WOMEN SOCIAL EMPOWERMENT - AN EMPIRICAL STUDY IN THENI DISTRICT

N. Selvaraj

Department of Commerce, Saraswathi Narayanan College, India

Abstract

Empowerment as a social process challenges the fundamental imbalances of power distribution and relations. The social empowerment scale employs indicators such as gender discrimination, female infanticide, dowry, marriage, poverty, caste and social justice to assess the level of empowerment of women. To identify the dimension of empowerments among the respondents. To examine the relation between the degree of consultation and profile variables, the Chi-Square test of the following formula was applied: The aspects of eradication of poverty through women empowerment have been measured with the help of the variables drawn from previous studies. Higher educated women forming caste less society, possibility of inter caste marriage for higher educated women, possibility for higher education women to participate in social activities and higher educated women need not be submissive to men and other women always are the last ranked factor that affects the opinion of the social empowerment. The researcher has extended certain suggestions for resolution of the problem in shape of altering women's illiterate status to an educated-being. Area of the study is dominated by patriarchy, male dominancy and centuries old traditions that tend to intensify all the other constraints.

Keywords:

Dharna, Marriage, Social Evils, Domestic Violence, Laws

1. INTRODUCTION

Empowerment as a social process challenges the fundamental imbalances of power distribution and relations. It is a process of redistribution of power within and between families, societies, through disempowering some structures, systems and institutions. Social empowerment promotes sustainable rural structure, dissemination of knowledge about health, nutrition, literacy, education, freedom and opportunities for realizing women's potentialities and adoption of new agricultural practices. The social empowerment scale employs indicators such as gender discrimination, female infanticide, dowry, marriage, poverty, caste and social justice to assess the level of empowerment of women [1].

1.1 NEED FOR THE STUDY

India is a country characterized by diversity, contrasts and contradictions. According to Human Development Index (HDI) assigned by the United Nations Development Programme, India assumes extremely low position in terms of human development, though assumes a high position as an exporter of software in the world. Half of the population of India constitutes women. Indian women still have a low level of representation in the parliament of the Country and also assemblies in various states. In traditional societies, women empowerment cannot happen overnight. It takes decades to produce constructive results. Gender barriers still continue particularly in rural areas though the saying goes on "women are equal to men". Due to the presence of socio-economic constraints in rural areas, the potential of women has

not been fully utilized and they have been further pushed back into the social hierarchy [2]. Work life balancing technique and empowerment in taking household decisions could improve the working conditions of working group of women and reduce the stress. Hence, the present study made an attempt to study the eradication of poverty through women empowerment in Theni District.

2. STATEMENT OF THE PROBLEM

Empowerment of women has emerged as an important issue in our society. Empowering women is a life cycle process and therefore, policies must be framed at every stage to suit the particular needs of the women. The contribution of women to the economic and social development could be possible only when women are empowered at every stage of life cycle. In the women empowerment process, the self-help group (SHG) acts only as a window for development of rural women folk by usage of micro finance and interaction [8]. The need of the day is to impart the knowledge of women by Higher education and training. Focus is to be given on empowering women and girls, because they are capable of bringing drastic changes in the society. Efforts have still to be taken by all in making strategic approach to the empowerment of women. Though the women in rural areas are capable of hard working and motivated, they are not aware of the different development programmes and schemes announced by the Government and private organizations. Empowering women must be a united approach which involves attention of all stakeholders [3]. The rural women entrepreneurs are finding it difficult in marketing their products because of poor educational background. Though the women are having basic knowledge and understanding, they are not able to enter into business contracts, avail of loan facilities and incentive schemes, taxation procedures etc. due to lack of education and training. In order to address the above issues, an effort has been taken by the researcher to study the eradication of poverty through women empowerment in Theni District [5].

2.1 OBJECTIVES OF THE STUDY

The objectives of the present study are:

- To exhibit the profile of the respondents in Theni district.
- To identify the dimension of empowerments among the respondents.
- To analyse the association between the profile of the respondents and dimension of empowerment.
- To offer suggestions for enhancing the eradication of poverty through women empowerment based on the findings of the study.

