

CHAPTER – I

INTRODUCTION

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men.

In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process.

Empowerment of women is a holistic concept. It is multi-dimensional in its approach and covers social, political, and economic aspects.

1.1 STATUS OF WOMEN

Women form a part of a human resource. Unless this section of the population is given opportunities to prove their capabilities, the development would be imperfect.

It was in the ancient period the women were recognised equally with men and in fact, they were head of the households and participated equally in decision making like men.

It is only when surplus emerged and commercial production started, markets came to play a role. It is in this juncture, there came a change in the role of male and female.

Then came the gender based division of labour mainly bringing men to outside, paid employment and women in unpaid and domestic work. The gender disparity was the result since this period and women had been continuously and constantly discriminated in getting their due share in the development process. The men had to go out and market their services and also act as the head of the household, and decision-maker.

The gender disparity prevailed in various areas including literacy, education, nutrition and health, employment, decision making, participation in politics and executive positions, and property rights.

Thus, making women to remain at home to continuously perform the domestic activities such as taking care of the children, cook and wash for the family which have not been recognised as work till 1981 Census in India. As a result of making the men as breadwinners of the family, the female members

also started assigning themselves a secondary role next only to men and as such they are treated as secondary citizen in the society.¹

Women form a vital part of the Indian economy constituting one third of the labour resource, and primary member contributing in the survival of the family.

It is true that women form the backbone of agriculture sector, comprising the majority of agricultural labourers in India. Gender divisions in agriculture are stark, with all activities involving manual labour assigned to women, while all operations involving machinery and draught animals generally performed by men. Female agricultural labourers are among the poorest sections of Indian society. Agricultural wages for women are on an average 30-50 percent less than those for men.²

It is true that the poorer the family, the greater is dependence on women's income. Despite several progresses made since independence in the lives of women, a gender analysis of most social and economic data demonstrates that women in India continue to be relatively disadvantaged in matters of survival, health, nutrition, literacy and productivity.³

¹ Manimekalai, N: "IMPACT OF VARIOUS FORMS OF MICRO FINANCING ON WOMEN", Research report Submitted to Department of Women and Child Development, Ministry of Human Resource Development, Government of India, 2004,Pp.14-15.

² Ibid.,

³ Ibid.,

1.2 CONSTITUTIONAL PROVISIONS FOR WOMEN

Women as an independent group constitute 48.46% of the country's total population as per the 2011 Census⁴. The importance of women as an important human resource was recognised by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour.

A number of Articles of the Constitution specially reiterated the commitment of the constitution towards the socio economic development of women and upholding their political right and participation in decision making.⁵

1.3 LEGISLATIONS AND LAWS FOR WOMEN

The State enacted several women-specific and women-related legislations like to protect women against social discrimination, violence and atrocities and also to prevent social evils like child marriages, dowry, rape, practice of Sati etc. The Equal Remuneration Act, Hindu Marriage Act, The Marriage (Amendment) Act, The Immoral Traffic (Prevention) Act, Dowry Prohibition Act, Child Marriage Restraint Act, Prevention of Domestic Violence Act, is a landmark law in acting as a deterrent as well as providing

⁴ <http://www.imaginmor.com/census-of-india-2011.html>

⁵ <http://wcd.nic.in/wgfinalreport.pdf>

legal recourse to the women who are victims of any form of domestic violence. Apart from these, there are a number of laws which may not be gender specific but still have ramifications on women.⁶

1.4 NATIONAL POLICIES FOR WOMEN

The National Policy for Empowerment of Women 2001 has as its goal bringing about advancement, development and empowerment of women in all spheres of life through creation of a more responsive judicial and legal system sensitive to women and mainstreaming a gender perspective in the development process.

The strengthening and formation of relevant institutional mechanisms and implementation of international obligations/ commitments and co-operation at the international, regional and sub-regional level was another commitment.⁷

1.5 EMPOWERMENT

Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control, and to transformative action⁸.

⁶ Ibid.,

⁷ Ibid.,

⁸ <http://etd.uasd.edu/ft/th8425.pdf>

The empowerment literature underlines that empowerment is realized by an individual by power with, power over, power in and power giving. As such, empowerment is something to do with getting power and also sharing the power and remaining in power, exercising power, and controlling power leading to a democratic and inclusive growth.

Empowerment implies expansion of assets and capabilities of people to influence control and hold accountable institution that affects their lives. Empowerment is the process of enabling or authorizing an individual to think, behave, and take action and control work in an autonomous way. It is the state of feelings of self-empowered to take control of one's own destiny. It includes both controls over resources (Physical, Human, Intellectual and Financial) and over ideology (Belief, values and attitudes).⁹

It is not just financial independence, nor access to education, or sexual freedom, or control over reproduction, but a combination of increasing their social, political, economic and spiritual strength, both individually and collectively, removing the obstacles that penalized and prevented women from being integrated into their respective societies – from being subordinate,

⁹ <http://www.isical.ac.in/~wemp/Papers/PaperTiyasBiswas.doc>

marginalized, deprived, oppressed, suppressed, victimized, and getting out of the internalization of values of patriarchy.¹⁰

Empowerment particularly includes control over resources and ideology. It leads to a growing intrinsic capability, greater self confidence, and an inner transformation of one's consciousness that enables one to overcome external barrier.

