INTRODUCTION AND DESIGN OF THE STUDY

1.1 INTRODUCTION

Women’s position and the degree of their empowerment is governed by the gender and the gender relations in the society. Gender represents, not the biological sex of an individual alone, but includes the different roles and the rights and obligations that are attached by the society to the individuals born with male or female sex characteristics. Although, the sex differentiated roles, rights and obligations vary according to class and the lifecycle stages, they do exist in practically every sphere of human functioning. This makes the gender a fundamental dimension in social stratification (Malavika Karlekar, 2004). In almost every sphere of human functioning, the roles assigned for women are subordinated to those set apart for men and the rights given to women are fewer and less emancipating than those given to men and the obligations of women are more limited than those of men. Unequal gender relations imply that men not only can exercise greater power than women in almost all the spheres of human functioning but they have also culturally and often legally more sanctioned power over women and have a greater control of and access to resources and information. Hence there is a need to find ways and means to empower women (Sunita Kishor, Kamla Gupta, 2004).

1.2 SELF-HELP GROUP MOVEMENT

SHGs have emerged as the appropriate people’s institution which provided the poor women with the space and support necessary to take effective steps towards greater control of their personal and social life. It is not a static body, rather it grows in its
resources and management skills of its members. Their increasing confidence has motivated them for enhanced involvement in public spheres and has provoked them to undertake common action programmes (C.K. Gariyali, 2004).

1.2.1 Concept of Self-Help Groups

“Self-help groups are voluntary small group structures for mutual aid in the accomplishment of a specific purpose. They are usually formed by peers who had come together for mutual assistance, in satisfying a common need, overcoming a common handicap or life-disrupting problem and bringing about desired change (Katz and Bender, 1976). The seven distinctive characteristics of self-help groups are, voluntary activity, members having shared problems, meetings for mutual benefit, sharing the role of helpers and the helped, constructive action towards shared goals, groups run by members and groups existing without outside funding (Knight and Hayes, 1981).

In India, self-help groups were considered as homogeneous groups of the rural poor, voluntarily formed to save whatever amount they can, out of their earnings. They mutually agreed to contribute to the common fund of the group, to be lent to the members for meeting productive and emergent credit needs. According to the Tamil Nadu Corporation for Development of Women (1999) self-help groups are small, economically homogeneous affinity groups of rural or urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group’s decision and for working together for social and economic uplift of their families and community.
1.2.2 Origin

Mohammad Yunus of Chittagong University in Bangladesh introduced the concept of ‘Nijeri Kori’ (which means literally ‘we do it ourselves or self-help’ for poor women (1976) to start small business through Grameen Bank. He won the Nobel Prize for Economics in the year 2006 for the concept of SHGs and micro-credit. Now the bank has more than 1000 branches and 12,000 workers and a saving fund of 32.92 million. The self-help group movement became a silent revolution within a short span in the rural credit delivery system in many parts of the world. It has been documented that nearly 53 developing countries including India, have taken up this on a large scale. In 1997, at the world micro credit summit converged at Washington, the developed and developing countries took steps to tackle the serious problem of poverty by using micro-credit as a tool to empower the poorest section (Lakshmi, 2002).

1.2.3 Programme Route to SHGs in India

There is a very strong role for civil society organisations in this process. The state alone cannot empower women. What the state can do is to create enabling conditions which legitimise a change in women’s position (Sri Latha, 1997). In promoting SHG movement both Governmental and Non-Governmental agencies were involved. SHG movement had been designed to benefit women, especially the rural belt, by providing them social status and identity (TH, July 25, 2000). Hence, the central government had invited the state Governments to involve themselves in the SHG
movement. A two day conference of Rural Development Ministers of different states was held at Hyderabad on 23-24 June, 2001, to launch at least one SHG or self-employment activity in each of the 14 lakh habitations in the country by 2006 (TH, June 25, 2001). In India, Tamil Nadu and Andhra Pradesh had been successful in SHG movement. Therefore the central government had asked the state governments of Orissa, Bihar, Jharkhand, Chattisgarh, Mathya Pradesh and Uttar Pradesh to provide the same momentum in SHG movement for their development (TH, June 25, 2001). The following model was followed all over India.