2.2 PERIOD OF THE STUDY

The period of the study ranges from June 2020 to June 2021.

3. RESEARCH METHODOLOGY

Research methodology is a scientific and systematic way to solve research problems. The research methodology deals with research methods and taken into consideration the logic behind the methods. In total, the research methodology of the study includes research design, sampling framework, data collection, framework of analysis and limitations.

3.1 RESEARCH DESIGN OF THE STUDY

Research design is the conceptual structure within which the research is conducted. It is a blue print for the collection, management and analysis of the data. The research design in the present study is descriptive in nature since it describes the phenomena of eradication of poverty through empowerment in Theni District. Apart from this, the present study has its own objectives and pre-determined methodology. It is purely descriptive in nature.

3.2 SOURCES OF DATA

The present study is completely based on the primary data. The secondary data collected from the books, journals, magazines and websites were used to form the theoretical framework of the study and the review of literature. The primary data was collected personally with the help of structured questionnaire.

3.3 CHI SQUARE TEST

In order to examine the relation between the degree of consultation and profile variables, the Chi-Square test of the following formula was applied:

$$\text{Chi Square} = \sum \frac{(O-E)^2}{E} \sim X^2(n\text{-}1) \text{ degrees of freedom.}$$

Were,

O = Observed Frequency,

E = Expected Frequency,

r = Number of Rows,

c = Number of Columns

Chi-Square test has been administered to test the association between the level of various dimensions of women empowerment with respect to demographic profile of the respondents.

3.4 LIMITATIONS OF THE STUDY

The present study is subjected with the following limitations:

• The present study is confined to Theni District only.

• The answers given by the respondents towards eradication of poverty through women empowerment may be affected by the personal value judgment.

• The aspects of eradication of poverty through women empowerment have been measured with the help of the variables drawn from previous studies.

• All the descriptive variables are measured by Likert five points scale.

4. LITERATURE REVIEW

Ramanathan [6] examined the socio- economic impact of SHGs-Bank Linkage on the SHG members of Aghai, Gorhe, Dahanu and Jawahar villages of Thane District of Maharastra. The study was conducted during the period of 2004-2009. The major objective of this study was to know whether formation of Self-Help Groups and linking them with banks had beneficial impact on both economic and social life of the SHG members i.e., change in level of per capita income, employment and social conditions. To examine the study the primary data are collected from the State Bank of India's branches at the four proposed villages. The collection of data was done through structural questionnaire and personal interview with SGH members and also with the people outside the groups like Panchayat Samiti and SBI branch officials. One SHG was taken for study from each State Bank of India's branches at the four selected villages of Thane District. The study had shown that women as a group were consistently better in promptness reliability of repayment. Targeting women in this mainstream programme had been a very effective method of ensuring that the benefit of increased income accrue to the general welfare of the family and particularly to the children. The study also revealed that SHG-Bank Linkage were a bench mark in women's empowerment and socio-economic development of women at village level.

Vasanthakumari [7] had examined the role played by the micro enterprises in the economic empowerment of women entrepreneurs of micro enterprises in India. The largest numbers of viable group micro enterprises in south India are concentrated in Kerala. The study was conducted in Kerala where major proportion of micro enterprises formed as group enterprises in Kerala promoted by Central Government, State government and NGOs. Micro enterprises formed under SGSY, by NGOs and State government was selected for the study. The study had revealed that Self-help Groups through micro enterprise development is an important mechanism for empowering women. By organising poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.

Irshad et al. [4] found to develop the nation it is necessary to fortify and empower the women folk. This can be done through various ways i.e., by taking the benefit of various schemes that are meant for women both by the state and center. One of the essential services for the upliftment of women is no doubt SHG's as we have mentioned in this article. Through the progress made by SHG's is slow but it is worth praising. The women join these groups voluntarily to serve and make them run according to the time. The knowledge but the SHG's is not so much disseminated as we see that there are only few such groups present in the Jammu and Kashmir. Hence programmes should be organized to make the women aware of about these groups. These groups have indeed developed the morale and confidence of every woman that is a part of these groups. These groups have helped to solve the community issues and in raising their economic standard.

