


CHAPTER – II
REVIEW OF LITERATURE

The present study is designed to examine the role of NGOs in empowerment of women in Thanjavur district. The investigation is to observe the relationship of selected personal variables such as age, education, occupation, income, caste, and the like and SHGs related variables such as the span of membership, motivation for becoming a member, savings pattern and leadership of SHG members. In this chapter, a review of the studies made in the related areas is presented under the following three sections.

In Section – I the role of Non-Governmental Organisations and Government Organisations in promoting self-help groups movement in different parts of India is narrated.

In Section – II the socio-economic background of self-help groups and its impact is described.
In Section – III the empowerment of women which has been achieved through self-help group members and the problems of SHGs are highlighted.

2.1 STUDIES RELATED TO NGOs

The role of Non-Governmental Organisations in promoting the self-help group movement in different parts of India is reviewed in this section.

G. Dhawan (1995) in his paper on “Globalisation and Non-Governmental organisations” had stated that the NGOs had to reorient themselves to meet the demands of sustainable development and to face the impact of globalisation. The NGOs had taken some concrete actions on a variety of neglected issues such as ecological degradation, occupational health and safety, wasteland development and sustainable development. At present they had to concentrate on all developmental issues with empowerment and entrepreneurship being emphasised as the key concepts. The aim of the NGOs had been to involve women in every decision-making exercise to encourage their collective decision making, to reduce the hierarchical gap between the leaders and the followers, to strengthen the notions of self-help and self-reliance, to improve the conscientisation of rural women by teaching them income generation skills, women empowerment, entrepreneurship development, and to help them to obtain loans, the opening up of the education system and in assisting them in marketing their products.
D.S. Dhillon and B.S. Hansra (1995) had highlighted the major roles of the NGOs in rural development. Their role was to identify the potential beneficiaries, in securing people’s participation in rural development, in acting as a link between the administrator and the people, in creating awareness about government programmes, in educating, mobilizing and in organizing the women. They had also to provide proper guidance in the use of complementary technology, in training and motivating the rural women, and in organizing seminars, conferences and workshops for their development and growth. In their concluding remarks they had stated that the NGOs could play a better role in their rural developmental efforts by supplementing governmental efforts, by remaining close to the minds and the hearts of the rural women, by responding to the needs and the aspirations of the community and by experimenting on new approaches to the process of rural development.

Marilee Karl (1996) and her associates had documented the experiences of seven of the NGOs in India, Pakistan, Bangladesh and Sri Lanka. Their studies had gone beyond the descriptive accounts and had provided a wealth of new insights as to how changes had occurred at the grass root levels. The findings of the study had revealed that women had gained increased access and control over the economic resources and this had led to far-reaching socio, cultural and political changes at the level of the individual, the family and the community. The process of empowerment and gender decolonization was closely linked and the women under the guidance of the NGOs had adopted innovative
strategies to overcome the gender inequality and to resist the new forms of subordination.

K.D. Gangrade and R. Sooryamoorthy (1997) had highlighted the role of the NGOs in the development. The NGOs had taken up an array of roles, as activists, environmental protectionists, strong advocates of human rights and consumer protectionists. They had also concentrated their attention in the areas of welfare education, health and sanitation, environment and social justice and had also influenced the path, the course and the direction of the process of development. They had concluded that in the future days also the NGOs should continue to play a crucial role in the welfare and the developmental activities of the country.

Sengupta (1998) had identified the different forms of community organisations involved in the people’s participation programmes and the role that empowerment had played in these organisations. According to him, Social learning is an empowerment strategy for increasing the participation of the individuals at the grass root level, and hence social awareness among the group members had to be created first and then they should be enabled to move towards economic empowerment. He had felt that social and psychological empowerment ensured the development of skills and consciousness for the sustainability of any activity in the long run.