This view mainly emphasizes on two important aspects. Firstly, it is a power to achieve desired goals but not a power over others. Secondly, idea of empowerment is more applicable to those who are powerless- whether they are male or female, or group of individuals, class or caste.

1.6 WOMEN EMPOWERMENT

The concept of empowerment of poor women is a relatively new especially in the realm of development. It is a process of changing the existing power relations in favour of the poor and the marginalized women.

It is a long-term process that requires changes in knowledge, attitude and behaviour of not only women, but also of men and the society at large.

The concept of the empowerment of women as a goal of development projects and programmes has been gaining wider acceptance in the 1990s.

¹⁰ <http://www.scribd.com/doc/19211497/article11720082>

Women's participation in grassroots organizations is increasingly recognized as crucial to their empowerment and as a way for them to help shape development policies.

In fact, the Eighth Five Year Plan (1992-97) made a shift from 'development' to 'empowerment' of women. Policies, programmes and projects designed to assist and uplift the low-income women, had shifted from "welfare approach" to an "empowerment approach".¹¹ Hence, a number of measures had been taken by the Government in this direction for social and economic emancipation of women.

Since women's empowerment is the key to socio economic development of the community, bringing women into the mainstream of national development has been a major concern of government. The Ministry of Rural Development has special components for women in its programmes. Funds are earmarked as "Women's component" to ensure flow of adequate resources for the same.

Besides Swarnagayanti Grameen Swarazgar Yojana (SGSY), the Ministry of Rural Development is implementing other schemes having women's component. They are the Indira Awas Yojana (IAJ), National Social Assistance Programme (NSAP), Restructured Rural Sanitation Programme,

¹¹ <http://wcd.nic.in/research/SHG's-Loyala%20College.pdf>

Accelerated Rural Water Supply programme (ARWSP) the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Jowahar Rozgar Yojana (JRY).

In the last five decades, the concept of women empowerment has undergone a sea change from welfare oriented approach to equity approach. It has been understood as the process by which the powerless gain greater control over the circumstances of their lives.

It is also widely recognized that apart from managing household, bearing children, rural women bring income with productive activities ranging from traditional work in the fields to working in factories or running small and petty businesses. They have also proven that they can be better entrepreneurs and development managers in any kind of human development activities.

Therefore, it is important and utmost necessary to make rural women empowered in taking decisions to enable them to be in the central part of any human development process. The empowerment of women is also considered as an active process enabling women to realize their full identity and power in all spheres of life.

Though concept of empowerment is not specific to women, yet it is unique in that and it cuts across all types of class and caste and also within families and households.

Women empowerment is also defined as a change in the context of a women's life, which enables her increased capacity for leading a fulfilling human life. It gets reflected both in external qualities (viz. health, mobility, education and awareness, status in the family, participation in decision making, and also at the level of material security) and internal qualities (viz. self awareness and self confidence).

The [United Nations Development Programme](#) Report (1995) noted that without empowering women overall development of human beings is not possible. It further stressed that if development is not engendered, is endangered.¹²

1.7 SELF-HELP GROUP AS A TOOL

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self-Help Groups especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over.¹³

¹² http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1320071

¹³ http://www.bim.edu/pdf/lead_article/Prof-sriraman.pdf

Women Self-Help Groups are increasingly being used as tool for various developmental interventions. Credit and its delivery through Self-Help Groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalise other aspects of group dynamics and management, also caters to the need for social intermediation of these groups.

Self-Help Group is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills¹⁴.

Self-Help Groups have been instrumental in empowering grass root women in several areas. Evidences from different regions revealed that there are positive improvements realized in terms of all the group members becoming literate; mitigating village disputes, improving health and education

¹⁴ <http://ncw.nic.in/pdfreports/Effectiveness%20of%20Women%20Self%20Help%20Groups%20in%20Micro%20Enterprise%20Development%20in%20Rajasthan%20and%20Tamil%20Nadu.pdf>

of children and keep the village roads clean and giving exposure to all the members of the group to carry on the bank's transactions.¹⁵

Self-Help Groups have helped in many ways in replacing money lenders, changing cropping pattern, increasing use of organic pesticides and fertilizers, creating seed banks; and creating a better awareness on nutrition, health and hygiene.¹⁶

Self-Help Groups have also prompted the involvement of people in regular saving and internal lending, helped them initiate micro enterprises and manage lending schemes, avail government credit, operate savings accounts and communal funds and maintain financial records.¹⁷

Besides, Self-Help Groups have been instrumental in people becoming environmentally conscious, using Eco-scan toilets, constructing and using and repairing rainwater harvesting structures, participating in politics.

