



ACADEMICA
**An International
 Multidisciplinary
 Research Journal**
 (Double Blind Refereed & Peer Reviewed Journal)



DOI: 10.5958/2249-7137.2021.01055.7

NATIVITY VS FACTORS TOWARDS EMPOWERMENT- T TEST

Dr. S. Valli Devasena*

*Assistant Professor,
 Department of Commerce, Mother Teresa Women's University,
 Kodaikanal, INDIA
 Email id: devasena69@gmail.com

ABSTRACT

Empowerment is a multi-dimensional social process that helps people gain control over their own lives communities and in their society, by acting on issues that they define as important. Empowerment occurs within sociological, psychological economic spheres and at various levels, such as individual, group and community. Empowering women puts the spotlight on education and employment which are an essential element to sustainable development. One of the powerful approaches to women empowerment and entrepreneurship is the formation of Self Help Groups (SHGs) especially among women's SHG is conceived as a sustainable people's institution that provides the poor women with space and support necessary for them to take effective steps towards achieving greater control of their lives. Women played various managerial and non-managerial roles in the decision making process. Women constitute one- half of the segments of population in India and women are vital and productive workers in Indi's national economy. Hence an attempt is made to analyse whether there is any significant difference between Nativity and Factors towards empowerment.

KEYWORDS: *Empowerment, Women, Nativity, Factors Of Empowerment*

REFERENCES

1. Ganapathi R., "**Consumers attitude and preferences towards self help group products**", Asian pacific Research Review, Vol:4, Issue No:2,2008.
2. Kalaiselvi., "**A Study of a Micro Credit Programme run by Self-Help Groups in Tamilnadu State, India**", Journal of Finance and Management in Public Services, Vol: 9, Issue No: 2, 2012.

3. Krishnaveni and Haridas ., **“SHGS and its Marketing Problems”**, Global Journal of Human Social Science Economics, Vol:13, Issue No:4,2013.
4. Mehta Slil and Dinkar Rao, (1987), Studies on **“Self Help Groups of the Rural Poor from Maharashtra and Gujarat, Pune”**, NIBM.
5. Anand S.Jaya (1990) **“Micro finance in Kerala”** Kurushetra August, Vol.40 (11); pp. 10-21.
6. Agarwal Deepti (1991), **“Empowerment of Rural women in India”**, Social welfare vol. 48(4) P.10.
7. Suliman.M and Multanyatta.J.N.S, **“Women in development, the case of Botswana”** Research Report of Institute for African Alternatives, London, 1991, pp.164-168.
8. Emma Zapata Martelo (1991), **Modernization, Adjustment & Peasant Production- A Gender Analysis.**
9. Ajai Nair, Paper on **Sustainability of Microfinance Self Help Groups in India: Would Federating Help?**
10. Kabeer N (1991), **“Conflicts Over Credit: Re-evaluation the Empowerment Potential of Loans to Women in Rural Bangladesh”**: World Development, Vol.29, No.1.
11. Rajammal P.Devadoss, (1991), **“Globalization and an Introductory Note”** Quarterly Journal of Social Sciences Vol. xxiv (1-4), December, P.11.
12. Mayoux, L. 1993. **From vicious to virtuous circles? Gender and micro-enterprise development.** Occasional Paper No. 3, UN Fourth World Conference on Women UNRISD, Geneva.
13. Chatterjee Sankar (1993) **“Networking SGSY Banks and SHGs Initiatives in Uttarpradesh”** Kurushetra, February, Vol No 51(4), PP 27-29.
14. Raja Sekar. D, **“Savings and credit system for the poor-some NGO Experiences”** Netherlands organization for international development co-operation (NOVIB) and Humanistic Institute for co-operation with developing countries (HIVDS) Bangalore.
15. Sri Latha, B. (1994), **the meaning of womens Empowerment. New concepts from action in Health Empowerment and Rights, Harward School of Public Health Boston.**
16. Puhazhendi. V, (1994); **“Transaction cost of lending to the Rural poor NGOs and SHGs of the poor as Intermediaries for Banks in India”** The foundation for development corporation, Australia. Brisbane.
17. Rajasekar.D. (2000), **Micro finance programmer and Women’s Empowerment; A study on Two NGOs** from journal of Social and Economic development vol No.1 Jan-June pp 76-94.
18. Yaron, Jacob, **“What Makes Rural Finance Institutions Successful”**. The World – 1994.