K.A.Suresh (1998) had studied the “Role of Non-Governmental Organisations in Development” - and had stated that the NGOs had so far taken upon themselves various
roles such as giving charity, undertaking relief, and promoting welfare, development and empowerment. They had now changed their role to motivate the people, to mobilise resources, to initiate leadership and to participate in developmental programmes for self-reliance, and prepare women for a change from development to empowerment. They had also concentrated on, the collective learning process and on indigenous leadership, to dissolve the fear and create the confidence for the building up of a new society. In conclusion, he had stated that the activities of the NGOs had opened up the eyes of the volunteers to the realities of poverty, and from apparent poverty their attention gradually had extended to its root causes and they had shifted their services to develop the self-help groups for empowerment of women.

Bighnaraj Routray and Jagannath Pati (1999) had made a study on the NGOs programme for women in Orissa. The programmes had been to develop initiatives for women empowerment, promote gender sensitisation, to motivate and train rural women, to give importance to the social problems and for popularising new technologies in the agricultural and the allied sectors. The NGOs had succeeded in awareness building, in involving women, tribal and rural communities, in training for entrepreneurship development, and in providing credit for economic empowerment and self dependence.

Manimekalai and Rajeswari (2000) had analysed the working of the women self-help groups formed by the Non-Governmental Organisations in the rural areas of the
Tiruchirappalli District which had committed themselves to promote the welfare of the rural women through providing self-employment opportunities for them. The NGO, namely, the Society for Education and Village Action and Empowerment (SEVAE) had been working in about 362 villages and helping a total number of nearly one lakh women beneficiaries in different spheres of self-employment like petty business, processing, production and service units. Their study had concluded that the gender disparity had been gradually declining and the empowerment of poor women would become possible only if they were trained and made skilled workers for undertaking a certain type of employment and training in skills including enterprise development, increased access to credit, a new approach to the markets and also social, economic and political strategies.

Y.V. Rao (2000) had conducted a study on “TRYSEM” developed through the NGOs based on the objectives of providing gainful employment to the youth, identifying the latent skill of the rural people especially women and youth, encouraging them to start self employment ventures and creating awareness among them regarding government policies and programmes. The study was based on primary data collected from 100 samples of 3 NGOs. The findings of the study had revealed that, the trainees who had received training from the non-governmental organisations had been trained well and were employed compared to those who had been trained by Government and other Public Institutions. The NGOs had taken the initiative for making their women
M.S. Kallur (2001) conducted a study on “Empowerment of women through Non-Governmental organisations”, and had stated that the formal arrangements made through the banks and co-operative institutions had failed to provide the necessary financial resources to women and this had prompted the non-governmental organisations to organise women’s self-help groups to provide them the necessary credit and had encouraged the habit of thrift and savings among them. According to him, the objectives of the NGOs had been to promote the economic independence of the poor women and to promote the sustainability of the women SHGs in future. The study was based on the primary data collected from 10 women SHGs promoted by the Mysore Resettlement and Development Agency (MYRADA) - a Non-Governmental Orgnaisation in its Chincholi project. The study had revealed that individual loans were mostly used for productive purposes and not for consumption purposes and the rate of recovery was found to be high. MYRADA had provided help in the form of organisation of the group, guidance about economic activities, making arrangements for training and extending financial help. The group approach brought to the surface many operative latent traditional values such as group support, thrift, group action and sustainability of women’s self-help groups.
A study conducted by the Institute for Social and Economic Change (ISEC-2002) about the functions of two NGOs from Andhra Pradesh and Karnataka had shown that the members in both the Non-Governmental Organisations were having access to more than one revolving fund. They had enough credit sources to meet their needs, and they were able to access services related to education and health and had acquired assets such as livestock and land. The group members had access to more than two livelihood sources, and were able to earn higher incomes which had a favourable impact on the acquisition of consumer durables and had increased their expenditure on food, education and health.

Om Raj Singh (2003) had conducted a case study on the Role of NGOs in fostering self-help groups through the role played by the MYRADA set up in the year 1968. The mission of the NGO was to build up people’s institutions rather than on the delivery of goods. The institutions had focused their attention on women’s rights, access to and control of resources, and on ensuring a sustainable livelihood to members. The main objectives of the NGOs had been to provide health facilities to women and children, upgradation of the educational services, forming school betterment committees and encourage women to actively involve themselves in all these committees. The study had stated that the public policy should be in favour of the rural poor and in promoting network among people’s institutions and the NGOs. The findings of the study were that the NGOs had provided the training and the guidance for the effective functioning, and
they could act as a financial intermediary between the banks and the SHGs and assist the banks in monitoring, supervising and in the recovery of loans.