Women have gained technical skills, and basic principles of management, and group building. These groups are also getting federated and

¹⁵ <http://www.scribd.com/doc/19211497/article11720082>

¹⁶ Dheepa, T., and Barani, G.: "Emancipation of Women through Empowerment", SIES Journal of Management, Vol.6 (2), September 2009 - March 2010, p.95.

¹⁷ Ibid.,

as such they help women of different regions to unite collectively for a common cause.¹⁸

The Self-Help Groups have taken the form of a movement for women's social development in India. In fact, as a strategy for women's development, they have arisen out of the perceived problem of women's lack of access to resources at both the household and the village level.

Women's development has gone beyond the economic dimension and place emphasis on issues relating to equality, autonomy and self reliance at the individual level and on solidarity of the community of women at the group level.

As a group-oriented model, Self-Help Groups in India is a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. Women are organized as collectives towards the overall goal of achieving gender equality as well as sustainable, comprehensive community development.¹⁹

The primary focus of Self-Help Groups is to provide emotional and practical support and an exchange of information. Such groups use participatory processes to provide opportunities for people to share knowledge,

¹⁸ Ibid.,

¹⁹ <http://www.aldohas.com/self-help/self-help-group-as-an-effective-strategy-and-doable-approach-to-empower-women-in-india/>

common experiences, and problems. Through their participation, members help themselves and others by gaining knowledge and information, and by obtaining and providing emotional and practical support.²⁰

The Self-Help Group approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes.

Through organizing informal Self-Help Groups, rural women in India are provided credit and extension support for various production-oriented income generating activities. These activities usually include garment making, embroidery, food processing, bee keeping, basketry, gem cutting, weaving, and knitting.²¹

The women in the Self-Help Groups keep themselves occupied through various activities, like selling the products they make, which are often domestic, and other allied activities, including stitching of clothes, preparation of sweets and pickles, handicraft items, etc. The profits gained from sales is then divided among the members of the group and is put to good use like

²⁰ <http://www.pondiuni.edu.in/events/icomfi2010/>

²¹ http://www.bim.edu/pdf/lead_article/Prof-sriraman.pdf

repairs of their houses, buying household items, on education and on overall improvement of their economic and social status.²²

The cycle of meetings, small loans, activities and profit continues to bring about a change in the social status as well as the economic status of the members of the Self-Help Groups. Their standard of living improves with each cycle.

Self-Help Groups have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of Self-Help Groups that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, Self-Help Group movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer.²³

The Self-Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. It is an organised set up to provide micro-credit to the rural women on the strength of the group savings without insisting on any collateral

²² <http://www.navhindtimes.in/south-go-a-monitor/shgs-boon-rural-women>

²³ <http://ncw.nic.in/pdfreports/SHG-Delhi.pdf>

security for the purpose of encouraging them to enter in to entrepreneurial activities and for making them enterprising women.²⁴

1.8 REVIEW OF LITERATURE

Muhammad Hussain Bhatti (1999) found that the improvement of women's economic situation is the basic determinant of their empowerment. Women are being extended extension, advice and the financial assistance to generate income in farm and off farm sectors. These efforts of women are being responded significantly, resulting in a start of women's recognition not only as income earning hands but as responsible business partners in joint families as well.²⁵

Naggayya (2000) found that an informal arrangement for credit supply to the poor through SHG's is fast emerging as a promising tool for promoting income-generating enterprises. He has reviewed the initiatives taken at the national level with a view of institutional arrangements to support this programme for alleviation of poverty among the poor, with focus on women.²⁶

Suman Jain (2000) noted that women are assisted for income generating in number of ways by Non Governmental Organisations (NGOs). They are

²⁴ Gurumoorthy, T.R.: "Self Help Groups empower Rural women", Kurukshetra, Vol. 48(5), 2000, Pp.31-37.

²⁵ Muhammad Hussain Bhatti: "Rural Women Empowerment – The role of Extension and Micro Credit Services in Azad State of Jammu and Kashmir", 1999, United Nations Development Program.

²⁶ Naggayya, D.: "Micro-Finance For Self Help Groups", Kurukshetra, August, 2000.

given financial assistance directly or as facilitated by Non Governmental Organisation functionaries to have access to finance from banks, financial institutions donors, corporate sector and government schemes etc. Non Governmental Organisations also help women for skill development by conducting training programmes through various resource agencies. Many Non Governmental Organisations have special entrepreneurial development programmes to help women entrepreneurial motivation and business acumen which include having informal meetings identify group members, facilitate group formation and setting up group norms, coordinate the process of saving mobilization, trade selection, the initial preparation, mobilizing resources, help in maintaining records etc. The kind of income generating activities in which women get employment are agriculture and agro based activities, forest based activities, small enterprises, trade crafts and occupation based processing and marketing units. He noted that the two major financial problems faced by self-employed women are lack of working capital and non-availability of collateral for credit. It was concluded that the success of the SEWA Bank experience has shown that active participation of the members and the board are crucial to the impact created by a bank such as the SEWA bank. From women's point, their involvement in and ownership of a successful institution enhances their collective strength and the empowerment that comes with organization. It was

suggested that from a wider perspective, members owned or controlled micro credit institutions can help to strengthen Indian democratic system.²⁷