Various poverty alleviation programmes are streamlined through SHGs. The central government uses SHGs as a medium to disburse SGSY and state government
renders ‘Mahalir Thittam’ through SHGs. The other national and international funding agencies streamline the credit programmes through SHGs.

1.2.4 Innovative Attempts of Tamil Nadu

SHG movement started in Tamil Nadu 15 years ago without any help from the government directly in the form of incentive or subsidy (TH, May 29, 2001, p.3). Later the state government joined with NGOs to reach out to women through self-help groups. The government of Tamil Nadu initiated the process of empowering women through self-help groups in 1989-98 with the assistance of the International Fund for Agricultural Development (IFAD). It was done through the formation of self-help groups of poor women in eight districts (later extended to five more districts) with the active assistance and supervision of NGOs. After a span of 9 years the IFAD funding was stopped with effect from 31-12-1998.

The scheme was introduced in 14 districts in 1997-98, 7 additional districts in 1998-99 and another 7 districts in 1999-2000. The TNCDW works in collaboration with more than 230 NGOs all over the state. The vision of the project is to reach out and empower 10,00,000 women who are below the poverty line through 60,000 self-reliant and sustainable SHGs. It organises credit linkages to the SHGs with other schemes/agencies such as SGSY, IFAD, THADCO, NABARD, RMK and the like. The scheme was successful, with recovery levels at the rate of 80 per cent in areas where
IRDP recovery was around 26-40 per cent and NGOs recovery levels of 95 per cent (Karmaker, 1999).

The state and district level review committees met once a month to monitor and update the progress of the functioning of SHGs. Besides, group, cluster, block and NGO level periodical meetings were conducted for collection of data and consolidation. Working manual and training programme modules had also been brought out for effective implementation of SHGs. A monthly magazine ‘Muttram’ had been started in April 1988 by TNCDW, to share the experiences of SHGs and to promote new productive strategies.

1.2.5 Role of Non-Governmental Organisations

NGOs have played a vital role in arbitrating the Governmental programmes to the needy in remote areas. Since independence various machinery, both governmental and non-governmental, were involved in the integrated development of the country. Setting up the Central Social Welfare Board (CSWB) in 1953 was the pioneering step taken by the central government. The welfare programmes of five year plan were directly monitored by the governmental agencies. The results of these programmes were not as expected. On the contrary the Non-Governmental organisations had been successfully reaching out to the rural population since 1970s. Most of these NGOs were registered under Societies Registration Act 1860. (Rajasekhar, 2000)
1.2.6 Nature of NGOs

NGOs can be organised as three types, namely, helping NGOs, developmental NGOs and empowerment NGOs. The first type was functioning with the rationale of helping the poor and the needy and this phase extended from 1940 to 1950. Under the second type, the developmental NGO’s focus until the seventies was given to the programmes of health, education, agriculture, forestry, economic activities, appropriate technology and the like. The third type of empowerment NGOs is predominantly found in the current scenario (Kapoor and Dharmavir, 1997).

Empowerment NGOs presume that the poor need to get organised in order to bring about an appropriate change. Conscientisation and organisation became the axis of the empowerment strategy in leading the landless, tribals, women, Dalits and the like (Sri Latha, 1994). When the IFAD - assisted programme started in 1989, the TNCDW worked with one NGO and at the end of the programme in 1996 had 5,000 SHGs, one lakh members and 32 NGO partners. Today it has more than 465 NGO partners. NGOs play a great role in making the credit linkage possible. In order to carry out micro-credit activities the NGOs have been receiving financial aid from abroad as well as loan assistance from SIDBI, NABARD, State Bank of India, Indian Bank and other nationalised banks.

