

A Study on Impact of Self-Help Groups in Coimbatore District

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ABSTRACT - Today, in most of the developing countries, more and more emphasis is laid on the need for the development of women and their active participation in the main stream of development process. The main aim of the study is to understand the reasons to join Self Help Groups by the members and also to study the purpose of availing loan through Self Help Groups by the members. Mainly to analyse the performance of SHG'S in Tamil Nadu and Coimbatore district. This study is limited to Coimbatore District considered only women members. The data are collected from Tamil Nadu Corporation for Development of Women and Deliberate Sampling Technique has been applied. The study found that the the groups which have more members are benefited because they can save more. The bank lending is also based on their savings which is three to four times of their savings. NGOs also entertain the membership of the group to be high, since the loan provided by the banks is based on their savings. The study also finds that the meetings are very rare between the Self-help groups. The study concluded that when an ordinary women becomes a member of SHG, her social participation and commitment increases and hence her self esteem rises leading to economic independence. The concept of SHG has gained momentum and support and more and more women have started enrolling themselves. This shows a promising trend among women who are slowly realizing their economic independence and also their responsibility towards the society.

Keywords : Performance Analysis, Self-Help Groups, SHGs, Coimbatore.

I. INTRODUCTION

The alienation and suppression of the weaker sex promoted the union government of India to try to provide 33 percent reservation for women; through they comprise nearly 50 percent of the population. Keeping this in mind the government of India introduced the National Policy for Empowerment of Women, and declared 2001 as Women's Empowerment year. The government of India said that "Our vision in the new century of a nation where women are equal partners with men".

Thus Women are vital part of the Indian economy forming a major contributor to the survival of family. Women are a powerful part of social and economic setup of the country. Thus in the ancient period, they were treated as builds of the society and they ran the family successfully. But now in India, Women's contribution is rapidly growing in multidimensional basis. Government encourages the women as independent and self sustainable persons in the society.

It is said that 99 per cent of men are empowered, because of the outside world exposure, opportunities of the outside world exposure, opportunities to get information, chances of meeting together etc. Poverty is often the consequence of unemployment and being gender related, leads to

feminization of poverty. Following are some of the reasons why target women

- Women are the poorest of the poor.
- Women spend more of their income on their families.
- Women's equal access to financial resource is a human rights issue. Gender equality may lead to equal access to credit and finance.

1.1 OBJECTIVES OF THE STUDY

The following are the specific objectives of the study

1. To understand the reasons to join Self Help Groups by the members;
2. To study the purpose of availing loan through Self Help Groups by the members
3. To assess the role of bank finance in empowering the women participants.
4. To analyse the performance of SHG'S in Tamil Nadu and Coimbatore district.
5. To identify and analyse the problems faced and benefit received by the members of Self Help Groups.

1.2 LIMITATIONS OF THE STUDY

- This study is limited to Coimbatore District only, based on time and cost constraints.

- The SHGs include both men and women members in Coimbatore District. But the present study considered only women members.
- The primary data used in the study is based only on the information supplied by the respondents
- The study has been conducted based on the responses of the selected sample of Women self help groups of Coimbatore district. Hence the inferences and the findings of the analysis need not involve the other areas of the country.

II. REVIEW OF LITERATURE

Meenu, et.al.(2011), has recommended that women should be offered provision of services under microfinance schemes by banks and lending institutions. The study also suggest for a change in the approach of lending institutions and also breaking down the gender stereotype.

Bhanot et.al (2012), the objective of this article is to investigate the aspect that significantly helps in ascertaining the degree of financial inclusion in remote areas of north-east India. Further the study recommends the banks to explore that untapped markets.

AnbuoliParthasarathy(2015), this paper attempts to study the evolution and progress of SHG. The results show that lending institution as well as government has considered the SHG model as alternative machinery for credit lending. RBI in association with NABARD has rendered support to this model. Further many other organisations have contributed towards significant growth of Self help groups. In this connection, the study attempts to evaluate the impact of bank finance on women self help groups in the study area.

Mrutyunjay Sarangi (2001) has instructed that "the micro credit scheme has been extended to the rural areas by the Government and the Primary Agricultural Co-Operative Banks have to implement the scheme in right earnest without causing anydelay. I, therefore request you to advise the Primary Agricultural Co-Operative Banks in the area of operation of the bank to admit SHGs identified by the Tamil Nadu corporationfor development of women and issue loans to them pending amendment of the bye lawsfor admitting SHGs and registration of the regulations for the issue of micro credit to the self help groups".