Anjugam, M and Alagumani, T (2001) in their study in Madurai district of Tamil Nadu assessed the economic, social and institutional impact of Self-Help Groups. It was underlined that the major purpose of loan extended was to pay off the loan from moneylenders. Other than this, loan was given to medical, house repair, educational and social obligations. The women could accumulate assets in terms of jewels, TV, Steel Bureau, live stock, land etc. and install electricity and other facilities. The members' repayment was cent percent and their awareness on girls' education, outside contacts and decision-making skills had improved.²⁸

Kamal Datta and Parminder Singh (2001) evaluated the impact of SHG on the income of the members taking BPL households without bank loan and BPL and APL households with bank loan in Punjab. It was observed that Self-Help Groups belong to the BPL households generated 70% of the saving and the remaining by APL households. The loan sanctioned to BPL households was just 7.4% while it was 41% for the APL Self-Help Groups. Despite several

²⁷ Suman Jain: "Empowerment of Women through NGOs-The SEVA Bank Experience", NGOs and Socio-Economic Development Opportunities, Deep & Deep Publications, Pvt.Ltd, New Delhi, 2000, Pp.112-119.

²⁸ Anjugam M, and T. Alagumani: "Impact of Micro Finance through Self-Help Group – a Case Study", Indian Journal of Agriculture Economic, Vol.56, No.3, July- September, 2001, P.458.

lobbies the bank loan to BPL is not made available. The APL families by virtue of their greater awareness, education and managerial abilities were able to get more benefits. Nearly 83% of BPL households were eligible after six months but only 5% were extended with loan. The provision of meagre credit hardly helped them to improve their income levels. It was suggested that undue delay in sanctioning of loan must be avoided. An extensive campaign is needed to educate the bankers that advancing credit to them is more profitable and same in terms of recovery.²⁹

Manimekalai, N and Rajeswari, G (2001) studied the impact of Self-Help Group in creating women entrepreneurship in rural areas of Tamil Nadu by taking 150 Self-Help Group members. They found that the Self-Help Groups have helped to initiate micro enterprises including farm and non-farm activities, trading and service units. It was reported that there was significant difference in the mean performance of the entrepreneurs based on their age, education and previous experience. The micro finance has facilitated the women to have economic and social empowerment and it has developed a sense of leadership, organizational skill and management of various activities

²⁹ Kamal Datta and Parminder Singh: "The Performance of Self-Help Groups in Punjab: A Study of Hoshiarpur District", Indian Journal of Agriculture Economic, Vol.56, No.3, July-September, 2001, P.452.

of a business, right from acquiring finance, identifying raw materials, marketing etc. by themselves.³⁰

Puhazhendhi, V and Satyasai, K.J.S (2001) have attempted to evaluate the performance of Self-Help Groups with special reference to social and economic empowerment taking 560 sample households, in 223 Self-Help Groups in 11 states. They compared the pre and post SHG situations and constructed a social and economic index. They have found that there was an increase in the average value of assets comprising of livestock and consumer durables by 72% and the net income per household by 33% during the pre and post Self-Help Group periods. The social and economic empowerment index revealed that the impact was relatively more pronounced in social than economic aspects. It was underlined that the involvement of the rural poor in Self-Help Group significantly contributed to a positive impact. Southern region (region-wise) and Non Governmental Organisation (model-wise) acting as non-financial intermediary performed better than others. It was suggested to have an effective rating system of Non Governmental Organisations to be

³⁰ Manimekalai N, and Rajeswari: "Nature and Performance of Informal Self- Help Groups-a Case from Tamil Nadu", Indian Journal of Agriculture Economic, Vol.56, No.3, July-September, 2001, P.453.

developed to eliminate the ineffective Non Governmental Organisations in the system.³¹

Ramana Rao D.V.V (2001) analysed the experiences of micro credit movement through Self-Help Groups and found that the groups mobilized by the co-operative banks have mobilized more savings than that of groups sponsored by the NGO organizations. The amount of membership and savings in Self-Help Groups were positively linked with their period of operation. The average amount of loan disbursed had a four-fold increase. The purpose-wise analysis of the credit demanded by Self-Help Group members indicated that a good proportion of Self-Help Group members [25%] had demanded credit for business purposes. It was concluded that the Self-Help Groups have spread their outreach by serving a large clientele with small amount of credit but financial deepening of credit system through Self-Help Group movement remains a far cry. It was further underlined that there seems to be a tendency among Self-Help Group members to borrow from various agencies, which may lead to repayment problems due to multiple financing. In this connection, it was suggested that the policy to integrate Self-Help Groups within the mainstream banking should receive greater attention. It was added that this

³¹ Puhazhendhi V, and K.J.S. Satyasai: "Economic and Social Empowerment of Rural Poor through Self-Help Groups", Indian Journal of Agriculture Economics, Vol.56, No.3, July-September, 2001, P.450.

could alone strengthen the process of integrated credit flow for production cum investment purposes on a sustainable basis.³²

