



Assessment of Factors Influencing Women Engagement in Self-help Groups of Coimbatore

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Availability of time;

Attending SHG meetings

Financial instability.

Abstract

Coimbatore offers opportunities for women and youth to get employment and also to have new start-ups of their own. This paper assesses the engagement of women in self-help groups (SHG) of Coimbatore which leads to the domestic and financial growth of the city. The raw data is collected using snowball sampling and further narrowed down the sampling size using a simple random sampling technique. The final sample size includes 566 women respondents. The results of the correlation matrix show the existence of relationships between the influencing factors namely, Family support, Socio-cultural, Low level of education, Gender inequality, Lack of interest by women, Availability of time, Attending SHG meetings, and Financial instability with the dependent variable Engagement of women in SHG. Multiple regression analysis shows that there is a numerical relationship of the independent variables with the dependent variable with a good model fit. From this research, the influencing factors on the dependent variable will contribute value to the literature as it explains the contribution of the influencing variables on the engagement of women in SHG of Coimbatore of India.

Disciplinary: Social Engineering, Poverty & Inequality Studies, Women & Family Studies.

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1 Introduction

The concept of forming self-help groups in the rural, semi-urban and urban areas in India is growing enormously as the Government and other private organisations have taken initiative in support of various schemes offered to such groups. The economy of the country is dependent on the development of individuals and their households for which women contribute to a greater

extent. In today's fast-growing economy and financial need, women also need to participate in the earning process of the family to sustain themselves in society. Women do participate in all the activities and work what the other gender is involved in which is a welcome note for the improvement in the family and the society in general. In today's scenario, women do take part in business activities and involve themselves in the decision-making process. This was the spark for forming self-help groups and enhancing women's participation who will contribute to the welfare of the family and the society.

Self-Help groups are being formed with an initiative to make women participate through recognizing and building the member's capabilities to the responsiveness of their needs. The developing countries all over the world are being constructive in giving an opportunity to the women who have been neglected for a long time who has the capacity in contributing to this economic independence (Kabeer, 2005). India has taken a lot of initiatives in helping the women especially the Government is using National Bank for Agriculture and Rural Development (NABARD) programmes for the development of Self-Help groups as it has a strong network (Das, 2012).

The study is undertaken to investigate the engagement of women in self-help groups thereby contributing to the domestic and financial growth of Coimbatore as many blocks wherein women are members in any of the self-help groups are available. In this study, the researchers have identified factors that influence the engagement of women in self-help groups. Thus, this study is involved in assessing the engagement of women in self-help groups of Coimbatore.

2 Literature Review

Nayak & Panigrahi, (2020) states that the extent of women's participation in the empowerment of SHG members is moderated by socioeconomic status and the place in which SHG is having their operations. Hossain. A. et.al. (2018) gave the factors such as economic, psychological, knowledge & skills, family, legal and administrative which are the vital factors that significantly influence the involvement of women as an entrepreneur in SMEs sector of Bangladesh. Iddy & Kisimbii (2017) pointed out that the social-cultural factors are the ones that influence the participation of Women in the implementation of community projects in Kilifi County-Kenya. Pradeep & Rakshitha, (2016) discuss the constitution, scope, and credibility of the self-help groups with the inclusion of Government initiatives leading to its promotion and women empowerment initiatives in rural areas. Das & Baishya (2015), say that the financial institutions have taken a step in aligning the SHG women with the organised banking sector by providing small savings and microcredit thus creating awareness among them in generating income, and cultivate the habit of savings and investment. Lenka & Mohanta (2015) stated that the income of the women respondents has raised double-fold after joining SHG. They observed that the reasons for double-fold income are easy availability of loans; financial security, working in a group, and simple and easy procedure which culminate the regularity in repayment of the loan by self-help groups. Saha, et al., (2015) confirmed that the microfinance schemes offered to SHGs which implemented health

programs have improved the health behaviour of the members. Chepchirchir (2013) depicted that women's participation in self-help groups improved their self-economic empowerment in terms of savings, access to loans, and training as compared to pre SHG period. Lakshmi & Vadivalagan (2011), indicated that the participation of women in Self-Help Groups (SHGs) impacted the economic and social aspects of the beneficiaries to a greater extent. Bullough (2008) identified that the factors that influence women's participation in leadership in nations with fewer women leaders differ from the factors that influence women's participation in countries with high levels of participation.