1.2.7 Indian Experience of SHGs

In India, NABARD (National Bank for Agriculture and Rural Development) has taken the initiative to set up the SHGs and funded MYRADA, an action research project
on “Savings and Credit management of Self-Help Group” in 1986-87. This was aimed at providing financial services to the marginalised and the neglected poor. This experiment yielded useful insights; consequently after extensive consultations with the Reserve Bank of India (RBI), Commercial Banks and Non-Governmental Organisations (NGOs), NABARD launched the pilot project of linking SHGs with Commercial Banks in 1991-92. About 148 banks and 265 NGOs actively participated in this programme and 2,50,000 poor families were brought into the fold by institutional credit on 31st March 1998.

The Central Government had asked the NABARD and the SIDBI to cover 50,000 self-help groups to develop micro-enterprises during 1999-2000 and the coverage is to cross over to one lakh groups during 2000-2001. Special emphasis was placed on promotion of women including Scheduled castes, Scheduled Tribes and Other Back-Ward castes (C.K. Gariyali, 2006).

1.2.8 National Commission for Women (NCW)

The National Commission for Women, set up in 1993, has a mandate to safeguard the rights and interest of women. The Commission continued to pursue its mandated activities, namely review of law, investigation into specific individual complaints of atrocities and appropriate and flexible remedial action to safeguard the interests of women. The commission has accorded the highest priority to securing speedy justice to women. During 1998-99, an outlay of Rs.2.50 crores was approved for this scheme but
the same was revised as one crore. The provision of Rs.3.50 crores was available for the commission during 1999-2000. The National Commission for women provided a platform for realising the aspiration of millions of Indian women and enabled them to participate on an equal footing in the developmental process of the country (TH, 2001).

1.2.9 National Policy for Empowerment of Women

As a follow-up action to the commitments made by India during the Fourth world conference on women held in Beijing during September 1995, the Department has drafted a National policy for the empowerment of women after nation-wide consultations to enhance the status of women in all walks of life on par with men and actualize the constitutional guarantees of equality without discrimination on grounds of sex. In 1995 the draft policy was circulated to select women organisations for holding regional level consultations with the State Governments, State Women Commissions, State Social Welfare Advisory Boards, Women’s organisations, Academicians, Experts and Activists.

1.2.10 Objective of Self-Help Group Programme

The main objectives of the SHGs, are social, economic, educational and political empowerment focused on the poor and the disadvantaged women. It also aims at capacity building.

(i) Social Empowerment through:

- Increased status, participation and powers of decision-making of women in household.
- Increased status, participation and powers of decision-making of women in community and village.
- Breaking cultural barriers to equal development of women with men.
- Increased status, participation and powers of decision-making of women in democratic institutions.

(ii) Economic Empowerment through
- Greater access to financial resources outside household;
- Reduced vulnerability of the poor women to crisis—famine, and the like.
- Increasing access and control over resources at the household level.
- Financial self-reliance of women.

(iii) Capacity Building (is a strategy and an end in itself) through
- Improvement in functional literacy.
- Better Communication skills.
- Better leadership skills.
- Self-help and mutual help.

(iv) Political Empowerment through
- Participation in Panchayat Raj Institutions.
- Negotiating political power.
- Accessing political power.
- Collective identity.
Such empowerment of the poor and disadvantaged women would lead to benefits at two levels - (i) direct benefits to the individual woman and women’s groups and (ii) ripple-effect development benefits for other poor families, the community and the village as a whole (TNCDW).

Self-Help Groups become the agents of empowerment promoting agencies in rural India. They have gained the momentum as a movement and they can make sustainable development a reality in rural India. Specific efforts to promote SHGs to all the rural areas are a need of the hour. Further, it is essential to probe into the process and dimensions of empowerment of the women members in SHGs. As it is an emerging new concept, a scientific prediction and implementation would be of great help. The present research study is an attempt to contribute to the women-studies specific to the empowerment of women at the grass-root level. Rural women empowerment through self-help groups can be certainly a significant step and a milestone in the history of rural development in India.