Saundarjya Borbora and Ratul Mahanta (2001) analysed the impact of micro financing through Self-Help Groups taking the case of Rashtriya Gramin Vikas Nidhi in Assam and found that 80% of the Self-Help Group members were from poor families, in the age group of 8 to 50 years. They involved both in saving and taking loan. The repayment performance was about 91% and the programme has been successful in expanding outreach covering larger number of groups. Most of them did not have savings account in bank prior to Self-Help Group. Their saving now ranged from Rs. 200 to Rs. 1000. Above all the Self-Help Groups helped to set up micro enterprises for income generation.³³

Dwarakanath H.D (2002) analysed the characteristics and growth of Self-Help Groups in Andhra Pradesh and found that the Self-Help Groups using the loan facilities from the cooperative credit banks, commercial banks, manila bank and maheswaran banks, have produced more than 50 varieties of products. Among them, the brass items, hosiery, candles, carpets, coir items and pickles are important products. In addition, the author said that the women

³² Ramana Rao D.V.V: "Impact of Institutionisation of credits on the socioeconomic condition of rural women in self-help groups- A case study in Bidar district of Karnataka", 2001.

³³ Saundarjya Borbora and Ratul Mahanta: "Micro Finance through Self-Help Groups and its Impact: A Case of Rashtriya Gramin Vikas Nidhi – Credit and Saving Programme in Assam", Indian Journal of Agriculture Economics, Vol.56, No.3, July- September, 2001.

groups started to educate their own group members and also they realised the importance and significance of literacy whereas a lot of enthusiasm has been generated and the Self-Help Groups had a greater vision in empowerment of rural women and for overall human development. Moreover, the Self-Help Group members paved the way to the power of decision making to the women in their family, and also created a mass on socioeconomic and political condition in this district.³⁴

Jothy, K and Sundar, J (2002) in their study of evaluating the programme of Tamil Nadu Mahalir Thittam found that Self-Help Group women are currently involved in economic activities such as production and marketing of agarbathis, candle and soap, ready made garments, pickles, appalam, vathal, fur toys, bags, palm leaf products dhotis, herbal products, fancy sea shell, ornaments, eatables, coir mats and other coir products, mattress, chapels, leather good etc. In addition, the SHG women monitor the normal functioning of the ration shops, maintain vigil to prevent brewing of illicit group, help the aged, deserted and windows to obtain loan.³⁵

³⁴ Dwarakanath, H.D: "Rural credit and women Self-Help Group - A profile of Ranga Reddy District in Andhra Pradesh", Kurukshetra, Vol 51, No.1, November, 2002, Pp.9- 15.

³⁵ Jothy K and I. Sundar: "Self-Help Groups under the women's development programme in Tamil Nadu: Achievements, bottlenecks and recommendations", Social Change, Vol.32, No.3&4, September-December, 2002, Pp. 195-204.

Malhotra et. al (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of "socio-cultural" dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to non-familial social support systems and networks available to women.³⁶

Mishra, R.K. (2002) examined the success of micro credit intervention in India and it was found that the repayment by the members to Self-Help Groups was around 98% and Self-Help Groups to banks was over 95%. Self-Help Groups in several categories including 40 women, joint farmers groups, social forestry groups etc were formed. Underling the strengths and weaknesses, the challenges to be faced have been brought out by the author as follows. The attitude of other banks needs to be changed, government should encourage and support NGOs to attempt group approach and create a

³⁶ Malhotra, A. Schuler S.R. and Boender, Carol, 2002: Measuring Women's Empowerment as a Variable in International Development, Background Paper for World Bank Workshop on Poverty and Gender: New Perspectives.

favourable policy environment, needs to adopt flexibility by banks in providing money to groups through Self-Help Promotion Institutions (SHPIs). These ought to be done as it is observed that the micro finance does not address issues like reorganization of ownership of land and long-term sustainability of any activity. Further, it is observed that micro finance activities are oriented towards lending to individuals, using groups as a risk reduction mechanism. In the long run it may lead to establishment of another set of informal banking institutions which are in competition with money lenders, traders, commission agents etc. There is a possibility of loss of resources of the poor if not protected adequately against any possible crisis.³⁷

Rajasekar, D (2002) analysed the impact of the economic programmes of Share, a NGO in Tamil Nadu on poverty reduction with the help of data collected from the households of 84 women members. The economic programmes have contributed to saving and income increase for the women. However, the member group was not found to be significantly different from the comparison group in terms of control over income and decision-making. The growing amount of saving provides confidence and security to women. They borrow mainly for consumption and crop production. Not much credit is provided to initiate income-generating activities. Women's income constitutes

³⁷ Dr. Mishra R.K: "Self-Help Groups and Micro-Credit Movements in Orissa: Issues and Options", Indian Cooperative Review, Vol.34, No.3, January, 2002, Pp.189-193.