R. Sreenivasan (2005) had analysed the impact of the Dhan Foundations run by the Kalanjiam Community, in the Madurai District. He had studied about the economic improvement of the families and the contributions made by the Kalanjiam towards empowering the marginal group of women and their family members. The study had revealed that apart from banks they had received funds from the federation members and the funds had been effectively utilised. The members of the NGO’s felt proud and there was a sense of worthiness among themselves when they had a look at their total savings. The SHGs promoted by DHAN had performed very well judged by all the financial indicators.

2.2 STUDIES RELATED TO SOCIO-ECONOMIC BACKGROUND OF SHG MEMBERS

In this section, an attempt has made to review the studies related to socio-economic background of SHG members and its impact.

Lalitha Sivakumar (1995) in her study on Self Help Groups at Gandhigram had stated that several programmes had been designed to provide capital subsidy and bank credit to the poor who usually required small but urgent loans. Self-help groups had been organised to rotate their small savings capital among the members and some NGOs had acted as the intermediaries between the members and the bank for providing credit facilities. The results of the study had disclosed that rural women, particularly those from the lower strata of the society had seldom acted as the decision makers in the family and
the community though they had been the major contributors to the family income. The experiment had proved that the small savings of the rural women could generate sufficient resources which could wean the people away from the exploitation of the money lenders. The promotion of the SHGs had brought the rural women into the mainstream of economic development and had paved the way for sustainable development.

Sarala Gopalan (1996) had analysed the paradigm shift from that of welfare of women to empowerment of women. She had stated that a policy was needed in all the sectors of government activity to achieve advancement and empowerment of women and to eliminate gender discrimination. The objective of the 8th five year plan was to make women more self-reliant and economically independent. She had pointed that women should be educated, through involvement of women in distance education. The reservation of one third of the seats in the local bodies in the rural areas was a significant step in the political empowerment of women and consequently in involving them in decision-making in the process. She had stressed the need for making women equal partners with men in the national developmental process and in equipping and enabling them to attain empowerment.

K.G. Karmakar (1997) had studied the self-help groups, the Non-Governmental organisations and the Banks in Orissa. The study was conducted in the middle of 1996 and it had covered the entire state through a sample of 8 non-governmental organisations, 11 banks and 14 self-help groups. The findings of the study were, that a few non-governmental organisations had started the savings and the credit programmes among
the marine fishing folk through the self-help groups. For lending purposes they had relied mainly on the mobilisation of their savings. The loans were provided for raising crops, for doing work in blacksmith for making hill brooms, for trading and businesses. Karmakar had found that the repayment was 100 per cent among the women self-help groups, and the choice of the SHG members was limited to certain activities in the initial years because of the limited amount of credit available.

Surekha Rao and Padmaja (1998) in their study on self-help groups in Tirupathi, Andhra Pradesh had analysed the socio-economic background of the respondents, their income, expenditure, and their savings, and the involvement of women in the SHGs, and their future plans and suggestions. From this study it had become clear that women had been very active in participating in the group and in saving money. Most of the women had started their own self-employment ventures such as petty shops, canteens, tailoring units, milk business and the like and the loans had been taken from the groups and all of them were satisfied with the functioning of the group. It was suggested that women should undergo some vocational training to enable them to utilise the money in a proper way and to encourage the women, the NGOs should help them to start new business activities like photo lamination, paper mache, sericulture, basket weaving and typing.

M. Ariz Ahmed (1999) had conducted a study on “Women Empowerment: A study of Self-Help Groups” in the Kokrajhar District of Assam. According to the study, the NGOs would meet the women representatives of several villages and motivate the
distressed women to form themselves into self-help groups. They had stressed the importance of the SHGs in promoting economic self-reliance. Every woman of the group should start saving a sum of Re.1 a week or Rs.5 a month for one year. From that mobilised savings they would issue loans to the women members for starting business ventures, for medical checkup, and for children’s education and the like which would be recovered in easy monthly instalments along, with an interest margin. The other activities of the NGOs had included the shaping of women as social activists to fight for their right, to fight against corruption, for the implementation of the different government schemes for their development, for better socio, educational, economic and cultural development of the villages, for the improvement of health and hygiene by imparting health education and stressing the importance of nutrition.