1.3 EMPOWERMENT

Empowerment is the process by which the powerless gain greater control over the circumstances of their lives. It includes both control over the resources and over the ideology, a growing intrinsic capability, a greater amount of self-confidence and an inner transformation of one’s own consciousness that enables a person to overcome all the external barriers. Inherent in this definition are two important ideas, the first of
which is that empowerment is not related to power over others and secondly, it is the power to achieve certain desired goals and ends (Sen and Batliwala, 2000).

1.4 NON-GOVERNMENTAL ORGANISATIONS

The term Non-Governmental Organisations (NGO) is popularly used to denote associations, working outside the formal administrative framework of the governments (Rajesekhar, 2000). From the socio historical perspective, the practice of formation of ‘societies’, probably evolved as a response to the need for individuals with a common and non-commercial interest to come together voluntarily. It is a process whereby they could promote numerous charitable, religious and cultural objectives with a certain degree of formalisation of their association. The groups could function as legal entities and could then collect, own and manage their funds and activities systematically. A movement that began with the ashrams in the eighteenth and in the nineteenth centuries to promote religious, moral and social upliftment of the communities has, today become a central theme of development. Non-Governmental Organisations are at present looked upon as important instruments for the promotion of developmental activities particularly at the grass-root levels (Kapoor, 1997).

1.5 SELF-HELP MOVEMENT IN RURAL INDIA

In the vast stretches of the Indian countryside, the efforts made at organising women’s activist groups had been very negligible. This is not to say that the rural women had been completely inactive. Women, had no doubt, played an important part in
various movements, though in a sporadic manner (Kishwar, 1998). Women at the grassroots, when they became organised, developed a kind of energy and determination for change, which had galvanised all those who had worked with them. Thus, the strength and the sustenance of the women’s movements had depended on the effective marshalling of women at the grass-root levels (Mazumdar, 1994).

At this juncture, self-help group movements had emerged as a new concept. Unlike the other governmental programmes it was not organised by government officials but by women themselves. SHG was a phenomenon, which had emerged in the financial system primarily to protect women from the clutches of moneylenders. It had also aspirations to bring about integral changes in the lives of rural women (Evaluation Report, 2004).

1.6 THEORETICAL BACKGROUND OF VOLUNTARY SECTORS

The voluntary sector’s space of existence as defined by the economic theories of the voluntary sector “Social needs” represents the arena of human economic activity. Both private for-profit sector and government public sector are principal protagonists in this arena, and thus have a decisive role in determining the nature of the socio-historical process resulting from their activities.

Voluntary action, as a response to social needs, contains by definition its inherent disability factor. Social needs exist because economic resources have not been extended enough to satisfy them. Voluntary action, apart from the mobilisation of
voluntary labour, has no easy access to the needed resources. “Voluntary labour” itself can be undervalued as a kind of labour that the market has no place or need for. The very act of the formal operation of voluntary effort needs resources which cannot be met by voluntary action. Having to raise these resources creates a difficult “organisational dilemma” for the voluntary sector (Berg and Wright, 1980).

The definition of the voluntary non-profit sector as the “third sector” implies not only clear boundaries between the sectors but also a preferential grading which echoes the term “Third World”. Also the term implies an effective independent or separate existence of the sector as “an organisation universe which is neither market nor state”. (Salamon, 1989) also indicates the problem of this blurring of boundaries: “Major economic and public policy shifts have led to a blurring of distinctions on the respective roles and responsibilities of non-profits, government and business and, accordingly some confusion in public understanding of the roles that each of the sectors play in our society”.