5. SOCIAL EMPOWERMENT SCALE

A Likert type five-point scale was prepared and used as data on the level of social empowerment among women respondents selected for the study. The social empowerment scale contained 26 items. The scale contained positive answers. Each of the positive items are assigned a weightage ranging from five (strongly agree) to one (strongly disagree) as per the scoring pattern. The Table.1 shows the Social Empowerment Status of the respondents with Mean, SD and Rank.

Table.1. Opinion in Social Empowerments Scale

Social Empowerment Status	Mean	SD	Rank
Higher educated women and adopting familial problems.	4.05	0.88	1
Higher educated women have awareness of legislation protecting women's rights.	4.04	0.88	2
Women's coping with them in laws	3.91	1.12	3
Higher educated women are aware of reproductive rights, nutrition, healthcare, child care and family planning.	3.9	0.93	4
Higher educated women are respected by their husband's family.	3.86	1.14	5
Divorce is common among the higher educated women than lower educated women	3.8	0.68	6
Higher educated women and questioning domestic violence	3.77	1.45	7
Higher education enabling women to access information, knowledge to participate in the social activities.	3.75	1.19	8
Men as impediment to women to participated in dharna, rally and protest	3.57	1.21	9
Higher educated women and their choice of marriage.	3.55	1.25	10
Higher educated and eradication of social evils.	3.49	1.02	11
Higher educated women access their rights over assets and resources	3.48	1.49	12
Higher educated women and awareness of government welfare programs for women	3.46	1.15	13
Charity contribution increase with the attainment of education	3.33	1.06	14
Attainment of higher education and women's achieving special status in the society.	3.32	1.45	15
Higher educated women and ability to protect her family from social evils.	3.29	0.99	16
Higher educated women and fall in less criminal behaviour and incarceration rates	3.27	1.01	17
Higher educated women meeting officials like Collector, BDO, Police, etc.	3.23	1.19	18
Social concern is higher among the more highly educated	3.11	1.28	19
Higher Educated women and equality in parental care	3.07	1.27	20
Influence of caste differentiation and higher educated women in the society.	3.06	1.22	21
Higher educated women and formation of caste less society	3.05	1.17	22
Higher educated women and inter caste marriage	2.88	1.19	23
Higher educated women and participation in social activities	2.77	1.18	24
Higher educated women submissiveness to men and other women	2.34	1.13	25

Source: Primary data

It is seen from the Table.1 that higher educated women and adopting familial problems is the top social empowerment factor with the mean value of 4.05. Higher educated women have awareness of legislation protecting women's rights is the second factor with the mean value of 4.04. Women's coping with them in laws is the third factor with the mean value of 3.91. Higher educated women are aware of reproductive rights, nutrition, healthcare, child care and family planning are the fourth factor with the mean value of 3.90, Higher educated women are respected by their husband's family is the fifth factor with mean value of 3.86. Divorce is common among the higher educated women than lower educated women Higher educated women and questioning domestic violence are the sixth and seventh ranked variables with the mean values of 3.80 and 3.77. Higher education enabling women to access information, knowledge to participate in the society and men not allowing their women to participate in dharna, rally and protest are the next ranked factors that affect the social empowerment with the mean values of 3.75 and 3.57, Higher education enabling women to marry whom she likes is the tenth ranked factor that affects the social empowerment with mean value of 3.55. Higher educated women can form caste less society (3.05), inter caste marriage among the educated women (2.88), possibility for educated women to participate in social activities (2.77) and higher educated women need not be submissive to men and other women always (2.34) are the last ranked factors that affect the opinion of the social empowerment.

6. ANALYSIS

The following section shows the association between level of social empowerment and demographic characteristics of the respondents.

6.1 LEVEL OF SOCIAL EMPOWERMENTS AND AGE OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and age of

the respondents. The classification of respondents by their age and level of social empowerment is given below.