Dwarakanath (2002) in his article stated that the women led SHGs have successfully demonstrated how to mobilize and manage thrift appraise credit needs and enforce financial self discipline. The study of self help women groups in Andhra Pradeshreveals the effectiveness of these groups with linkage programme and awareness among rural folk about the significance of women's rural credit. Petty trade is another reason for which loans are borrowed among the members. These groups are also linked with banks to undertake income generating activities through which women could achieve economic independence and self confidence to some extent.

Sinha (2006), the study was conducted in four states of Andhra Pradesh, Karnataka, Orissa and Rajasthan. The study concluded that only 12 % SHGs had taken issues such as justice form domestic violence, dowry issues, child marriages, and bigamy. The members were failing to pay the loans which accounted to 28%. The authors have also stated that 38 % of the very poor members of the SHGs were having overdue loan accounts. The authors also state that there were non-operational groups which were emerging and indicating as loan defaulters.

Krishnaraj (2007), the author in this study states that there is a fairly positive growth of SHGs. The author states that there is a kind of diversification of the activities, but this does not substantiate the cause of poverty eradication.

The author states that the women members engage in activities which really don't bring up any productive change, it is a kind of involuntary diversification. The women join the SHGs but are not bringing about a change with a positive approach towards achievement of growth and poverty eradication.

Purna Chandra Parida (2010), the authors in this paper explored the performance and sustainability of SHG –Bank linkage Programme portraying them to be an effective tool. The authors has conducted a survey in six states of India, the survey reveals that the female SHGs are best in terms of recovery of loans and per capita saving. The statistics reveals that only all- female SHGs are sustainable. The factors that determine the sustainability include recovery of loans, per capital savings and SHG-Bank linkages.

III. RESEARCH METHODOLOGY

3.1 STUDY PERIOD

The period of study is ten years i.e. from 2008-2009 to 2017 - 2018.

3.2 PRIMARY DATA

In the light of the specific objectives set, all information and data (Primary data) were collected from the sample groups through direct personal interview employing structured interview schedule. The respondents are not well educated to fill up the interview schedule and so the researcher has to get the answer from them and fill up the respective questions.

3.3 SECONDARY DATA

A data schedule was prepared to get the necessary secondary data relevant for the study with regard to financial assistance rendered by bank. These data are collected from Tamil Nadu Corporation for Development of Women.

3.4 SAMPLING TECHNIQUE

Deliberate sampling technique is used to choose the sample group leaders from the total population for collection of primary data. A Deliberate sample is where a researcher selects a sample based on their knowledge about the study and population. The participants are selected based on the

purpose of the sample, hence the name. Participants are selected according to the needs of the study (hence the alternate name, *deliberate* sampling); applicants who do not meet the profile are rejected.

IV. ANALYSIS AND INTERPRETATION

TABLE 1 : DETAILS OF YEAR OF FORMATION OF SELECTED SHGS

Year of Formation	No. of Groups	Percentage to Total
2009 – 2010	16	8
2010 – 2011	13	6.5
2011 – 2012	19	9.5
2012 – 2013	15	7.5
2013 – 2014	18	9
2014 – 2015	22	11
2015 – 2016	31	15.5
2016 – 2017	25	12.5
2017 – 2018	16	8
2018 – 2019	25	12.5
Total	200	100

Source: Primary data

The year of formation of the selected SHGs are given in the above table. The minimum percent i.e. 6.5 percent of the groups studied were formed in the 2010-2011 of the study.

TABLE 2 : DETAILS OF NUMBER OF MEMBERS IN EACH GROUP

No. of members in each group	No. of Groups	No. of members	Percentage to Total
14	8	112	4
15	9	150	4.5
16	12	352	6
17	33	952	16.5
18	25	846	12.5
19	18	627	9
20	22	480	11
21	25	523	12.5
22	20	482	10
23	28	368	14
Total	200	4892	100

Source: Primary data

Among the studied groups, the researcher finds that 33 groups have 17 members which is the highest. Majority of the studied groups have members more than 17. The groups which have more members are benefited because they can save more. The bank lending is also based on their savings which is three to four times of their savings.

NGOs also entertain the membership of the group to be high, since the loan provided by the banks is based on their savings.

TABLE 3 : REASONS FOR JOINING SHG

Reason	No. of groups	Percentage to Total
a) To avail credit and to develop saving habit	160	80
b) To develop saving habit	28	14
c) To meet unexpected demand for cash	12	6
d) Strong willingness to improve economic condition of the family	-	-
e) Peer pressure	-	-
f) Motivation of ward members	-	-
Total	200	100

Source: Primary data

To avail credit, to develop saving habits and to meet unexpected demand for cash are the reasons which made the respondents to join SHG. One hundred and sixty groups accept that the main reason to join SHG is to avail credit at lower rate of interest which relieves from the clutches of the money lenders and to develop saving habit. Unexpected demand for cash can be solved by getting internal loan (loan from their savings) is the opinion of nearly six percent of the groups. Loan from their savings are granted to the members according to the priority of their needs. Twenty eight groups express that they want to develop the saving habit by joining SHG (Table 5.13).