Lakshmikandan (2000) had written on “Self - Help Groups in the life of Rural Poor – A Philibhit case study in North Uttar Pradesh”. According to his study, the membership of the self-help groups consisted mostly of the small landholders and the agricultural labourers. The study was conducted in 74 SHGs, out of which 57 groups were exclusively meant for women and the remaining were found to be men’s groups. An NGO called SRESOC had organised these SHGs. The findings of the study had revealed that facilities for entrepreneurial development had been made available within the group at the micro level in terms of basic functions such as market study, providing resources in general production management and in marketing management. Finally he had observed that the literacy rate of the members had improved from 5 per cent to 90 per cent.
M. Hilaria Soundari (2002) had conducted her research work on “Empowerment of Rural Dalit Women – A study of SHGs in the Dindigul District”. The objectives of the study had been to analyse the role of the NGOs in empowering dalit women, to study the social, political, economic, educational and psychological empowerment of women and to offer suggestions for their effective functioning. The data had been analysed by using statistical tools like measures of central tendency, dispersion, skewness and kurtosis, ‘t’ test, analysis of variance and pearson co-efficient correlation. The findings and the suggestions of the study had been that the SHGs had given an opportunity to rural women for getting together and their forming themselves into organisations, and the women had attained functional literacy, and the training programmes underwent by them had brought significant changes in their lives, their empowerment levels had increased, and the SHGs had promoted them as entrepreneurs and developed their better understanding among the other group members.

K.N. Vijayantti (2002) had conducted her research on “Women’s Empowerment through Self-help groups A participatory approach”. The objectives of the research study had been to examine the socio-economic profile of women in the self-help groups, their awareness regarding government programmes and projects, and to find out the extent of the decision–making powers of the women after their joining the SHGs, and to measure the individual and the group empowerment. The methodology adopted was the random sampling technique to study the universe of women, factor analysis to assess the nature of the relationship between awareness creation, decision – making, and self and
group empowerment. The research study had concluded that, the inculcation of savings as a habit and the introduction of the credit management system among women had brought about positive changes among them. The resource base of the group members had been strengthened, the self-reliance of the members had been boosted and the SHGs had helped its members to plan, to execute their ideas, to manage the process of capacity building, to generate their own resources, and to bring about social, economic and educational development of their communities.

A. Abbas Manthri (2003) had carried out his research work on the topic “A study of women’s self-help groups in Madurai District” with the objectives of studying about the role of the non-governmental organisations in the formation of the self-help groups, and the socio-economic impact of the SHGs on the beneficiaries and to make suitable suggestions. The findings of the study had revealed that the socio-economic impact had been felt by the SHG members after involving themselves in group activities, the NGOs had attempted to prepare the rural people for empowerment; the banks had been made to feel 100 per cent safe about repayments, the savings of the members had promoted a healthy financial practice and after joining the self-help groups the women had been empowered.

L. Rengarajan (2003) had studied the role of the SHGs in Rural Poverty Alleviation in Tamilnadu. According to him, the manifold activities of the SHGs had paved the way for improving the village economy, had created the avenues for skill development, inducing the building up of leadership qualities and in enabling the
economic independence of the members. The rural women had begun to attend the meetings and learnt to represent their grievances, to prioritize their needs and to reorganize themselves into networks at the panchayat levels and become a tool for institutionalising the convergence between the various welfare departments.

S. Rajamohan (2003) had analysed the activities of the SHGs in the Virudhunagar district. The evaluation of the study had revealed that, in the Virudhunagar district the SHGs had been acting as the media for the development of the savings habit among the women folk. The SHGs had mobilised a large quantum of resources, by way of savings in opening up the window for adopting better technology, in skill upgradation, and had also helped to increase the income of the families, and for collective action and solidarity leading to empowerment. The government and banks had given support though the NGOs and this had helped them to develop their entrepreneurial skills.

