	35	35
	Ability to earn has increased more from your activity	4.29	0.458	35	35
	Family members sought your decision in all the family matters	4.00	0.000	35	35
	Ability to adopt any changes	4.00	0.000	35	35
Total	Ability to mix with people freely	3.83	0.374	120	120
	Ability to manage the family economically	3.92	0.264	120	120
	Awareness about the transaction through banks	3.28	0.943	120	120
	Ability to question others has improved	3.83	0.540	120	120
	Ability to contribute to the development of the neighbours	3.89	0.338	120	120
	Ability to articulate for individual needs	3.85	0.381	120	120
	Level of self-confidence is enhanced	3.92	0.264	120	120
	Ability to earn has increased more from your activity	4.05	0.339	120	120
	Family members sought your decision in all the family matters	4.00	0.000	120	120
	Ability to adopt any changes	3.92	0.470	120	120

In discriminant analysis the researcher are trying to predict a group membership, so firstly he examine whether there are any significant differences between groups on each of the independent variables using group means and ANOVA results data. The Group Statistics and Tests of Equality of Group Means tables provide this information. If there are no significant group differences it is not worthwhile proceeding any further with the analysis. A rough idea of variables that may be important can be obtained by inspecting the group means and standard deviations. For example, mean differences between self-concept scores and anxiety scores depicted in Table No.1 suggest that these may be good discriminators as the separations are large. Table No.2 provides strong statistical evidence of significant differences between means newspaper for all IX's with Ability to mix with people freely and Awareness about the transaction through banks producing very high value F's. The Pooled Within-Group Matrices (Table No.3) also supports use of these IX's as intercorrelations are low. The above Group Statistics Table No.1 presents the distribution of observations into the three groups within newspaper. The researcher can see the number of observations falling into each of the three groups. In the above table, the researcher are using the default weight of 1 for each observation in the dataset, so the weighted number of observations in each group is equal to the unweighted number of observations in each group.

Table No.2: Tests of Equality of Group Means

	Wilks' Lambda	F	df1	df2	Sig.
Ability to mix with people freely	0.514	55.250	2	117	0.000
Ability to manage the family economically	0.803	14.344	2	117	0.000
Awareness about the transaction through banks	0.566	44.945	2	117	0.000
Ability to question others has improved	0.995	0.306	2	117	0.737
Ability to contribute to the development of the neighbors	0.918	5.224	2	117	0.007
Ability to articulate for individual needs	0.831	11.931	2	117	0.000
Level of self-confidence is enhanced	0.818	13.006	2	117	0.000
Ability to earn has increased more from your activity	0.782	16.329	2	117	0.000
Family members sought your decision in all the family matters	0.996	0.241	2	117	0.786
Ability to adopt any changes	0.629	34.520	2	117	0.000

Table No.3: Pooled Within-Groups Matrices

Pooled Within-Groups Matrices											
		1	2	3	4	5	6	7	8	9	10
Correlation	1	1.000	0.510	-0.013	-0.133	0.000	0.000	0.000	-0.030	-0.074	0.000
	2	0.510	1.000	0.488	-0.068	0.000	0.000	0.000	0.304	-0.038	0.000
	3	-0.013	0.488	1.000	0.488	0.166	0.408	0.217	-0.036	0.019	-0.091
	4	-0.133	-0.068	0.488	1.000	0.613	0.759	0.492	-0.391	-0.028	0.333
	5	0.000	0.000	0.166	0.613	1.000	0.841	0.739	-0.084	0.024	0.374
	6	0.000	0.000	0.408	0.759	0.841	1.000	0.566	-0.122	-0.011	0.191
	7	0.000	0.000	0.217	0.492	0.739	0.566	1.000	-0.114	0.129	0.435
	8	-0.030	0.304	-0.036	-0.391	-0.084	-0.122	-0.114	1.000	0.118	-0.146
	9	-0.074	-0.038	0.019	-0.028	0.024	-0.011	0.129	0.118	1.000	0.108
	10	0.000	0.000	-0.091	0.333	0.374	0.191	0.435	-0.146	0.108	1.000

6.2 BOX'S TEST OF EQUALITY OF COVARIANCE MATRICES**Table No.4: Log Determinants**

Newspapers	Rank	Log Determinant
Never	6	.a
Rarely	5	.a
Sometimes	6	.a
Pooled within-groups	10	-25.880

The ranks and natural logarithms of determinants printed are those of the group covariance matrices.

a. Singular

In ANOVA, an assumption is that the variances were equivalent for each group but in DA the basic assumption is that the variance-co-variance matrices are equivalent. Box's M tests the null hypothesis that the covariance matrices do not differ between groups formed by the dependent. The researcher wants this test not to be significant so that the null hypothesis that the groups do not differ can be retained.