The concept Self Help Groups has been started by the government in order to help the poor in rural area and to meet their credit requirement. Special emphasis is given to the ‘below the poverty line’ population. Hence, the researcher analysed about the same.

TABLE 4 : DETAILS OF MEETINGS

Meetings per Month	No. of Groups	Percentage to Total
4	112	56
3	62	31
2	26	13
1	-	-
Total	200	100

Source: Primary data

Meetings are conducted regularly by the groups. But the time gap between each meeting differs. One hundred and twelve groups conduct meeting four times in a month. There also some groups which meet once in 10 days and

15 days.

Meetings make the group members not only to discuss about the group's performance but also to discuss and reveal their opinion about social problems and family problems. Individually the poor people are weak and lack resources to solve their problems. When the group tries to help its members, it becomes easier for them to face the difficulties and come up with solutions.

TABLE 5 DETAILS OF SAVINGS OF GROUPS CONSISTING OF 16 MEMBERS

(for one year)

Savings (in Rs.)	No. of groups	Savings Per year (Rs.)
10 p/w	2	16640
15 p/w	3	37440
20 p/w	2	33280
25 p/w	2	41600
75 p/w	3	187200
Total	12	316160

Source: Primary data

The total amount saved for one year by groups consisting of 16 members is Rs.3,16,160. Here also, the amount saved among them varies widely. Only two groups saves Rs.10 per week which is the lowest amount. Three groups save Rs.75 per month. Three groups save Rs.15 per week.

TABLE 6 : PERCENTAGE DISTRIBUTION OF TOTAL NUMBER OF SELF HELP GROUPS IN TAMIL NADU FOR THE STUDY PERIOD

Year	No. of SHGs	Percentage to the total
2009 – 2010	441311	6.18
2010 – 2011	491311	6.88
2011 – 2012	556000	7.57
2012 – 2013	611600	8.32
2013 – 2014	672760	9.15
2014 – 2015	740036	10.07
2015 – 2016	814040	11.08
2016 – 2017	895444	12.18
2017 – 2018	984988	13.40
2018 – 2019	1083487	15.17
Total	7143376	100

Table 6 shows the percentage distribution of the total

number of SHGs in Tamil Nadu for the study period between 2009-2010 and 2018-2019. The percentage distribution of the total number of SHGs in Tamil Nadu for the study period shows that the percentage growth of SHGs in Tamil Nadu has been steadily increasing throughout the study period, exhibiting a positive trend in the growth of SHGs in Tamil Nadu. It is also observed that the sudden growth of number of SHGs is highly remarkable during the period 2018-19, accounting for a percentage increase of 1.77. A similar trend is observed for the years 2014-15 and 2016-17, accounting for a percentage increase more than 1%. When an ordinary women becomes a member of SHG, her social participation and commitment increases and hence her self esteem rises leading to economic independence.

TABLE 7 : PERCENTAGE DISTRIBUTION OF NUMBER OF SHG MEMBERS IN TAMIL NADU FOR THE STUDY PERIOD

YEAR	NO. OF GROUP MEMBERS	PERCENTAGE
2009 – 2010	6991366	6.21
2010 – 2011	7659682	6.80
2011 – 2012	8570000	7.61
2012 – 2013	9427000	8.37
2013 – 2014	10369700	9.20
2014 – 2015	11406670	10.13
2015 – 2016	12547337	11.14
2016 – 2017	13802071	12.25
2017 – 2018	15182278	13.48
2018 – 2019	16700506	14.82
Total		100

Source: 1.Social Welfare and Nutritious Meal Programme Department Policy Note

Source 2 : Rural Development and Panchayat Raj Department Policy Note

Table 7 provides the percentage distribution of total number of SHG members in Tamil Nadu for the study period between 2009-10 and 2018-19. It is observed from the percentage distribution of SHG members in Tamil Nadu that the percentage growth of SHG members in Tamil Nadu has been steadily growing over the study period highlighting a remarkable growth of SHG members in Tamil Nadu. It is also noticed that the growth of SHG members is highly notable during the period 2018-19 accounting for a percentage increase of 1.35. It can be observed that with the passage of time the percentage distribution of SHG members in Tamil Nadu has evidenced

a significant improvement. This implies that the concept of SHG has gained momentum and support and more and more women have started enrolling themselves.