Table.2. Level of social empowerments and age of the respondents

Age (in years)	Social Empowerment			Total	Chi Square value	p value
	Low	Medium	High			
20-29	85 (24.15)	158 (44.89)	109 (30.97)	352		
30-39	52 (35.37)	57 (38.78)	38 (25.85)	147	71.681	0.000*
Above 40	21 (16.03)	54 (41.22)	56 (42.75)	131		
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.1 shows the distribution of respondents by their level of social empowerment and age. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and age of the respondents.

Level of social empowerments and educational qualification of the respondents

This analysis was carried out to find out if there is any difference between the level of social empowerment and educational qualification of the respondents. The classification of respondents by their educational qualification and level of social empowerment is given below.

Table.3. Level of social empowerments and educational qualification of the respondents

Qualification	Social Empowerment			Total	Chi Square value	p value
	Low	Medium	High			
Arts and Science (UG)	71 (32.13)	92 (41.63)	58 (26.24)	221		
Arts and Science (PG)	24 (23.08)	50 (48.08)	30 (28.85)	104		
Professional (UG)	33 (21.15)	65 (41.67)	58 (37.18)	156		
Professional (PG)	7 (9.59)	29 (39.73)	37 (50.68)	73	28.789	0.001*
Diploma	13 (25.49)	23 (45.1)	15 (29.41)	51		
Others	10 (40)	10 (40)	5 (20)	25		
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.3 shows the distribution of respondents by their level of social empowerment and educational qualification. The p value is less than 0.01, hence it is concluded that there is a

significant difference between the level of social empowerment and the educational qualification of the respondents.

6.2 LEVEL OF SOCIAL EMPOWERMENTS AND CASTE OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and the caste of the respondents. The classification of respondents by caste and level of social empowerment is given below.

Table.4. Level of social empowerments and caste of the respondents

Caste	Social Empowerment			Total	Chi Square value	p value
	Low	Medium	High			
BC	46 (14.84)	124 (40)	140 (45.16)	310		
MBC	92 (37.10)	106 (42.74)	50 (20.16)	248	61.987	0.000*
SC/ST	20 (27.78)	39 (54.17)	13 (18.06)	72		
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.4 shows the distribution of respondents by their level of social empowerment and caste. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and caste of the respondents.

6.3 LEVEL OF SOCIAL EMPOWERMENTS AND RELIGION OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and the religion of the respondents. The classification of respondents by their religion and level of social empowerment is given below.

Table.5. Level of social empowerment and religion of the respondents

Religion	Social Empowerment			Total	Chi Square value	p value
	Low	Medium	High			
Hindu	64 (18.71)	148 (43.27)	130 (38.01)	342		
Christian	68 (36.76)	74 (40)	43 (23.24)	185		
Muslim	22 (23.91)	42 (45.65)	28 (30.43)	92	25.694	0.000*
Others	4 (36.36)	5 (45.45)	2 (18.18)	11		
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.5 shows the distribution of respondents by level of social empowerment and their religion. The p value is less than

0.01, hence it is concluded that there is a significant difference between the level of social empowerment and religion of the respondents.

6.4 LEVEL OF SOCIAL EMPOWERMENTS AND EMPLOYMENT STATUS OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerments and employment status of the respondents. The classification of respondents by employment status and level of social empowerment is given below.

Table.6. Level of social empowerments and employment status of the respondents

Employment status	Social Empowerment			Total	Chi square value	*p* value
	Low	Medium	High			
Government employed	50 (43.10)	53 (45.69)	13 (11.21)	116	16.476	0.011*
Private employed	58 (50.88)	43 (37.72)	13 (11.4)	114		
Self employed	46 (28.05)	50 (30.49)	68 (41.46)	164		
Unemployed	96 (40.68)	74 (31.36)	66 (27.97)	236		
Total	250	220	160	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.6 shows the distribution of respondents by level of social empowerment and their employment status. The p value is less than 0.05, hence it is concluded that there is a significant difference between the level of social empowerment and employment status of the respondents.