6.3 SUMMARY OF CANONICAL DISCRIMINANT FUNCTIONS

Table No.5: Eigenvalues

Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	5.332 ^a	83.7	83.7	0.918
2	1.042 ^a	16.3	100.0	0.714

a. First 2 canonical discriminant functions were used in the analysis.

This provides information on each of the discriminate functions (equations) produced. The maximum number of discriminant functions produced is the number of groups minus 1. The researcher is only used three groups here, namely 'Never', 'Rarely', and 'Sometimes', so only four functions are displayed. The canonical correlation is the multiple correlations between the predictors and the discriminant function. With only three functions it provides an index of overall model fit which is interpreted as being the proportion of variance explained (R²).

In above table (Table No.5) this is the proportion of discriminating ability of the three continuous variables found in a given function. This proportion is calculated as the proportion of the function's eigenvalue to the sum of all the eigenvalues. A canonical correlation of 0.918 of Function 1 suggests that the model explains 83.7% of the variation in the grouping variable, i.e. whether a respondent feel never or rarely. A canonical correlation of 0.714 of Function 2 suggests that the model explains 16.3% of the variation in the grouping variable, i.e. whether a respondent feel never or sometimes. The researcher can verify this by noting that the sum of the eigenvalues is $5.332+1.042 = 6.374$. Then $(5.332/6.374) = 0.8365$ i.e. 83.65% and $(1.042/6.374) = 0.1635$ i.e. 16.35%.

Table No.6: Wilks' Lambda

Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1 through 2	0.077	287.945	20	0.000
2	0.490	80.320	9	0.000

Wilks' lambda indicates the significance of the discriminant function. This table (Table No.6) indicates a highly significant function ($p < .000$) and provides the proportion of total variability not explained, i.e. it is the converse of the squared canonical correlation. The test of function 1 through 2 is 7.7% and test of function 2 is 49% unexplained. The null hypothesis that a given function's canonical correlation and all smaller canonical correlations are equal to zero is evaluated with regard to this p-value. For a given alpha level, such as 0.05, if the p-value is less than alpha, the null hypothesis is rejected. If not, then the researcher fail to reject the null hypothesis.

Table No.7: Standardized Canonical Discriminant Function Coefficients

	Function	
	1	2
Ability to mix with people freely	0.107	0.262
Ability to manage the family economically	-1.132	0.397
Awareness about the transaction through banks	1.486	-0.339
Ability to question others has improved	-1.159	-0.796
Ability to contribute to the development of the neighbours	0.295	-1.371
Ability to articulate for individual needs	0.207	1.565
Level of self-confidence is enhanced	-0.177	0.451
Ability to earn has increased more from your activity	0.322	-0.395
Family members sought your decision in all the family matters	-0.169	-0.012
Ability to adopt any changes	0.760	0.701

The interpretation of the discriminant coefficients (or weights) is like that in multiple regressions. Table No.7 provides an index of the importance of each predictor like the standardized regression coefficients (beta's) did in multiple regression. The sign indicates the direction of the relationship.

In the function 1, Ability to earn has increased more from your activity (0.322) was the strongest predictor while Family members sought your decision in all the family matters and security score (-0.169) was next in importance as a predictor. These two variables with large coefficients stand out as those that never to or sometimes group. Other predictor scores were less successful as predictors.

In the function 2, Ability to articulate for individual needs score (1.565) was the strongest predictor while low Ability to contribute to the development of the neighboursscore (-1.371) was next in importance as a predictor. These two variables with large coefficients stand out as those that strongly predict allocation to never or sometimes group. Other predictor scores were less successful as predictors.

Table No.8: Structure Matrix

	Function	
	1	2
Ability to mix with people freely	0.378*	-0.078
Ability to manage the family economically	0.213*	-0.190
Awareness about the transaction through banks	0.190*	0.106
Ability to question others has improved	0.129*	0.029
Ability to contribute to the development of the neighbours	0.028*	0.007
Ability to articulate for individual needs	-0.331	0.587*
Level of self-confidence is enhanced	0.246	0.505*
Ability to earn has increased more from your activity	-0.169	0.299*
Family members sought your decision in all the family matters	0.183	0.206*
Ability to adopt any changes	0.012	-0.066*

Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions.