Weisbrod (1973, 1977, 1980) was the first economist to recognise the significant economic size and role of the voluntary non-profit sector and try to develop a theory to explain the phenomenon of “a three-sector economy” in the United States (Weisbrod, 1977). His theory is known as “the collective consumption goods theory” and is usually referred to as market/government failure theory when applied specifically to the interpretation of the voluntary sector (Salamon, 1987: Hall, 1987).
Weisbrod rejects the traditional economic view that the economy has only two sectors. He argues that there are a variety of institutional mechanisms through which economy’s resources are allocated—household, private market, government and the voluntary non-profit sector. None of these is homogenous. Rather they are “a versatile, adaptable class of instruments and arrangements interacting with each other and with the ethical cultural system of society”.

The Voluntary Non-Profit Sector

Weisbrod views the voluntary non-profit sector as the product of both market and government failures. In this condition of its existence, which can help to define the organisational role and behaviour of the voluntary non-profit organisations. Weisbrod explains this by presenting his “Collective Consumption Goods Theory”.

Thus, voluntary organizations are needed to fill a niche in a pluralistic, multi-institutional system as necessary mechanisms for correction of some of the efficiency/equity failures of both the market and government by becoming major providers of collective consumption goods. As it is basically the responsibility of government to play this role having the legal power to make people pay for public services Weisbrod sees the role of the voluntary sector “as a quasi-government response to” force that constrain the ability of democratic government, as practical institutions, to satisfy consumer demands for collective goods” (1980).
The finding of a study by Weisbrod (1973) and his colleagues, he admits, does not provide conclusive result with regards to correctness of his theory but “do support the view of the voluntary non-profit sector as being like the government sector much involved in the provision of collective consumption goods. In this sense, voluntary organisations are “private extra government providers of collective consumption goods”.

Weisbrod’s theory suggests that the rationale for the existence of the voluntary non-profit sector is the failure of the state to provide public services in which the private market has no interest and government has both power and democratic responsibilities to provide. Thus, Weisbrod suggests that the voluntary sector has an organic auxiliary function of existence in relation to the state. This makes it inconceivable that the voluntary sector can have an independent mode of existence.

Hansman argues that there are certain areas of consumption in which the market principle cannot satisfy the needs of the consumer or the purchaser. Consumers may not be able to judge, understand or evaluate the quality of services. Under these circumstances market competition may not provide adequate discipline to ensure that producer does not increase his profit at the expense of the quality of services provided. Thus, the public would see a non-profit provider as more trustworthy because of the presence of “non-distribution constrains”. He is not motivated by profit to take advantage of the consumer’s disadvantaged position. Thus, voluntary non-profit arise in
such areas as nursing home, child care, hospitals, education, welfare advice and research. Either the consumers are incompetent judges or the services involved are too complex for them to evaluate correctly.

Hansman also explains that donors (whether private or government) have an incentive to contribute to a non-profit agency rather that a for-profit one because of monitoring difficulties. Hansman views a donor as a purchaser of services, but he “differs from the customers of the for-profit firm in that the services purchased are either (1) delivery of goods to a third party or (2) collective consumption goods, produced in such aggregate magnitude that the increment purchased by a single individual cannot be easily discerned. In either case, the purchaser is in a poor position to determine whether the seller has actually performed the services provided (Hansman 1987).

Hansman makes it clear that the nature of social needs the voluntary non-profits deal with makes monitoring and thus accountability impracticable. Monitoring/accountability issue is therefore is not a serious concern by donors. Trust is enough. On the other hand, when monitoring and accountability are introduced into the operation of a voluntary organisation in areas of quality social services, this measure would inevitably affect the purpose and the philosophy of the operation. In a way this leaves no room for a distinctive voluntary intervention. Once a set of criteria for
operation, monitoring and accountability have been established, these can be fulfilled by any service delivery agency, private, public or voluntary.

1.7 STATEMENT OF THE PROBLEM

The role of a woman as a traditional housewife is getting completely changed. Modern education, industrialization and protective legislation have all created greater opportunities for women aspirants. It is important to note that women take up jobs not only for augmenting their social status, but also due to economic necessity. In most of the families, particularly among the lower class families, both men and women are forced to contribute equally for maintaining and running the family.