The study examines the factors that influence the engagement of women in any self-help group thereby contributing to the domestic and financial growth of Coimbatore. Based on the review and the research questions raised, the objectives for this study are to

- ✓ Identify the factors that contribute to the effective engagement of women in self-help groups.
- ✓ Find out the relationship of the identified factors that has a strong correlation among them in this study.
- ✓ Assessment of the factors which influence the women's engagement in self-help groups that lead to the domestic and financial growth of Coimbatore.

3 Research Methodology

3.1 Research Design

In this study, a structured questionnaire was taken up and reframed the same as per the requirements and the variables considered relevant for this research. The variables for this purpose are determined after a thorough review of the relevant literature collected which are in tune with the research questions that came up during the initial stage for the researchers. The influencing factors identified for this research are family support, socio-cultural, low level of education, gender inequality, lack of interest by women, availability of time, attending SHG meetings, and financial instability. The researchers have tested the demographic variables using frequency distribution analysis and used descriptive analysis to determine the factors influencing women's engagement in self-help groups. The correlation matrix is used to find out the relationship between the influencing factors with the dependent variable 'Engagement of women in SHG'. This research has tested the numerical relationships that exist between the independent variables (influencing variables) and the dependent variable 'Engagement of women in SHG' with the help of multiple regression analysis and explained the variance accordingly. The analysis for this research was done using the statistical software SPSS®21.

3.2 Data Collection and Sampling Technique

National Rural Livelihood Mission (NRLM) database is the source from which the population for the study was determined. The population for this purpose is the members of Self-Help groups

in Coimbatore. According to NRLM, 56,219 members under 12 blocks of Coimbatore are available which is the population for the study. The data collection was done during May-July 2020. Around 1855 active women respondents participated in an overall study regarding the involvement of women in SHG leading to the economic development of Coimbatore which was done using snowball sampling. Out of these 1855 members, 30% of the women respondents were selected using simple random sampling who actively participated to give interview and also by answering the questionnaire for which selected variables were identified to investigate the women engagement in self-help groups that contribute to the domestic and financial growth of Coimbatore. The final sample size came to 566 women respondents.

3.3 Conceptual Framework and Hypotheses

The conceptual framework as proposed by the researchers and thereby framing the hypothesis for the study to assess the factors influencing the engagement of women in self-help groups is depicted in Figure 1.