a large proportion of household income. Women and minimum contribution by male members head majority of such households. It may result in a situation in which the male members withdrawing themselves from labour market. It seems to be putting more pressure on women. It was however emphasised that the men should also be brought within the purview of development intervention if women are to be empowered. It was further found that the women who earn do not convert income to meet their personal needs. Their mobility is restricted to visiting the home of husband's parents and that is done after the permission granted from husband. Self-Help Group members possess knowledge of various government programmes, aware of reservation provided to women in panchayats, aware of mandating of Gramashaba meeting etc.³⁸

Rao, V.M. (2002) maintained that a review of the genesis and development of Self-Help Group's in India reveals that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups.³⁹

Venkata Ravi, R. and Venkataramana, M (2002), in their study, focused on the effect of the Self-Help Group strategy on women's economic activities and possible occupational change, and analyzed the intervention of Self-Help

³⁸ Rajasekhar.D: "Economic Programmes and Poverty Reduction: NGO Experiences form Tamil Nadu", Economic and Political Weekly, Vol.37, No.29, July-20, 2002, Pp.3063-3068.

³⁹ Rao, V.M: "Women Self Help Groups: Profiles From Andhra Pradesh And Karnataka", Kurukshetra, April, 2002.

Group strategy in asset creation and owing by the women, and also the level of participation of women in decision-making process in domestic issues and group activities.⁴⁰

Shibalal Meher (2003) investigated the link between micro credit and alleviation of poverty and also examined the sustainability of Self-Help Groups. No strong correlation was found between income impact and asset creation which indicated that an increase in income had not led to any increase in assets. It was found that members got access to loans after formation of Self-Help Groups. There was high repayment ratio of the Self-Help Group members suggesting that the poor were bankable, and the groups were functioning well. As per the study, only social empowerment showed moderate improvement while both economic and political empowerment showed low improvement even after women joined Self-Help Groups. The study showed that though Self-Help Group based micro finance had better outreach and positive impact, there is a need to improve the process of empowerment and the strength of social capital formation of Self-Help Groups so as to make them sustainable in the long run.⁴¹

⁴⁰ Venkata Ravi, R. and Venkataramana, M: "Empowerment of women through self help groups: a micro level study in Andhra Pradesh. Hyderabad", Council for Social Development, 2002.

⁴¹ Shibalal Meher: "Self-help groups and poverty in Orissa. Bhubaneswar", Nabakrushna Choudhary Centre for Development Studies, 2003.

Loyola College of Social Sciences, Loyola Extension Services, Thiruvananthapuram (2004) carried out a study to examine the functioning of Self-Help Groups organized and nurtured by Non Governmental Organisations and Kudumbasree, a Government sponsored Non Governmental Organisation run under Poverty Eradication Mission (PEM) of the Local Administration in Kerala. A wide variation was observed among the Self-Help Groups managed by NGOs and the Self-Help Groups managed by Kudumbasree regarding the constitution and functioning of Self-Help Groups. As women were still not able to influence men in sharing their daily household work, it was suggested that there was need to sensitize men about this aspect. Non Governmental Organisations as well as Kudumbasree should take greater interest in organizing awareness classes regarding Government schemes so that all members of the group, particularly those from poor families, would benefit from these programmes.⁴²

SEDEM (2004) undertook a study to understand the working environment of Self-Help Groups, performance of Self-Help Groups, and to analyze the policies and programmes, and offer policy recommendations. The major recommendations for Self-Help Groups working in Himachal Pradesh

⁴²“A Comparative study of self help groups (SHGs) organized and promoted by nongovernmental organizations and Kudumbasree, a government organized nongovernmental organization (GONGO) in Kerala, towards empowerment of poor women”, Loyola College of Social Sciences, Loyola Extension Services, Thiruvananthapuram, 2004.

were that they should be formed through participative consultative process; there should be administrative continuity and continuous supervision for about 1 year; it should be a sustainable enterprise; and cross-sectoral coordination, like organic farming with rain water harvesting, should be encouraged. Self-Help Groups should be given a transit time of 24 to 36 months so that Self-Help Groups can become a sustainable enterprise from a group setting.⁴³

Ajai Nair (2005), through a case study approach, explored the merits and constraints of federating. Three Self-Help Group federations that provided a wide range of services were studied. The findings suggested that federations could help Self-Help Groups become institutionally and financially sustainable because they provided the economies of scale that reduce transaction costs and made the provision of these services viable. However, their sustainability was constrained by several factors – both internal, related to the federations themselves and external, related to the other stakeholders.⁴⁴

Arul Kamaraj, J.M. (2005) in his study entitled, “Self-Help Groups – New Mantra for Empowerment”, noted that the Self-Help Groups undertook entrepreneurial activities at smaller level with minimum capital requirements. In future, the inbuilt strength of the Self-Help Groups would pave the way to

⁴³ “Women’s self help groups and managing convergence in Himachal Pradesh”, Society for Economic Development and Environment Management, New Delhi, 2004.