6.5 LEVEL OF SOCIAL EMPOWERMENTS AND MARITAL STATUS OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and marital status of the respondents. The classification of respondents by marital status and level of social empowerment is given below.

Table.7. Level of social empowerments and marital status of the respondents

Marital status	Social Empowerment			Total	Chi square value	*p* value
	Low	Medium	High			
Married	72 (25.17)	76 (26.57)	138 (48.25)	286	117.982	0.000*
Unmarried	46 (17.76)	157 (60.62)	56 (21.62)	259		
Widow	33 (24.14)	23 (41.07)	0 (0)	56		
Divorce/ Separated	7 (24.14)	13 (44.83)	9 (31.03)	29		

| Total | 158 | 269 | 203 | 630 | | |

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.7 shows the distribution of respondents by level of social empowerment and their marital status. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and marital status of the respondents.

6.6 LEVEL OF SOCIAL EMPOWERMENTS AND AGE AT THE TIME OF MARRIAGE OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and age at the time of marriage of the respondents. The classification of respondents by the time of marriage and level of social empowerment is given below.

Table.8. Level of social empowerments and age at the time of marriage of the respondents

Age at the time of marriage (years)	Social Empowerment			Total	Chi square value	*p* value
	Low	Medium	High			
15-19	5 (29.41)	6 (35.29)	6 (35.29)	17	52.707	0.000*
20-24	67 (24.81)	71 (26.3)	132 (48.89)	270		
25-29	33 (60)	22 (40)	0 (0)	55		
30-34	7 (24.1)	13 (44.83)	9 (31.03)	29		
Total	112	112	147	371		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.8 shows the distribution of respondents by level of social empowerment and age at the time of their marriage. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and age at the time of marriage of the respondents.

6.7 LEVEL OF SOCIAL EMPOWERMENTS AND GAP BETWEEN CHILDREN OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and gap between children of the respondents. The classification of respondents by gap between the children and level of social empowerment is given below.

The Table.9 shows the distribution of respondents by level of social empowerment and gap between their children. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and gap between the children of the respondents.

Table.9. Level of social empowerments and gap between children of the respondents

Gap between children (years)	Social Empowerment			Total	Chi square value	p value
	Low	Medium	High			
1-2	11 (25)	19 (43.18)	14 (31.82)	44		
3	67 (24.72)	71 (26.2)	133 (49.08)	271	54.763	0.000*
Above 3	34 (60.71)	22 (39.29)	0 (0)	56		
Total	112	112	147	371		

*Significant at 1% level. Figures in the parenthesis are percentages

6.8 LEVEL OF SOCIAL EMPOWERMENTS AND FAMILY TYPE OF THE RESPONDENTS

This analysis was carried out to find out if there is any difference between the level of social empowerment and family type of the respondents. The classification of respondents by family type and level of social empowerment is given below.

Table.10. Level of social empowerment and family type of the respondents

Family Type	Social Empowerment			Total	Chi square value	p value
	Low	Medium	High			
Nuclear	105 (30.7)	99 (28.95)	138 (40.35)	342		
Joint	53 (18.4)	170 (59.03)	65 (22.57)	288	57.902	0.000*
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.10 shows distribution of respondents by level of social empowerment and family type of the respondents. The p value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and family type of the respondents. Level of social empowerment and monthly income of the respondents

This analysis was carried out to find out if there is any difference between the level of social empowerment and monthly income of the respondents. The classification of respondents by their monthly income and level of social empowerment is given below.

Table.11. Level of social empowerments and monthly income of the respondents

Monthly income	Social Empowerment			Total	Chi Square value	p value
	Low	Medium	High			
Low	71 (21.26)	128 (38.32)	135 (40.42)	334		
Medium	72 (29.75)	114 (47.11)	56 (23.14)	242	90.632	0.000*
High	15 (27.78)	27 (50)	12 (22.22)	54		
Total	158	269	203	630		

*Significant at 1% level. Figures in the parenthesis are percentages

The Table.11 shows the distribution of respondents by level of social empowerment and their monthly income. The *p*-value is less than 0.01, hence it is concluded that there is a significant difference between the level of social empowerment and monthly income of the respondents.