P. Tamil Selvi and T. Rathakrishnan (2004) had discussed the role and the performance of the SHG leaders by dividing the role into their overall role performance and that of their various individual roles. They had suggested that the SHG leaders should perform seven roles; namely, ensuring the participation of all the members in every meeting, ensuring regular group savings by members, convincing the members about the conduct of the meetings at regular intervals, work for improvements in literacy of the group members, creating awareness of the present social position, disseminating information received during the training sessions to the SHG members and motivating the members towards collective thinking and action.
V.M.S. Perumal (2005) had made a study on “SHGs: Empowering women at the Grassroots” in three villages of the Thirunelveli, the Thoothukudi and the Kanyakumari Districts. The objectives covered by the study had included an analysis of the economic empowerment of women through the SHGs, a study of the income, expenditure and the savings of the members after their joining the SHGs and the role of the SHGs in providing rural credit. The findings of the study were that the SHG members’ income had increased after their joining the self-help groups; women members of the groups had now become independent to meet their personal expenditure and contributed more to their household income; and their family expenditure had increased due to the improvement in the incomes of the SHGs members and due to the promotion in the savings of the members. Many SHGs had helped the members in starting small business, cottage industries and the food processing units and almost all the members in the study area had been availing the loan facilities in their groups.

Dolly Sunny (2005) had analysed the activities of the SHGs which had facilitated, with the help of micro credit, in the attainment of sustainable growth through empowerment of women. According to him, to overcome the hindrances in the socio economic development of women, such as illiteracy, poverty, low standards of living, and lack of employment opportunities, an integrated and a balanced development oriented policy should be adopted. To ensure participation of women in economic activities, the programmes should be designed in accordance with the number of numbers. The
conclusion was that the majority of the SHGs had been constituted by women members and if the entire family was involved poverty alleviation could be made more sustainable.

Kamaraju (2005) had conducted an empirical study to understand the varied enterprising activities of the self-help groups in the Thanjavur District. The aim of the SHGs had been to help the rural women to undertake business and industrial activity due to the poor monsoons and the non-availability of water for carrying on their agricultural operations. The activities of the groups centred round milk farming, cattle farming and investment in power tillers to increase their incomes both individually and collectively. Hiring out power tillers to peasants was an important entrepreneurial activity of the SHGs. The SHGs had helped the people by hiring out power tillers to improve their economic conditions and nowadays it has gained momentum because of its manifold effects in the economic empowerment of the poor women.

R. Chandra (2006) had highlighted on “Women’s Empowerment – An overview”, that, the formation of the women’s self-help groups had been one of the most significant achievements of the women themselves, and the poor women had shown that given the opportunity, they could work together, take decisions together on money matters, and without indulging in corrupt practices could pay back the loans raised by them. The SHGs had helped the women members to free themselves to some extent, from the clutches of the money lenders and achieve a sense of dignity and independence. She had highlighted some problems such as weak linkages with the banks, as the majority had not shown much interest in helping them, and the fact that some of the funding agencies were
imposing conditions, for advancing loans, the bureaucratization of the SHGs, the discrimination against some groups, the lack of training given to members and above all the fact that they were treated as mere vote banks by the ruling parties.

Gangaiah B. Nagaraja and C. Vasudevalu (2006) had conducted a study on the impact of the self-help groups on the income and employment of the women members in Andhra Pradesh. The major findings of the study had been that the SHGs had generated sufficient employment opportunities to make the women earn their livelihood, and in creating an awareness about the various government programmes. The social outlook of women had changed from what it was ‘before’ ‘after’ becoming members of the SHGs. Their views equality of status of the women, had changed and the rate of illiteracy had been reduced and they had undergone skill development training at regular intervals.

2.3 STUDIES RELATED TO EMPOWERMENT OF WOMEN AND PROBLEMS OF SHGs

The empowerment of women which has been achieved through self-help groups and the problems of SHGs are reviewed in this section.