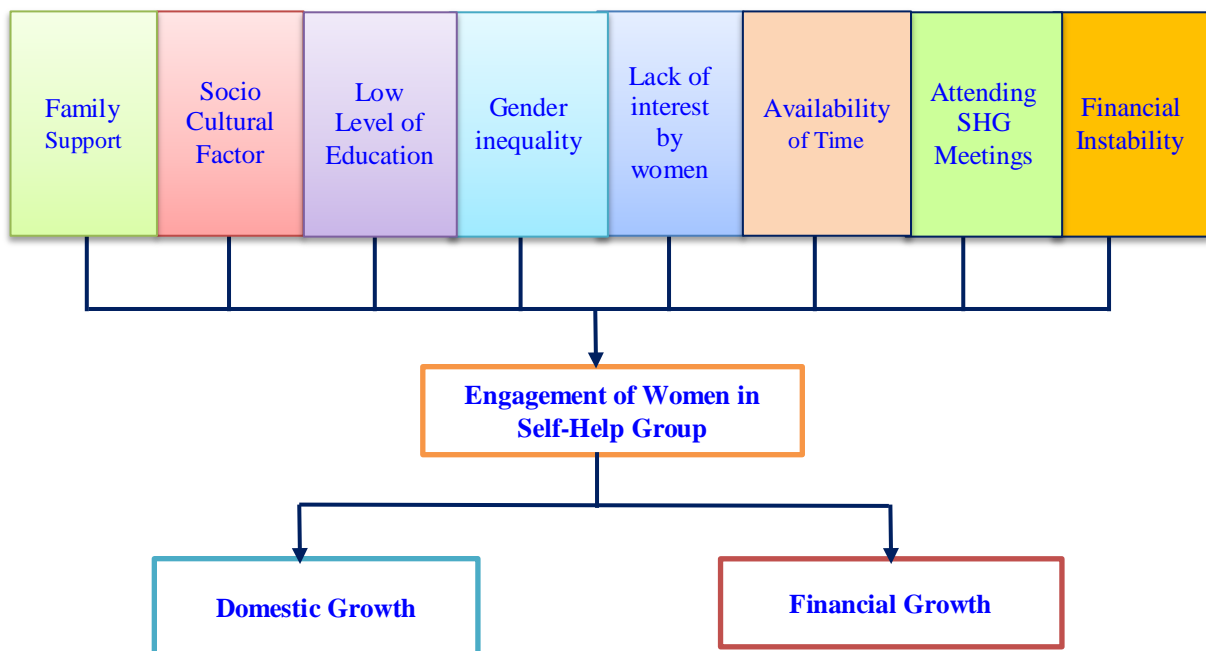


Figure 1: The proposed research model.

H₁: There is a strong association between the influencing factor of family support and the engagement of women in SHG.

H₂: There is a strong association between the influencing factor of socio-cultural and engagement of women in SHG.

H₃: There is a strong association between the influencing factor of a low level of education and the engagement of women in SHG.

H₄: There is a strong association between the influencing factor of gender inequality and the engagement of women in SHG.

H₅: There is a strong association between the influencing factor of lack of interest by women and the Engagement of women in SHG.

H₆: There is a strong association between the influencing factor availability of time and the Engagement of women in SHG.

H₇: There is a strong association between the influencing factor of attending SHG meetings and the engagement of women in SHG.

H₈: There is a strong association between the influencing factor of financial instability and the engagement of women in SHG.

H₉: There is a numerical relationship of the independent variables on the dependent variable Engagement of women in SHG.

4 Analysis and Discussion

The analysis on the assessment of the factors that influence the engagement of women in SHG leading to the domestic and financial growth of Coimbatore along with the discussion of the results are portrayed.

4.1 The Demographic Profile of Women Respondents in Self-help Groups of Coimbatore

The descriptive study using frequency distribution of the profile of the women respondents is depicted in Table 1. The majority of the respondents are between the age group of 34-41 years (37.1%) and women above 50 years of age (7.9%) are the least in the engagement of self-help groups activities. However, it is observed that women of all age groups are actively engaged in self-help group activities. While looking into the contribution of women respondents from different parts of Coimbatore, it is observed that 69.1% are from rural areas and 8.3% are from urban areas. From the results, it is observed that 78.8% of the women respondents are married and 21.2% are unmarried. Out of the total women respondents, 68.0% are hailing from a joint family and the remaining 32.0% are from a nuclear family. Table 1 further reveals that 28.4% of the women respondents are coming from a family size of 5 members and 6.8% of them are from a family size of 2 members. While considering the literacy level of the women respondents, 30.6% have completed middle school while 7.6% of them are Degree holders. The results show that 48.7% of the respondents have a family income of Rs.5001/- to Rs. 7500/- and that only 3.2% of the respondents are from a family having income less than Rs.2500/-. This is a revelation that most of the women respondents are having a family income that is far below the standard of living. The results from the frequency distribution analysis show that 25.0% of the respondents are farmers. However, 10.4% of the respondents are rendering household Services. With the meager income category of the women respondents, it is noticed that 27.2% of the respondents are having a family monthly expenditure of Rs.2501-5000/- and 5% of them do have a family monthly expenditure of more than Rs.10000/- which is alarming. From the data, it is observed that the family monthly expenditure of

the other respondents is under control and within the limits of their monthly income. From the descriptive characteristics on the profile of the women respondents, it is interesting to note that 55.8% of the respondents are living in their own house and 36.2% of them are living in a Thatched house, and 36.2% of the respondents living in Reinforced Cement Concrete (RCC) house. This strongly indicates that the engagement of women in the activities of a self-help group is much needed for the domestic and financial growth of Coimbatore.