Variables ordered by absolute size of correlation within function.

*. Largest absolute correlation between each variable and any discriminant function

Table No.8 provides another way of indicating the relative importance of the predictors and it can be seen below that the same pattern holds. Many researchers use the structure matrix correlations because they are considered more accurate than the Standardized Canonical Discriminant Function Coefficients. The structure matrix table (Table No.8) shows the correlations of each variable with each discriminate function. These Pearson coefficients are structure coefficients or discriminant loadings. They serve like factor loadings in factor analysis. By identifying the largest loadings for each discriminate function the researcher gains insight into how to name each function. Ability to articulate for individual needs (low scores) in the function 1; Ability to manage the family economically (low scores) in the function 2 which suggest a label of personal confidence and effectiveness as the function that discriminates between never and sometimes. Generally, just like factor loadings, 0.30 is seen as the cut-off between important and less important variables. Absence is clearly not loaded on the discriminant function, i.e. is the weakest predictor and suggests that newspaper is not associated with social impact of self-help groups but a function of other unassessed factors.

Table No.9: Functions at Group Centroids

Newspapers	Function	
	1	2
Never	-3.055	-0.674
Rarely	0.316	1.227
Sometimes	2.796	-0.969

A further way of interpreting discriminant analysis results is to describe each group in terms of its profile, using the group means of the predictor variables. These group means are called centroids. These are displayed in the Group Centroids table (Table No.9). Cases with scores near to a centroid are predicted as belonging to that group.

6.4 CLASSIFICATION STATISTICS

Table No.10: Prior Probabilities for Groups

Newspapers	Prior	Cases Used in Analysis	
		Unweighted	Weighted
Never	0.308	37	37
Rarely	0.400	48	48
Sometimes	0.292	35	35
Total	1.000	120	120

Prior Probabilities for Groups is the distribution of observations into the newspapers with other groups used as a starting point in the analysis. The default prior distribution is an equal allocation into the groups. SPSS allows researcher to specify different priors with the priors subcommand.

Table No.11: Classification Function Coefficients

	Newspapers		
	Never	Rarely	Sometimes
Ability to mix with people freely	27.959	31.136	29.989
Ability to manage the family economically	86.703	73.897	58.510
Awareness about the transaction through banks	-30.863	-24.762	-18.569
Ability to question others has improved	37.284	27.298	25.222
Ability to contribute to the development of the neighbours	-64.632	-69.567	-58.106
Ability to articulate for individual needs	35.192	45.675	37.334
Level of self-confidence is enhanced	84.668	85.753	79.835
Ability to earn has increased more from your activity	49.545	50.649	56.151
Family members sought your decision in all the family matters	13.573	12.357	11.549
Ability to adopt any changes	-3.424	6.933	7.852
(Constant)	-481.661	-486.712	-450.129