⁴⁴ Ajai Nair: “Sustainability of Microfinance Self Help Groups in India: Would Federating Help?”, World Bank Policy Research Working Paper 3516, February, 2005,P.2.

undertake mega projects, like the projects performed by joint stock companies, public sector enterprises etc. The Self-Help Groups had power to create a socio-economic revolution in the rural areas India.⁴⁵

Khandker (2005) examined the effects of microfinance on poverty reduction. He found that access to microfinance had contributed to over-all poverty reduction, besides at village level and especially among females.⁴⁶

Malshet, K.K. and Manjunath, L (2005) in their study “Socio-economic profile of Women Self-Help Groups of Dharwad District, Karnataka”, identified misunderstanding amongst SHG members, difficulty in diversification of the activities, lack of space for storage of materials, difficulties experienced in marketing their products and frequent power cuts as some of the problems faced by Self-Help Group members.⁴⁷

Reddy C.S and Manak Sandeep (2005) had found that the areas of support to further the SHG impact were varied and the report described areas for NGOs’ technical and government policy support. The need for a coordinated and comprehensive support strategy was imperative as the financial management issues of Self-Help Groups need to be addressed

⁴⁵ Arul Kamaraj, J.M: “Self-Help Groups New Mantra for Empowerment”, Readers Shelf, Vol.2, issue No.2, November, 2005, Pp. 13-16.

⁴⁶ Khandker, Shahidur R. (2005), “Microfinance and Poverty: Evidence Using Panel Data from Bangladesh”, World Bank Economic Review, Vol. 19, No. 2, pp. 263 – 286.

⁴⁷ <http://www.scribd.com/doc/6929876/income-generating-activities-of-women-self-help-groups-of-dharwad-district-of-karnataka-an-insight>

otherwise the benefits of the civil society impacts would be lost as Self-Help Groups would become overburdened and un-sustainable.⁴⁸

Hara Prasanna Das (2006), in his study identified and analyzed the factors responsible for the overlapping of gender and poverty in villages. He also examined the strengths and weaknesses of the vocational and skill development programmes undertaken by various agencies (Government and Non-Government) in different fields of women empowerment. The social factors preventing the access of women to these skill development programmes were also identified.⁴⁹

Loganathan, P. and Asokan, R. (2006) in their study “Inter Regional Development of Self – Help Group in India”, found that in India a number of Self-Help Groups were created in the 1980s mainly for providing credit facilities to the poor, especially women, in both urban and rural areas.⁵⁰

Mishra, (2006) found that the problems in the beginning of 1990s were two fold i.e. institutional structure was neither profitable in rural lending nor

⁴⁸ Reddy C.S., and Manak Sandeep: “Self-Help Groups: A Keystone of Microfinance in India - Women empowerment & social security”, Mahila Abhivruddhi Society, Andhra Pradesh (APMAS), October, 2005, P.3.

⁴⁹ Hara Prasanna Das: “A study on the role of vocational and skill development for women empowerment in rural areas: an impact study with special reference to poverty and gender in Khurda district in Orissa”, Indian Council of Social Sciences Research, New Delhi, 2006.

⁵⁰ Loganathan, P. and Asokan, R: “Inter Regional Development of Self-Help Group in India”, Kurukshetra, September, 2006, Pp.9-11.

serving the needs of the poorest. In short, it had created a structure which was 'quantitatively impressive but qualitatively weak'.⁵¹

Smita G.Sabhlok (2006) in her study entitled, "Self Help as a Strategy for Women's Development in India", found that the Self-Help Groups could make women contribute to economy. It had changed the lives of many in India. Group power had been found to be patent force in giving collective empowerment and voice to the poor women in rural areas, but had not necessarily empowered them beyond the confines of patriarchy.⁵²

Soundarapandian, M. (2006) in his study "Micro Finance for Rural Entrepreneurs - Issues and Strategies", made an attempt to analyse the growth of the Self-Help Groups and the role of microfinance in developing the rural entrepreneurship. The study suggested that though there was a positive growth rate of the Self-Help Groups in States; yet, there was wide variation among states in terms of growth of the Self-Help Groups, Linkages of banks with the Self-Help Groups were found impossible for this variation.⁵³

⁵¹ Misra, Alok: "Micro Finance in India and Millennium Development Goals: Maximizing Impact on Poverty", Discussion Paper for Workshop on World Bank, Singapore, Sep.18, 2006.

⁵² Smita G.Sabhlok (The University of Melbourne, Australia): "Self-Help as a Strategy for Women's Development in India", Paper presented to the 16th Biennial Conference of the Asian Studies Association of Australia in Wollongong during 26 June - 29 June 2006.

⁵³ Soundarapandian, M: "Micro Finance for Rural Entrepreneurs - Issues and Strategies", Kurukshetra, September, 2006, Pp. 12-14.