Table 1: The demographic profile of women respondents – A frequency distribution analysis

Variable	Particulars	Frequency	Percentage
Age (Years)	18-25	92	16.5
	26-33	146	26.3
	34-41	206	37.1
	42-49	68	12.2
	>=50	44	7.9
Urban Rural	Urban	46	8.3
	Semi-urban	126	22.7
	Rural	384	69.1
Marital Status	Married	438	78.8
	Unmarried	118	21.2
Family type	Nuclear	178	32.0
	Joint	378	68.0
Size of Household	2 members	38	6.8
	3 members	112	20.1
	4 members	154	27.7
	5 members	158	28.4
	6 members and above	94	16.9
The literacy level of respondents	Illiterate	72	12.9
	Primary	118	21.2
	Middle	170	30.6
	High School	78	14.0
	Higher Secondary School	76	13.7
	Degree and above	42	7.6
Family Income (Rs.)	<2500	18	3.2
	2501-5000	102	18.3
	5001-7500	271	48.7
	7501-10000	119	21.4
	>10000	46	8.3
Your Occupation	Farmer	139	25.0
	Housewife	116	20.9
	Daily wage	88	15.8
	Trader	95	17.1
	Service	58	10.4
	Others	60	10.8
Monthly family Expenditure (Rs.)	<2500	145	26.1
	2501-5000	151	27.2
	5001-7500	99	17.8
	7501-10000	133	23.9
	>10000	28	5.0
Living in own house	Yes	310	55.8
	No	246	44.2
Type of House	Thatched	201	36.2
	Tiled	154	27.7
	RCC	201	36.2

4.2 Factors Influencing Women Engagement in Self-help Group

Table 2 indicates the factors that influence the engagement of women in self-help groups that contributes to the domestic and financial growth of Coimbatore. For the study to be effective, the researchers have fixed up a range with a minimum value being 1 and a maximum value of 5. From Table 5, the majority of the factors have a mean score of 3 or more which is considerable. Many of the respondents agreed that their Family Support serves as an important influencing factor for engagement of women as a member in a self-help group with a mean score of 3.48. This indicates that family support is one of the essential requirements for women engagement thus contributing to the domestic and financial growth of Coimbatore. The women respondents have stated that socio-cultural factor has influenced the engagement of women in Self-Help Group with a mean score of 3.80. Further, the women respondents stated that being a part of the Self-Help Group helped them to eradicate the fear of a low level of education with a mean score of 3.24 which is an indication that this factor influences the engagement of women in Self-Help Groups. The women respondents pinpointed that the Gender inequality which is of high prevalence in society is overcome with a mean score of 2.85 which is an indication that this factor influences the engagement of women as a member of the Self-Help Groups. The women respondents highlighted that working alone resulted in lack of interest whereas working in group aroused their interest with a mean score of 2.96 which depicts that this factor influences the engagement of women as a member of the Self-help Group. The women respondents give the opinion that there is ample time available to engage themselves as a member of the Self-Help Group with a mean score of 3.07. The women respondents have determined that attending SHG Meetings gave insights about the upliftment of the group with a mean score of 3.12 which clearly depicts that this factor influences women engagement in Self-Help Groups. Many of the respondents have opted that being in association with self-help group made them overcome financial instability with a mean score of 3.08 which is an indication that this factor influences the engagement of women as a member of the self-help group. Overall the results of the descriptive analysis indicate that the identified factors under this study influence the engagement of women in the self-help group which leads to the contribution of domestic and financial growth of Coimbatore.