It is equally worth noticing that the growth of enrollment of women in SHGs has increased by 1.13% between the years 2017 and 2018 and also by 1.11% each between 2016 and 2017. It is highly appreciable that the growth of enrollment of women in SHGs has increased by 1.35 between 2018 and 2019. In general, a steady growth trend has been observed in the percentage distribution of the enrollment of number of women in SHGs for the study period. This shows a promising trend among women who are slowly realizing their economic independence and also their responsibility towards the society.

TABLE 8 : PERCENTAGE DISTRIBUTION OF LOAN AMOUNT DISBURSED TO SHG WOMEN IN TAMIL NADU

Year	Amount of Loan disbursed (in crores)	Percentage to the total
2009 – 2010	8129.61	5.15
2010 – 2011	11603.83	7.34
2011 – 2012	15633.83	9.89
2012 – 2013	15712.00	9.94
2013 – 2014	15774.53	9.98
2014 – 2015	17351.99	10.98
2015 – 2016	17386.69	11.00
2016 – 2017	17404.08	11.02
2017 – 2018	19492.57	12.34
2018 – 2019	19512.06	12.35
Total		100

- Source: 1. Social Welfare and Nutritious Meal Programme Department Policy Note
2. Rural Development and Panchayat Raj Department Policy Note

Table 8 presents the percentage distribution of the amount of loan disbursed to SHGs in Tamil Nadu for the study period. Credit facilities offered for any economic activity is highly appreciable. Specific Nationalized banks and financial institutions play a great role in rendering their services to SHG women. The percentage growth of amount of loan disbursed to SHGs in Tamil Nadu has been increasing throughout the study period indicating a positive trend in the growth of loan disbursed. It is also observed that the growth of loan disbursement to SHGs is highly remarkable during the period 2011-12 accounting for a percentage increase of 2.55.

It is interesting to note that during the periods 2014-15 to 18-19 there has been a significant growth in the savings of SHG members by more than 10% respectively. The same trend has been noticed for the years 2011-12, 2012-13 and 2013 - 14 with a comparative difference between the year percentage of 9% respectively. The study has found that the improvement of SHGs through the micro credit could be an effective way to ensure livelihood security of SHG members and to reduce poverty.

TABLE 9 : PERCENTAGE DISTRIBUTION OF TOTAL NUMBER OF SELF HELP GROUPS IN COIMBATORE DISTRICT

Year	No. of Self Help Groups (SHGs)	Percentage of SHG to the total (%)
2009 – 2010	23491	7.59
2010 – 2011	27471	8.88
2011 – 2012	29235	9.45
2012 – 2013	29381	9.49
2013 – 2014	29498	9.53
2014 – 2015	32448	10.48
2015 – 2016	32513	10.50
2016 – 2017	32545	10.51
2017 – 2018	36451	11.78
2018 – 2019	36487	11.79
Total		100

Source : 1. Tamil Nadu Corporation for Development of Women Ltd. Mahalir Thittam, Coimbatore

2. tamilnadumahalir.org

The information regarding the percentage distribution of the total number of SHGs in Coimbatore District during the study period is given in Table 4.10 (a). The data analysis relating to the percentage distribution of total number of SHGs in Coimbatore District has shown an upward trend during the study period. This confirms a positive growth of SHGs. It is also noticed that the growth of SHGs is highly remarkable during the period 2010-11 accounting for the percentage increase of 1.3. This is an evidence of the fact that the awareness towards SHG and its benefits have spread into Coimbatore District. A similar trend is observed for the year 2017-18 showing a percentage increase of 1.26. It is concluded that women are aware of the availability of micro finance to their needs.

TABLE 10 : IMPROVEMENT IN ECONOMIC STATUS AFTER JOINING SHG

Parameters	No. of Members
Renovated their houses.	713
Purchased Live stock	479
Constructed Toilets	509
Secured Consumer Durables like TV, Tape recorder, Mixie, Grinder, Fan etc.	431
Purchased Two wheeler for the family.	56
Invested more money in Husband’s business.	321

Source: Primary Data.

The above table shows the improvement in the economic status of members after joining SHG. Seven hundred and thirteen members have renovated their Kuchha house into Pucca houses. There is also improvement in their earnings by purchasing live stocks. No need to add about their material earnings, construction of toilets by the members is a desirable improvement. Some of the members have also had a helping hand in their spouse business. Overall observation by the researcher is that there is vast improvement in the living standards of the members. Hence null Hypothesis (Ho) ‘That there is no difference in economic status of self help group members before and after financial support by banks’ is rejected and alternate hypothesis ‘ There is improvement in economic status of self help group members after financial support by banks is accepted’.