V. Puhazendhi and K.J.S. Satyasai (2001) had made a study on the Economic and Social Empowerment of the rural poor through the self-help groups. The performance of the SHGs with special reference to their social and economic empowerment had been evaluated by them. The scoring technique was used by them to quantify the extent of the economic and social empowerment. The findings and the suggestions of the study is that, there had been an increase in the average value of the assets of the respondents, and 50 per cent of the sample households had crossed the poverty line. With regard to social
empowerment there had been an improvement in the confidence of the respondents, the treatment in the family had been changed and also there had been a change in their communication skills and there were other behavioural changes also. The SHGs had positively contributed to their economic and social empowerment.

B. Suguna (2001) had found that the economic empowerment of women required transfer of skills and management, control of economic activities and an improvement in their confidence. According to her, it was because of their involvement in the SHGs, that the women had gained decision-making empowerment and the courage to fight for a social change. She had concluded that the SHGs had strengthened their economic position, their bargaining power, their self-sufficiency and their social status. Once the economic empowerment was achieved, automatically social and political empowerment could also be achieved.

M. Manimekalai and G. Rajeswari (2001) had conducted a study about the nature and the performance of the SHGs and they had analysed the socio, economic background of the SHGs, the problems faced by them and had suggested policy measures also. They were of the view that, the SHG members had earned profit from occupations like agriculture, trade and catering services and their income had doubled after joining the SHGs. The problems that had been emphasised by the study were, lack of finance, non-availability of raw-materials, lack of infrastructural facilities and lack of support from their family members. They had also realised that the NGOs had helped them to achieve
economic and social empowerment, had developed their sense of leadership and their organisational skills.

H.D. Dwarakanth (2002) had studied the functions of the self-help groups and the problems faced by them in the Ranga Reddy district of the state of Andhra Pradesh. The objectives of the SHGs had been to ensure the best of satisfaction, co-operation and protection. He had focused on the problems of the members and the problems highlighted were, that the loans had been not given in time to generate the employment activities, due to red tapism and the absence of the communication network and that the revolving funds were not made available at the right time, and that the meetings were not held regularly and the technically trained persons were always absent. They had also faced difficulties in the form of lack of marketing facilities and the NGOs had found it difficult to meet the credit requirements of the group, there was inadequate supervision, non-availability of infrastructural facilities, the repayment schedule was not proper, there was misutilisation of loans, and also lack of encouragement from the village officials and family members and finally the NGOs had failed to impart the necessary skill oriented training. He had concluded that in certain villages, the empowerment of the members of the self-help groups had become a myth and was not a reality.

D. Vasudeva Rao (2003) had conducted a study on the all round development achieved by the SHG/DWCRA (Development of Women and Children in Rural Area), women groups in the state of Andhra Pradesh. The objectives of the study were, to find out whether women had become articulate, had been empowered enough, and whether
they were capable of self-management and practising advocacy for their rights. The results of the study had shown that self interest and self-motivation would go a long way towards the sustenance of the group, they had received periodical training in developing their skills, and the rate of illiteracy had been reduced. He had concluded that, on social development the women needed further exposure, and in decision-making regarding family matters their involvement had increased and the members of the group had discouraged child labour.

T. Chiranjeevulu (2003) had made a study on empowering women through self-help groups in the Warangal district of the Andhra Pradesh state. The main aim of the study was to analyse the development of women SHGs and their efforts to make concerted and co-ordinated efforts to sensitise and motivate women to undertake micro enterprises. The NGOs had encouraged the women SHGs to start the chilli processing units with the available local resources. The findings of the study were, that for the first time women SHGs had initiated entrepreneurship development in the state, had produced quality products with AGMARK symbols, created sustainable employment opportunities, provided reasonable market rates for their products and transformed the consumption based SHGs into entrepreneurship oriented SHGs, promoted employment generation and empowerment of women.

Leelamma and Jancy (2004) had conducted a research study on social and developmental issues in SHGs at Alivora Slums of Vishakapatnam district. The main objectives of the study were, to assess the social background, to find out the awareness
regarding the functions of the SHGs, and to investigate how far the social issues had been dealt within the groups. The findings of the research were, that the SHGs had played a crucial role in resolving the problems and had strengthened the functioning of the group members, had promoted their economic independence and betterment, brought about an improvement in their status, promoted their capacity building, developed friendship and promoted their economic social and educational empowerment. They had concluded their research findings by saying that the SHG is a means of empowerment for vulnerable women and for making members express their solidarity with the problems of others, for nurturing leadership and enhancing one’s own capacity as the stepping stone to development.