7. FINDINGS

Highly educated women's adjustment with their family problem is the top ranked social empowerment factor with the mean value of 4.05. Highly educated women's awareness of the various legislations protecting women's rights is the second top ranked factor with the mean value of 4.04. Higher Education enabling women to cope up with their in laws family is the third ranked factor with the mean value of 3.91. Higher educated women awareness of reproductive rights, nutrition, healthcare, child care and family planning are the fourth ranked factor with the mean value of 3.90, Higher educated women's respect got from their husband's family is the fifth ranked factor with mean value of 3.86. Divorce common among the Higher Educated women than lower educated women and Higher educated women questioning the domestic violence (e.g., beating wives) done by men to their wives are the sixth and seventh ranked variables with the mean values of 3.80 and 3.77. Higher education enabling women to access information, knowledge to participate in the society and Men not allowing their women to participated in dharna, rally and protest are the next ranked factors that affects the social empowerment with the mean values of 3.75 and 3.57, Higher education enabling women to marry whom she likes is the tenth ranked factor that affects the social empowerment with mean value of 3.55. Higher educated women forming caste less society (3.05), possibility of inter caste marriage for higher educated women (2.88), possibility for higher education women to participate in social activities (2.77) and higher educated women need not be submissive to men and other women always (2.34) are the last ranked factor that affects the opinion of the social empowerment.

There are association between different levels of social empowerment and age, educational qualifications, caste, religion, employment, status, marital status, age at the time of the marriage, gap between the children, family type and monthly income of the respondents.

8. CONCLUSION AND SUGGESTION

The researcher has extended certain suggestions for resolution of the problem in shape of altering women's illiterate status to an educated-being. Area of the study is dominated by patriarchy, male dominancy and centuries old traditions that tend to intensify all the other constraints.

Gender equal socialization, equal facilitation and access to mass media need encouragement to reduce hold of conservative

thinking that would ultimately bring gender balanced flexibility in culture.

REFERENCES

[1] N. Murugeswari, "Innovative Programmes for the Empowerment of Women Workers in India", *Journal Innovate Business and Technology Strategies*, Vol. 12, No. 2, pp. 1-16, 2021.

[2] V. Batra, "Vulnerability and Empowerment: Impact of Microfinance on Social and Economic Security of Women", *Social Action*, Vol. 63, No. 4, pp. 371-385, 2013.

[3] Bezabih Tolosa, "Assessing the Socio-Economic Impact of Self-Help Groups: A Case to Ethiopian Kale Heywet Church", Master Thesis, Department of Management Studies, Addis Ababa University, pp. 1-89, 2011.

[4] Irshad Ahmad Irshad, "The Vitality and Role of Self-Help Groups (Shgs) in Women Upliftment: Special Reference to Kashmir", *International Journal of Research - Granthaalayah*, Vol. 3, No. 8, pp. 1-13, 2015.

[5] Jatin Pandey and Rini Roberts, "A Study on Empowerment of Rural Women through Self-Help Groups", *Journal of Research in Commerce and Management*, Vol. 1, No. 8, pp. 1-10, 2012.

[6] L. Ramanathan, "Socio-Economic Impact of SHG-Bank Linkage on Members: An Assessment", *Southern Economist*, Vol. 49, No. 21, pp. 13-16, 2009.

[7] A. Vasanthakumari, "Economic Empowerment of Women Through Micro Enterprises in India with Special Reference to Promotional Agencies", *International Journal of Multidisciplinary Research*, Vol. 2, No. 1, pp. 194-210, 2012.

[8] A. Vinayagamoothy, "Women Empowerment Through Self-Help Groups: A Case Study in the North Tamilnadu", *Small Enterprises Development, Management and Extension Journal*, Vol. 34, No. 1, pp. 1-12, 2007.