In modern days women are playing a vital role in the process of economic development of a country. Women empowerment in India aims at enhancing their social functioning by bringing about a qualitative and quantitative change among women, particularly in the fields of education, health and employment. The redistribution of social power and a change in the control of resources in favour of women in any society is practically not possible without women’s education, employment and good health. Women’s participation in the economic activity is important for their own personal advancement as also for an improvement of their status in the society. Women should join the labour force of the country on an equal footing with those of men and get themselves integrated into the economic system (www.hrw.org).
The popular programme which had reached the rural women was the self-help groups through the efforts of the NGOs. The main aim of the present research study is to find out the degree of empowerment of women by the efforts of the SHGs in their lives and to evolve a better and appropriate approach in empowering women. Thus the present study aims at portraying the strength of the self-help groups, and their capabilities in empowering rural women.

The present analysis is undertaken to find out the empowerment achieved among the socially deprived classes to improve health and nutritional status, educational achievements, access to resources and to increase the real per capita income. The emphasis is to make policy efforts aimed at making these developmental achievements sustainable, lasting well into the future. Their empowerment needs are to be looked at from different perspectives such as individual, group, community, collaborating organisations and the state too.

The study would envisage the possibilities of the realistic approach of self-help groups, the expected promotion of sustainability and empowerment of socially disadvantaged rural women. Moreover, many earlier studies had not been conducted to examine the precise role of the NGOs in bringing about changes among the rural women in Thanjavur District, Tamil Nadu. Therefore, it is essential to assess the positive impact of the SHGs on the rural women. It is also necessary to find out the factors that facilitate progressive changes in empowering the rural women.
Hence the present study is mainly confined to an analysis of the impact of the self-help groups on rural women in the study area of Thanjavur District, Tamil Nadu. The impact is measured in terms of the changes brought about in the levels of income, employment, expenditure, savings and borrowings after becoming members in the SHGs. The empowerment of women through SHGs had been measured in terms of social, economic, political, educational and decision-making improvements and attainments. Further the socio-economic conditions of the SHG members and the role and the performance of the NGOs had also been studied. The study area is confined to Thanjavur District of Tamil Nadu state.

1.8 OBJECTIVES OF THE STUDY

1. To identify the structure, the functions and the performance of the NGOs in the Thanjavur District.

2. To probe into the socio-economic status of the SHG members in the Thanjavur District.

3. To analyse the impact of the SHGs on employment, income, expenditure, savings, indebtedness, housing conditions and utilisation of consumer durables before and after joining the SHGs.

4. To evaluate the social, political, economic, educational and decision-making empowerment of women in the SHGs of Thanjavur District.

5. To offer suitable suggestions based on the findings of the study.

1.9 HYPOTHESES OF THE STUDY

The following hypotheses had been framed for the study:
1. There is no significant relationship between the socio-economic factors and the empowerment of women.

2. There is a significant increase in income and savings of the respondents after joining in SHGs.

1.10 DESIGN OF THE STUDY

In this section, an attempt has been made to describe the methodology adopted for the present study.

1.10.1 Choice of the Study

The choice of the study covers the Thanjavur District which consists of 14 Blocks and all the blocks of the district had been covered by the NGOs and the SHGs. The name of the blocks are, Thanjavur, Budalur, Thiruvaiyaru, Orathanadu, Thiruvonam, Kumbakonam, Thiruvidaimaruthur, Thirupanandal, Papanasam, Ammapet, Pattukottai, Mathukur, Peravurani, and Sethubavachatrom. There are 34 NGOs and 13,542 self-help groups and samples have been drawn from all the NGOs in the district for the purpose of this study.

1.10.2 Data Sources

Both primary and secondary data are used in this study. In Thanjavur District there were, 34 NGOs 13,542 SHGs and number of women enrolled 2,25,523 by the end of the year 2006. The total sample respondents taken for this study was 300. The 300 sample women respondents were selected randomly from different NGOs by adopting proportionate random sampling technique. The sample respondents cover all blocks and their membership had varied from a minimum of 6 months to a maximum of 7 years of
experience in the SHGs. In Thanjavur District, the self-help groups were started in the year 1999-2000 under III-phase. The names of the NGOs, the number of the self-help groups under each of the NGOs, the number of women enrolled in those SHGs, the sample size and its percentage to total are given in Table 1.1.