Fisher's linear discriminant functions

Figure No.1: Territorial Map

Table No.12: Symbols used in Territorial Map

Symbol	Group	Label
1	1	Never
2	2	Rarely
3	3	Sometimes

* Indicates a group centroid

Separate-Groups Graphs

Figure No.2: Canonical Discriminant Functions – Newspaper - Never

Canonical Discriminant Functions

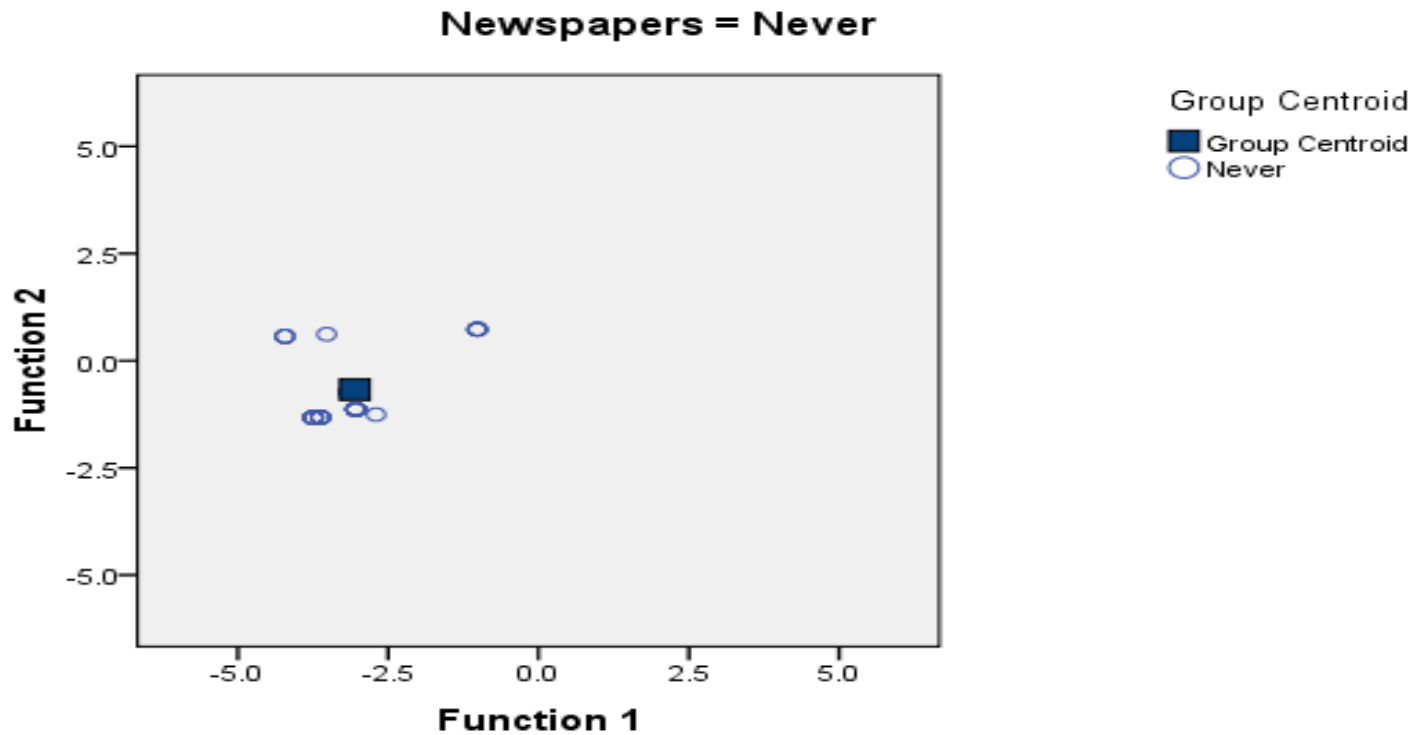


Figure No.3: Canonical Discriminant Functions – Newspaper - Rarely

Canonical Discriminant Functions

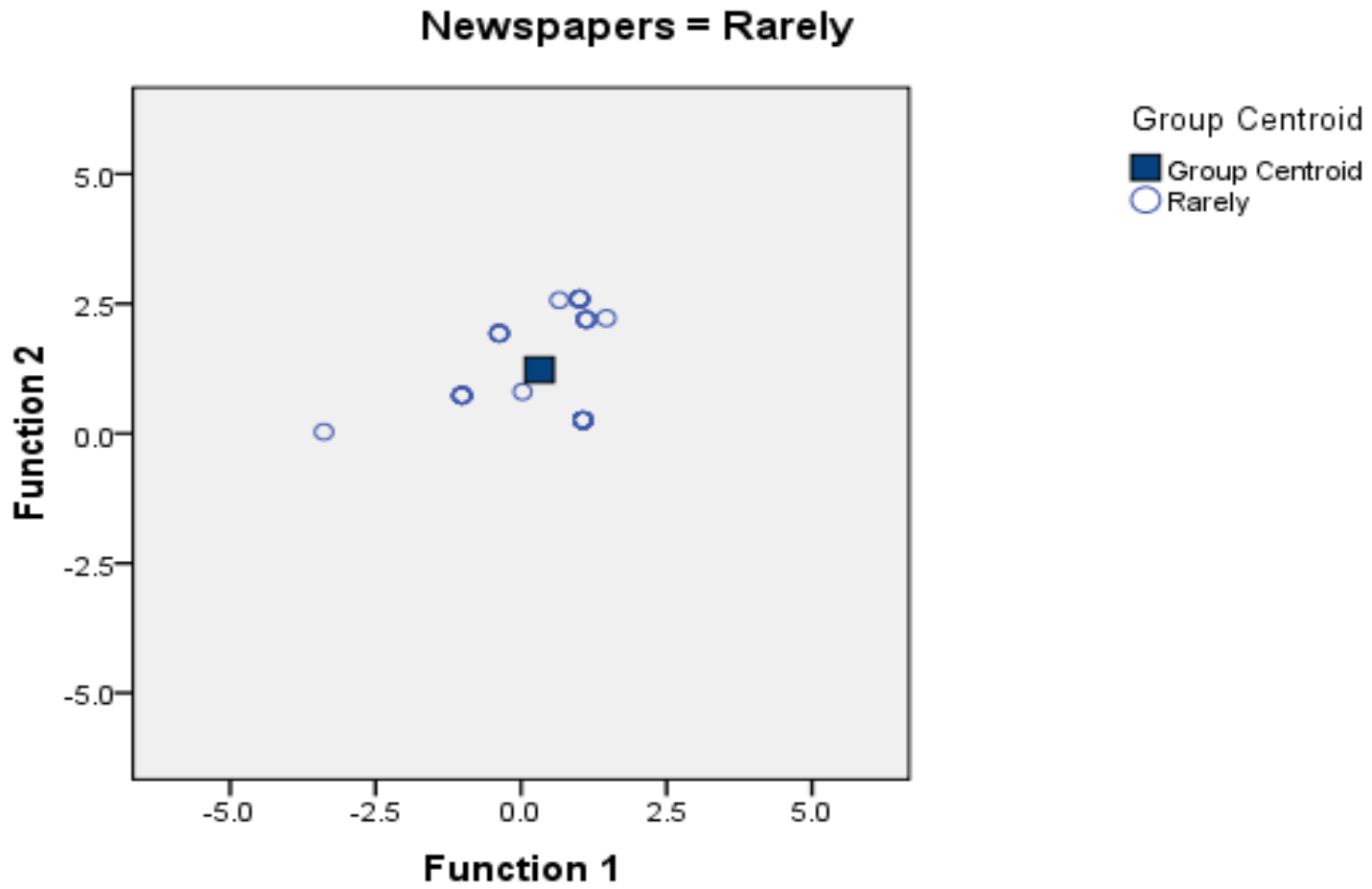


Figure No.4: Canonical Discriminant Functions – Newspaper - Sometimes

Canonical Discriminant Functions

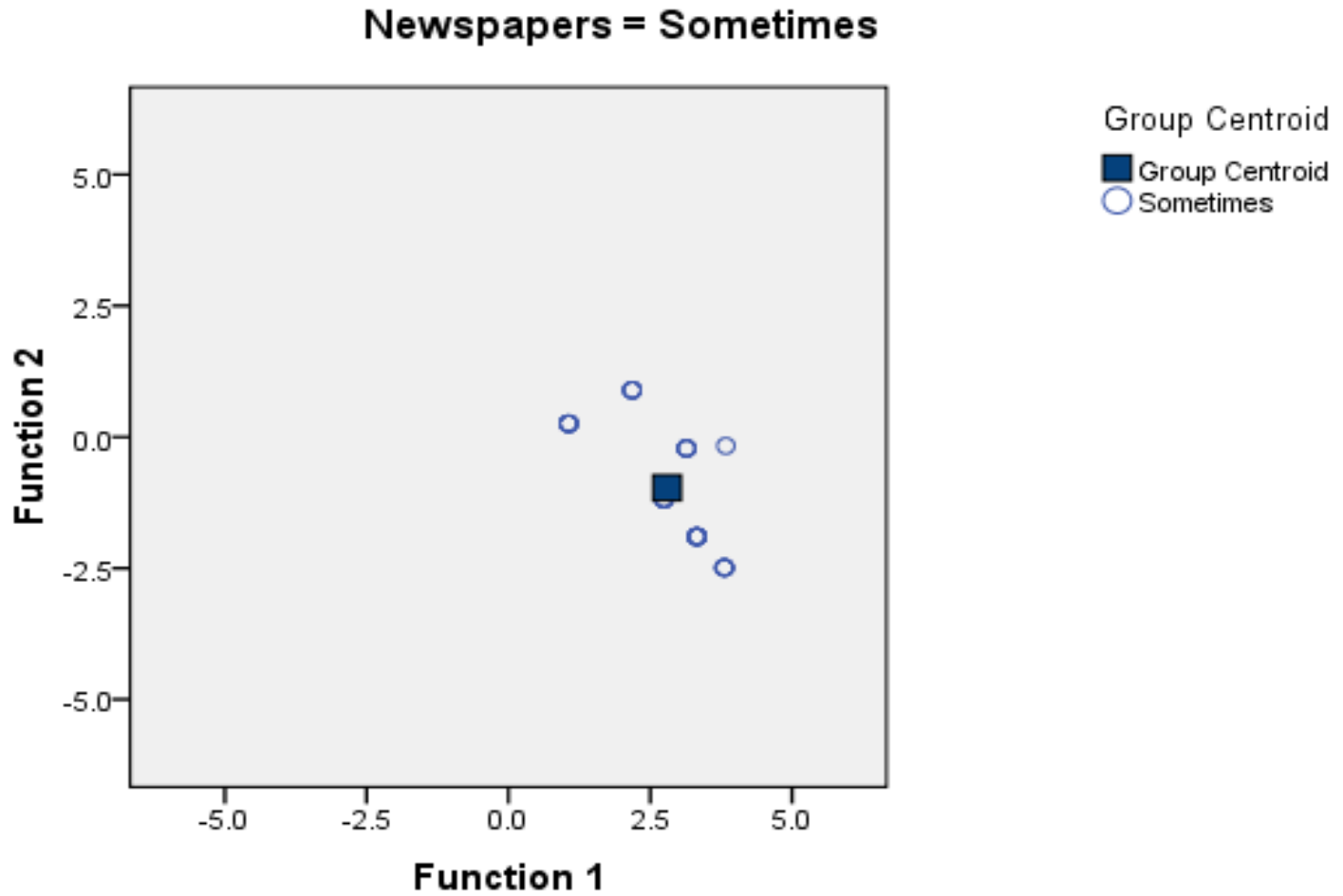


Figure No.5: Canonical Discriminant Functions

Canonical Discriminant Functions

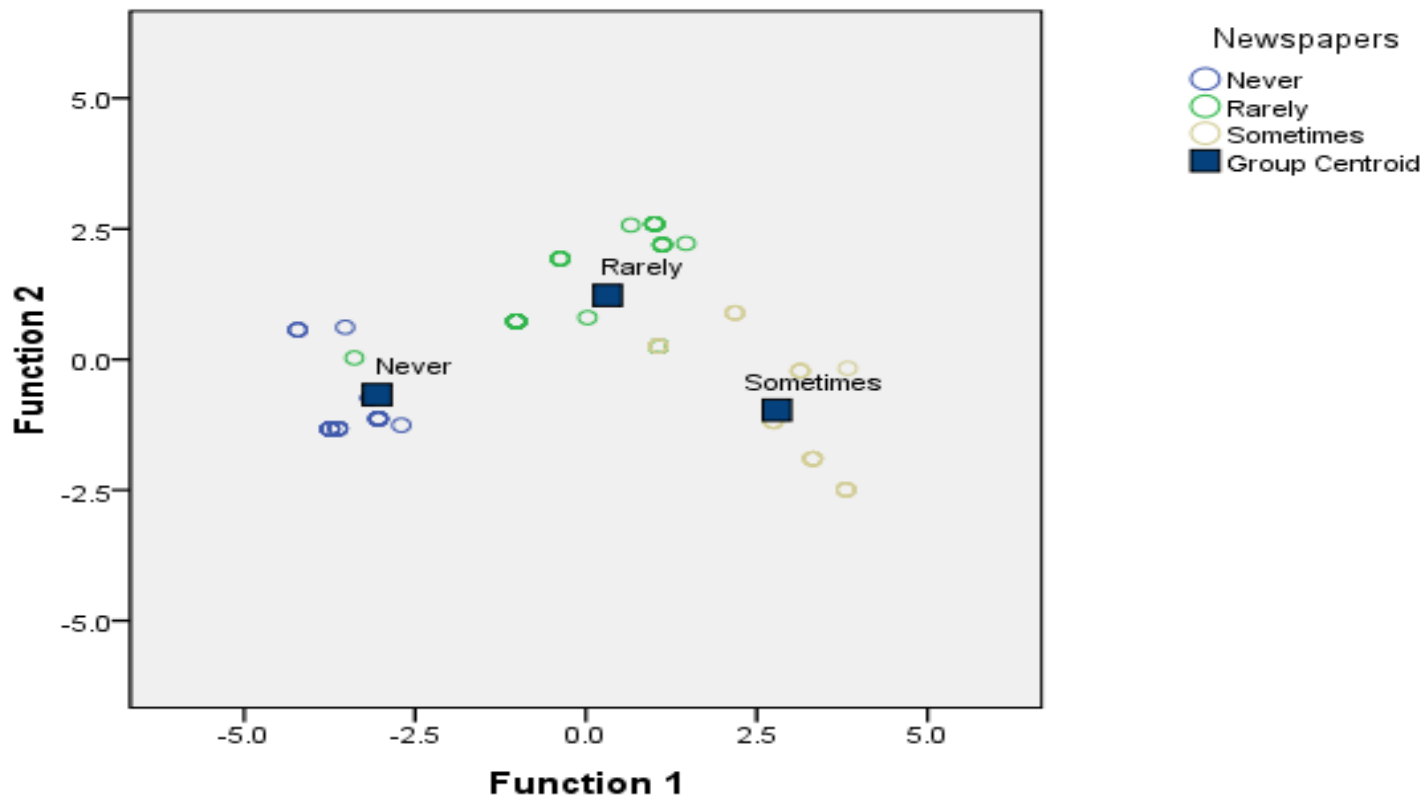


Table No.13: Classification Results^{b,c}

		Newspapers	Predicted Group Membership			Total
			Never	Rarely	Sometimes	
Original	Count	Never	31	6	0	37
		Rarely	1	47	0	48
		Sometimes	0	10	25	35
	%	Never	83.8	16.2	0	100
		Rarely	2.1	97.9	0	100
		Sometimes	0	28.6	71.4	100
Cross-validated ^a	Count	Never	31	6	0	37