Table 2: Factors influencing the Engagement of women in Self-Help Group – A descriptive analysis

Factors	Mean	Std. Deviation
Family Support	3.48	1.143
Socio Cultural Factor	3.80	1.411
Low level of Education	3.24	1.360
Gender inequality	2.85	1.148
Lack of interest by women	2.96	1.659
Availability of Time	3.07	1.301
Attending SHG Meetings	3.12	1.692
Financial Instability	3.02	1.291

4.3 Identifying the Relationship between the Engagement of Women and the Influencing Factors under This Study

From Table 3, it is observed that the Engagement of women in SHG has an association with the influencing factor ‘Family Support’, ($p < 0.05$) with a correlation of .917. This shows that H_1 is supported. Similarly, the Engagement of women in SHG has an association with the influencing factor ‘Socio Cultural’ ($p < 0.05$), thus this indicates that H_2 is supported.

Table 3: Relationship between Engagement of Women in SHG and the influencing factors – A Correlation Matrix

Factors	Engagement of Women in SHG	
	Pearson Correlation	Sig. (1-tailed)
Family Support	.917	< 0.001
Socio Cultural Factor	.734	< 0.001
Low level of Education	.656	< 0.001
Gender inequality	.450	< 0.001
Lack of interest by women	.623	< 0.001
Availability of Time	.257	< 0.001
Attending SHG Meetings	.612	< 0.001
Financial Instability	.378	< 0.001

Table 3 shows that the Engagement of women in SHG has an association with the influencing factor ‘Low Level of Education’, ($p < 0.05$), therefore, this is an indication that H_3 is supported. Likewise, the Engagement of women in SHG has an association with the influencing factor ‘Gender Inequality, ($p < 0.05$), revealing that H_4 is supported.

Table 3 reveals that the Engagement of women in SHG has an association with the influencing factor ‘Lack of Interest by women’, ($p < 0.05$) with a magnitude of .623. This shows that H_5 is supported.

Table 3 indicates that the Engagement of women in SHG has an association with the influencing factor ‘Availability of Time’, ($p < 0.05$) indicating that H_6 is supported.

Table 3 points out that the Engagement of women in SHG has an association with the influencing factor ‘Attending SHG meetings’, ($p < 0.05$) with a magnitude of .612. This reveals that H_7 is supported. The Engagement of women in SHG has an association with the influencing factor ‘Financial Instability’, ($p < 0.05$), indicating that H_8 is supported.

4.4 Prediction and Confirmation on the Relationship between the Influencing Factors and Women Engagement in Self-Help Groups – a Regression Analysis Model

To investigate the prediction and confirmation of the relationship between the influencing factors and the engagement of women the researchers have used multiple regression analysis and the results are depicted in Table 4.

Table 4: Prediction and Confirmation of the model fitness

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.920 ^a	.846	.844	.468	
ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	656.792	8	82.099	375.361	< 0.001 ^b
Residual	119.640	547	.219		
Total	776.432	555			

a. Dependent Variable: Engagement of Women in SHG

b. Predictors: (Constant), Financial Instability, Availability of time, Socio-Cultural Factors, Lack of interest by women, Attending SHG Meetings, Low Level of Education, Gender Inequality, Family Support

4.4.1 Predicting the Relationship between the Influencing Factors and Women Engagement in Self-help Groups

Table 4 summaries the model fit that the multiple co-efficient of correlation $R=.920$ which determines that there is a good level of prediction. This is an indication that there exists a positive correlation between the Engagement of women in SHG and the influencing factors Family support, Socio-cultural, Low level of education, Gender inequality, Lack of interest by women, Availability of time, Attending SHG meetings, and Financial instability. The variability of the independent variables on the dependent variable is explained with the help of the R-square value of .846. This means that the independent variables explain 84.6% of the variability on the dependent variable. Adjusted R square value of .844 determines the goodness of model fit with a very minimal error

4.4.2 Confirming the Relationship of Model Fitness

The second part of Table 4 reveals the confirmation of the model fit. The multiple regression analysis is performed to investigate the numerical relationship that exists between the independent variables (influencing factors) Family support, Socio-cultural, Low level of education, Gender inequality, Lack of interest by women, Availability of time, Attending SHG meetings, Financial instability with the dependent variable Engagement of women in SHG that contributes towards the domestic and financial growth of Coimbatore. Table 4 depicts that the F-statistics ($F=375.361$) is significant at a 1% confidence level ($p<.01$) with 8 and 547 degrees of freedom, which confirms that the regression model is a good fit of the data. This is an indication that H_0 is supported.