TABLE 11 : SELF ESTEEM ASPECTS OF GROUPS BEFORE AND AFTER JOINING SHGS

Parameters	Before				After			
	Yes	%	No	%	Yes	%	No	%
Leadership Qualities	42	21.0	158	79.0	183	91.5	17	8.5
Social Interaction	37	18.5	163	81.5	159	79.5	41	20.5
Better Understanding about life	21	10.5	179	89.5	146	73.0	54	27.0
Outside contacts	17	8.5	183	91.5	149	74.5	51	25.5
Improvement in skill	34	17.0	166	83.0	146	73.0	54	27.0
Changes in attitudes	24	12.0	176	88.0	151	75.5	49	24.5
Ability to undertake required activity	31	15.5	169	84.5	112	56.0	88	44.0
Ability to talk in public meeting	27	13.5	173	86.5	155	77.5	45	22.5
Status among friends and relatives	42	21.0	158	79.0	173	86.5	27	13.5
Better understanding about problems in society	24	12.0	176	88.0	151	75.5	49	24.5
Decision making skill	29	14.5	171	85.5	146	73.0	54	27.0

Source: Primary Data

As the leadership of the group has to rotate, the

leadership qualities of the members have developed far better. As the groups have to interact with various agencies and other groups, the social interaction of the groups has developed. Nearly 80 percent of the groups are of the opinion that their social interaction has developed. They have understood the life better as they interact with many educated persons (NGOs, bank and development agencies). Outside contact of the group was very less before joining the group (8.5 percent). But after joining SHG their outside contact have developed. Seventy four point five percent of the groups are in contact with various development agencies. Seventy three percent of the groups expressed that their skill has developed and nearly three fourth of the studied groups accepts that their attitude has changed. Their communication skill has developed since they have to talk in their regular meeting and this is evident by improvement in their communication skill. Fifty six percent of the groups are capable of doing the required activity. Status among friends and relatives has improved since there is improvement in their standard of living, abilities, qualities and skill. Since there is more scope of interaction with outside world, they are now in a position to understand the problems in the society.

Apart, from savings and getting loan at low interest the groups are benefited in many ways. They have understood the life better, their skill has developed, their status has improved and their attitudes have changed

Table 12 : Difficulties faced by the group

Difficulties	Yes	%	No	%
a) Group Formation	22	11.0	178	89.0
b) Mobilization of saving	33	16.5	167	83.3
c) Identifying income generating activities	102	51.0	98	49.0
d) Maintaining books of account	12	6.0	188	94.0
e) Assistance from local bodies	51	25.5	149	74.5
f) Election of office bearers	34	17.0	166	83.0
g) Difficulty in getting bank loan	25	12.5	175	87.5

Source: Primary Data

SHG are formed by the women residing in the same area and of same status. Many groups do not find any problem in forming the group. Further NGO’s also help them in forming groups. The groups also do not find any difficulty in mobilising their savings. Only 33 groups expressed difficulties they face. Some members below poverty line find it difficult to save.

One hundred and two groups find difficult to identify income generating activities. They spent more for non-income generating activities. Ninety four Percent of groups do not find any difficulty in maintaining books of accounts. Only six percent find it difficult and they are newly formed groups which have no experience (Table 5.54).

Seventy four point five percent of the groups expressed that they get necessary assistance from local bodies and find no difficulty in getting their help. The leadership has to rotate and every member who is elected as office bearer has to take the responsibility of maintaining transactions with bank and other agencies. Therefore, election of office bearers is a major problem faced by the group. Some members may not come forward to accept responsibility. But 149 groups have expressed that they find no difficulty in this aspect and only 51 groups have said that they find it difficult as office bearer's post is on rotation basis.

Normally availing loan from Bank is a problem, which is faced by general public. Availing loan by a group of women and that too from rural area who are not well educated is more difficult. The same has been studied and 175 groups state that they find no difficulty in obtaining loan. NGO's help them in obtaining the same.

V. CONCLUSION

The SHG scheme primarily offers small corpus fund, which can be utilized for personal requirements or to startup/enhance the existing business. The result shows that the persons involved in business have not found significant difference with non-entrepreneurial on empowerments achieved through SHG. Thus, it is suggested that the government, banks, and training institutes should keep on insisting the regular repayment benefits for better enhancement of life. The result depicts that personal empowerment and economical empowerment are confirmed as known improvement through SHG. There is a significant inter-relationship with one another, which means that if an economic development happens, it reflects the changes in personal development too. Therefore, it is suggested that SHG scheme is purely suggested for the enhancement of economical and personal development of the people who are associated with it.

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