### Table 1.1

<table>
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<tr>
<th>Sl. No.</th>
<th>Name of the NGO</th>
<th>Number of SHGs</th>
<th>Number of Group Members</th>
<th>Sample Size</th>
<th>Percentage to Total</th>
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</table>
Table 1.1 gives the details about the names of NGOs, the number of SHGs under them, the number of sample respondents taken for the study and percentage to total. On the whole there were 13,542 SHGs and the sample size was 300. Data were collected from the NGOs and the SHGs with the help of a structured interview schedule. The schedule was pre-tested before the final format was prepared and finalised.

The secondary data were collected from books, journals, RBI bulletins, NABARD annual reports and the reports of the project implementation unit, Mahalir Thittam in the Thanjavur District.

1.10.3 Period of Study

The primary data were collected between February 2006 and September 2006. The secondary data had been collected both for Tamil Nadu and Thanjavur District for the period 1999 to 2006.

1.10.4 Framework of Analysis

For analysing the primary data, the following statistical tools had been used.
The descriptive statistical tools like the arithmetic mean and the standard deviation had been used to describe the data along with that of the simple percentage analysis.

‘Z’ Test:

To analyse the impact of the SHGs on income employment, expenditure, savings, indebtedness housing conditions and utilisation of consumer durables before and after joining the SHGs, ‘Z’ test has been used.

‘Z’ test was used to test the significance of difference between the means of the quantitative variables like income, employment, expenditure, savings and indebtedness before and after joining the self-helpgroups. The formula for the computation of the ‘Z’ test is as follows:

\[
Z = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{S_1^2}{n_1} + \frac{S_2^2}{n_2}}}
\]

where,

\(x_1 = \) Mean household income of the respondents before becoming members of the SHGs
\(x_2 = \) Mean household income of the respondents after becoming members of the SHGs
\(S_1^2 = \) Variance for the first sample
\(S_2^2 = \) Variance for the second sample
\(n_1 = \) number of observations in the first sample
\(n_2 = \) number of observations in the second sample
If the computed value of ‘z’ was greater than the Table value of 1.96 at 5 per cent level of significance, there exist a significant difference between the two means.

The value of ‘S’ was calculated as follows:

\[
S = \frac{1 - u}{\sqrt{(1/p)u - (1/p)\bar{X}}} 
\]

where, \(d\) = deviation from the assumed mean

Degrees of freedom = n-1

Garrett’s Ranking

The training programmes offered by the NGOs to the members of the SHGs were ranked with the help of the Garrett’s ranking technique, using the following formula.

\[
\text{Per cent Position} = \frac{100 (Rij - 0.5)}{Nj} 
\]

Where,

\(Rij\) = Rank given for the \(i^{th}\) item by the \(j^{th}\) individual

\(Nj\) = Number of items ranked by \(j^{th}\) individual
Chi-square Test

To evaluate the social, political, economic, educational and decision-making empowerment of women in the SHGs of Thanjavur District, the chi-square test has been used.

The chi-square test ($\chi^2$) has been applied to test the hypotheses, and to find out the association between the socio-economic factors of the respondents and social, economic, political, educational and decision-making empowerment. The formula for the chi-square is;

$$\chi^2 = \sum \frac{(O-E)^2}{E}$$

with $(r-1)(c-1)$ degrees of freedom.

where,

\[ E = \frac{\text{Row Total x Column Total}}{\text{Grand Total}} \]

\[ O = \text{Observed frequency} \]

\[ E = \text{Expected frequency} \]

\[ r = \text{number of rows in a contingency table} \]

\[ c = \text{number of columns in a contingency table} \]