4.4.3 Assessment of Factors Influencing the Engagement of Women in Self-help Groups of Coimbatore

Table 5 reveals the assessment of factors that influence the engagement of women in the self-help group. The results from this table are a clear indication of the impact of the independent variables with the dependent variable Engagement of women in SHG.

The independent variable 'Family support' significantly influences the dependent variable 'Engagement of women in SHG' ($\beta_1=.858$; $t\text{-value}=25.383$; $p<.05$). The independent variable 'Socio-cultural' significantly influences the dependent variable 'Engagement of women in SHG' ($\beta_2=.105$; $t\text{-value}=3.463$; $p<.05$). The independent variable 'Low level of education' negatively influence the dependent variable 'Engagement of women in SHG' ($\beta_3 = -.066$; $t\text{-value} = -2.390$; $p<.05$).

Table 5: Factors influencing women engagement in self-help groups of Coimbatore

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.113	.079		1.428	.154
Family Support	.889	.035	.858	25.383	.000
Socio Cultural Factor	.088	.025	.105	3.463	.001
Low level of Education	-.057	.024	-.066	-2.390	.017
Gender inequality	-.035	.030	-.034	-1.140	.255
Lack of interest by women	.036	.021	.051	1.723	.085
Availability of Time	.004	.020	.004	.176	.861
Attending SHG Meetings	.028	.018	.040	1.551	.121
Financial Instability	-.040	.018	-.044	-2.259	.024

Dependent Variable: Engagement of Women in SHG

The independent variable 'Gender inequality' do not influence the dependent variable 'Engagement of women in SHG' ($\beta_4 = -.034$; t-value = -1.140; $p > .05$). The independent variable 'Lack of interest by women' insignificantly influence the dependent variable 'Engagement of women in SHG' ($\beta_5 = .051$; t-value = 1.723; $p > .05$). The independent variable 'Availability of time' insignificantly influence the dependent variable 'Engagement of women in SHG' ($\beta_6 = .004$; t-value = .176; $p > .05$). The independent variable 'Attending SHG meetings' insignificantly influence the dependent variable 'Engagement of women in SHG' ($\beta_7 = .040$; t-value = 1.551; $p > .05$). The independent variable 'Financial instability' negatively influence the dependent variable 'Engagement of women in SHG' ($\beta_8 = -.044$; t-value = -2.259; $p < .05$).

5 Observation and Findings

The investigation from the study reveals that most of the women respondents have given a clear picture of how the participation of women in self-help groups affects the growth of Coimbatore invariably observed from the demographic profile of the respondents. The findings show that there exists a strong correlation among the variables considered for this study especially the influencing variables with the dependent variable 'Engagement of women in SHG'. The results from the multiple regression analysis show that there is an association between the dependent variable and the independent variable with the adjusted R square being .844 revealing that the model is a good fit with minimal error. The results from the co-efficient of the multiple regression analysis further reveal that some of the independent variables positively influence, some negatively influence and some do not have any influence on the dependent variable.

6 Conclusion

This study indicates that the independent variables do have an association with the dependent variable thus contributing to the domestic and financial growth of Coimbatore. There is a lot of scope for the development of rural women if they are actively engaged in any of the self-help groups in the respective blocks. It is also opined that new groups may be formed with 15-20 members in each group and motivate them to effectively participate in the activities of the group and get supports from the government and other bodies for the benefit of their families and the

society in general. There is a wide scope to investigate the empowerment of women who are actively engaged in self-help groups which can be the future research area.

7 Availability of Data and Material

Data can be made available by contacting the corresponding author.

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