K. Senthil Vadivoo and V. Sekar (2004) had stated that the SHGs had to benefit not only individual women but also their family and the community at large. They had viewed empowerment of women as a means not to meet their economic needs alone but to concentrate on social development of women as a whole. The major constraints of the SHGs were the lack of data, disaggregated by gender, lack of adequate analytical framework, political interference, lack of timely and adequate credit and the inadequate operation of the development programmes. The suggestions given by them to overcome the constraints were, to identify the kind of help required, educate women, give the chance to women to take part in activities, obtain supportive encouragement from family members and reduction in the membership fee.
J. Meenambigai (2004) had studied the need for empowering women, strategies for their empowerment and suggestions for improving their empowerment. According to her, empowerment is needed for the development of skills and abilities, for economic independence, knowledge and awareness, and for enhancing the self-image. She had also given the strategies for empowerment. They were mainly reached by promoting self-employment, building up savings, addressing minimum needs such as nutrition, health, sanitation, housing and education, and direct involvement of women in poverty reduction and development programmes. The suggestions of the study were, that female literacy had to be promoted, granting of economic independence such as giving control over lands, recognising their problems and adopting a flexible approach.

T. Ramachandran and A. Seilan (2005) had conducted a study on the socio-economic empowerment of self-help groups in the Kanyakumari district. The objectives of the study were, to analyse the mode of operation of the SHGs and to find out the impact of the self-help groups in empowering women. The findings of the study were, that the SHG programmes had mainly focussed their attention on empowerment of rural women, to make them financially socially and politically more capable. Group members had been able to contribute towards their family income, skill upgradation, awareness about banking operations, better leadership and communication skills. It was also found that the standard of living of the members had improved, they had become more aware of health and education and finally they had taken part in making decisions in the family, in the community and in the society. It was concluded that the SHGs had played an
important and pivotal role in social transformation, in welfare activities, in infrastructure building, in women’s empowerment, in social solidarity and in the socio-economic betterment of the poor.

George (2006) had studied the role of the NGOs in poverty alleviation and empowerment of women in the Krishnagiri District. He had highlighted the primary needs for women’s empowerment. The needs were that adequate training should be given to women, they should be trained on the use of superior technology to obtain better output, they should be motivated to concentrate on the creation of financial assets, ownership of physical assets, sharing of resources and in getting access to information and the market. If it was done successfully they could be lifted out of poverty and they would be able to live a decent life, send their children to school without any gender discrimination leading to their empowerment.

Joseph and Eswaran (2006) had made a study of the SHGs and of Tribal development in Mizorem. The objectives of the study were, to probe into the composition of the group, to assess the impact of the SHGs and to identify the constraints. The study was based on the primary data and to analyse the data Karl Pearson’s correlation and ANOVA techniques were used. They had mainly focused on the problems of male domination as many groups did not have any women members, restrictions on the entry of women to enter into the public spheres, lack of government’s attention, high rates of interest and the insufficiency of the loans. They had also studied problems such as the inability of the members to repay, delay in the disbursement of loans and the presence of
the rich in the SHGs. The suggestions of the study were that efforts should be taken to avoid delay, government should be made to encourage the NGOs, and the SHGs should be trained to play a vital role in the empowerment of women and NGOs should maximise the inclusion of the poor household women in their groups.

M.L. Gupta and Namita Gupta (2006) had conducted a study on the economic empowerment of women through the SHGs at Chandigarh in Punjab. According to them, the SHG was considered as an important institution for improving the living conditions of women in various economic and social aspects. The SHGs played a significant role in the economic empowerment of women, in improving the life of women in various social activities, in creating a forum for the members to provide the space and to support each other and to learn and practise co-operation. The conclusion was that the successful working of the SHGs had conferred enormous benefits, had increased the incomes of the families, had enabled the members to repay their old debts, had helped them in the better management of their affairs, had improved their economic status and had brought about a drastic change in their social status.
REFERENCES