The computed $\chi^2$ value was compared with the table value at the 5 per cent level of significance to draw inferences. The null hypothesis was rejected when the computed $\chi^2$ value was found to be higher than the table value for a given degree of freedom and vice versa.
Likert’s Scale

A Likert type five point scale was prepared and used to obtain the data on the level of empowerment among the women respondents selected for the study. This scale consisted of five sub-scales such as social, economic, political, educational and decision-making empowerment. To study the empowerment of the sample women beneficiaries 20 statements were framed and for each statement the Likert’s five point scale was used. The scores for the statements were allotted as strongly agree-5, agree-4, undecided-3, disagree-2 and strongly disagree-1. Each statement thus become a scale in itself having 5 points on it. At one end of this scale is strong approval and at the other end is strong disapproval. Between them lie intermediate points. The subject indicates with reference to each statement where the respondent stands on this scale. The total scores on all statements are taken as the measurement of the respondent’s attitude.

Compound Growth Rate (CGR)

To identify the structure, the functions and the performance of the NGOs in the Thanjavur District, the Compound Growth Rate has been used.

In order to analyse the growth of NGOs, the SHGs and savings of SHGs for the period 1999-2006, the semi log trend equation and the Compound Growth Rate formula had been used.
\[ \log y = a + bt \]

where,

- \( Y \) = Actual growth of NGOs, savings, SHGs
- \( t \) = time variable

‘a’ and ‘b’ were constants to be estimated. The above trend equation was estimated by the method of the least squares.

\[ CGR = \left| \text{Anti} \log (b - 1) \right| \times 100 \]

1.11 OPERATIONAL DEFINITIONS

1.11.1 Block/Union

A district is divided into several blocks for administrative purpose. NGOs and SHGs are functioning at block level.

1.11.2 Household

A household is a group of persons related by blood, marriage or adoption, living under the same roof and sharing a common kitchen continuously for not less than one year at the time of interview. A single person constitutes a household, if a kitchen is maintained by him or her. Domestic servants are excluded although they might stay with the household and share the kitchen.

1.11.3 Household Income

The income of the household includes the total earnings of all the members of the household from all sources during one year.
1.11.4 Full employment and Underemployment

Generally eight hours of work in a day is called full employment and less than eight hours of work in a day is treated as underemployment.

1.11.5 Empowerment

‘Empowerment’ which means ‘becoming powerful’ is a process by which individuals, groups and communities are able to take control of their circumstances and achieve their own goals. It enables them to work towards helping themselves and others and to maximize the quality of their lives. The various dimensions of empowerment such as educational, economic, social, political and decision-making are interlinked.

1.12 LIMITATIONS OF THE STUDY

This study is based on the primary data collected from a sample of women beneficiaries by survey method. As detailed accounts were not maintained by these rural households some of the particulars sought were furnished from memory and hence the collected data were not free from recall bias to a certain extent. Moreover a general tendency to an understatement of income and assets and overstatement of expenditure among the respondents was noticed. However, every effort was taken to minimise the bias by cross checking.

1.13 SCHEME OF THE REPORT

The research study had been organised and presented in seven chapters.
I - The Introduction, statement of the problem, scope of the study, objectives of the study, hypotheses, area of the study, collection of data, operational definitions, framework of analysis, an overview of the self-help groups and the NGOs, limitations and the chapter scheme had been presented in the first chapter.

II - Reviews of the related studies had been presented in the second chapter.

III - The role, structure and the performance of the NGOs in the Thanjavur district had been analysed in the third chapter.

IV - The socio-economic conditions of the respondents had been examined in the fourth chapter.

V - The impact of the self-help groups on the levels of income, employment, expenditure, savings and the indebtedness of the respondents had been analysed in the fifth chapter.

VI - The social, political, economic, educational, and decision-making empowerment of women had been discussed in the sixth chapter.

VII - A summary of observations findings and conclusions had been given in the last chapter.
REFERENCES