		Rarely	1	47	0	48
		Sometimes	0	10	25	35
	%	Never	83.8	16.2	0	100
		Rarely	2.1	97.9	0	100
		Sometimes	0	28.6	71.4	100

- a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
- b. 85.8% of original grouped cases correctly classified.
- c. 85.8% of cross-validated grouped cases correctly classified.

The classification results (Table No.13) reveal that 73.9% of respondents were classified correctly into 'Never' or 'Rarely' or 'Sometimes' groups. This overall predictive accuracy of the discriminant function is called the 'hit ratio'. Rarely groups were classified with slightly better accuracy (97.9%) than Never (83.8%), Sometimes (71.4). The researcher must compare the calculated hit ratio with what he could achieve by chance. If two samples are equal in size then you have a 50/50 chance anyway. Most researchers would accept a hit ratio that is 25% larger than that due to chance.

7. FINDINGS

A canonical correlation of 0.918 of Function 1 suggests that the model explains 83.7% of the variation in the grouping variable, i.e. whether a respondent feel never or rarely. A canonical correlation of 0.714 of Function 2 suggests that the model explains 16.3% of the variation in the grouping variable, i.e. whether a respondent feel never or sometimes. Ability to earn has increased more from your activity (0.322) was the strongest predictor while Family members sought your decision in all the family matters and security score (-0.169) was next in importance as a predictor. Ability to articulate for individual needs score (1.565) was the strongest predictor while low Ability to contribute to the development of the neighbours score (-1.371) was next in importance as a predictor. Ability to articulate for individual needs (low scores) in the function 1; Ability to manage the family economically (low scores) in the function 2 which suggest a label of personal confidence and effectiveness as the function that discriminates between never and sometimes. Rarely groups were classified with slightly better accuracy (97.9%) than Never (83.8%), Sometimes (71.4).

8. SUGGESTIONS

Women SHGs are doing different kinds of small business for earning money to improve their social status. So the government provide various financial schemes to improve their earning capacity as well as their social status. They are facing lot of problems in the society in the aspects of to fulfill their individual needs, family financial commitments and low personal confidence, so to solve women SHG's problems that the government should facilitate new motivational training programmes for motivating and getting good status in the society.

9. CONCLUSION

The critical issue that was researched into is the extent and ways to which the SHGs have empowered women who are members i.e. how far the SHGs have helped in raising the incomes and levels of their living to enable them to cross the poverty line. In short, the study would be highly useful to researchers, planners and policy makers in overcoming the problems of women and in formulating strategies for the social development and empowerment women through SHGs in Tamil Nadu in general and particularly in Mettur Taluk in Salem District.

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