Subah Singh Yadav (2006) in his study “Self-Help Group Movement in Rajasthan - Bright Prospects” found that till February 2006 about 13 lakh rural poor families had access to financial services throughout the 98,500 Self-Help Groups in Rajasthan. During the last four years, the SHG-Bank Linkage Programme witnessed significant progress in Rajasthan. The performance of the Government Development Department, the NGOs and the banks under the programme had been commendable.⁵⁴

Ansari, (2007) studied reaching the poorest, whose credit requirements were very small, frequent and unpredictable, was found to be difficult. Further, the emphasis was on providing credit rather than financial products and services including savings, insurance, etc. to the poor to meet their simple requirements.⁵⁵

Shashikala Sitaram (2007) suggested that the Self-Help Groups need to move forward fast in order to master the finer aspects of financial management. The study noted limited knowledge and technical know-how on

⁵⁴ Subah Singh Yadav: “Self-Help Group Movement in Rajasthan - Bright Prospects”, Kurukshetra, September, 2006, Pp.26-28.

⁵⁵ Ansari Saghir Ahmad: “Micro Finance in India”, Asian Economic Review, August, Vol. 49 (2), 2007, Pp 327-336.

viable income generating activities, on what sells, despite so many fares and exhibitions in which women groups have participated.⁵⁶

A study conducted by Singh, Y K., Gautam, S.S and Kaushal, S.K (2007) addressed issues related to the performance of Self-Help Groups. It showed that education, type of family, land holding, family occupation, and annual income were found to have a positive and significant relationship with participation and task function. Almost all the group variables had a positive and significant relationship with group cohesiveness.⁵⁷

Swain and Wallentin (2007) studied the Self Help Bank Linkage Program in India across five states for 2000 and 2003. The results indicated significant increase in empowerment of the SHG women.⁵⁸

Reddy Anuppalle, R (2008) observed that the financial status of households had improved due to improvement in access in a across to formal

⁵⁶ Shashikala Sitaram: "India: Promoting urban Social Development through Self Help Groups in Karnataka", (Evaluation Working Paper), A Report to the Operations Evaluation Department for the Project Performance Evaluation Report of Karnataka Urban Infrastructure Development Project in India, Delhi, May, 2007.

⁵⁷ Singh ,Y K., Gautam, S.S and Kaushal, S.K: "Performance of Women's Self Help Groups (Shgs) In District Moradabad, Uttar Pradesh.", International Journal of Rural Studies (IJRS), vol. 14, no. 2 , October, 2007, Pp.2-5.

⁵⁸ Swain, Ranjula Bali and Fan Yang Wallentin (2007), "Women's Empowerment through Self-Help Groups in India", Working Paper 24, Department of Economics, Uppala University, Sweden, 24 August, pp. 1 – 30.

credit institutions, since Self-Help Groups were linked with banks. Access to credit had enabled women to undertake income generating activities.⁵⁹

Xavier Joseph, and Jerome, V (2008) in their study “Micro-Credit Programme Through Self-Help Groups Ensures Silent Revolution in Keela Mullaikudi Panchayat of Tiruverumbur Union, Tiruchirappalli District”, explored the operation of micro credit programme and how it influenced the rural people and the Self-Help Groups to plan for future target with better organization and effective utilization of resources, micro finance through Self-Help Groups.⁶⁰

Prabha Singh, (2009) stated that the development of the society is directly related with the income generation capacity of its members with agriculture, as the key income generation activity. The entrepreneurship on farm and home can directly affect the income of a major chunk of Indian population. The growth of modernization processes such as industrialization, technical change; urbanization and migration further encourage it. Entrepreneurship on small scale is the only solution to the problems of

⁵⁹ Reddy Anuppalle, R: “Self-Help Groups in India - a catalyst for women economic empowerment and poverty eradication”, Workshop no.54- Microfinance, 33RD global conference of ICSW, Tours (France), June 30 - July 4, 2008.

⁶⁰ [http://www.scribd.com/doc/22752140 / Micro - Credit - Keelamullaikudi- Jerome - Joseph -Xavier](http://www.scribd.com/doc/22752140/Micro-Credit-Keelamullaikudi-Jerome-Joseph-Xavier)

unemployment and proper utilization of both human and non-human resources and improving the living condition of the poor masses.⁶¹

Parida, Purna Chandra, Sinha, Anushree (2010), made an analysis based on data from a survey carried out in six states in India. The study revealed that the income-generating activities and other characteristics vary with the gender composition of Self-Help Groups, and so their performance and sustainability vary. Overall, the performance analysis revealed that all-female Self-Help Groups perform best. The female Self-Help Groups were doing particularly well in terms of recovery of loans and per capita saving. The econometrics results indicated that only all-female Self-Help Groups were sustainable. The factors that determined the sustainability include recovery of loans, per capita savings, and linkage with a Self-Help Group federation. Loan recovery and savings per capita of Self-Help Group members were critical factors that ensured the sustainability of Self-Help Groups in the long run.⁶²

Rajendran, K. and Raya, R.P (2010) made a study entitled “Impact of Micro Finance - An empirical Study on the attitude of Self-Help Group Leaders in Vellore District (Tamil Nadu, India)”, to ascertain the impact of

⁶¹ Prabha Singh (2009) “Rural Women and Development of Entrepreneurship with special reference to Punjab” in Empowerment of Rural Women in India, Kanishka Publishers, New Delhi.

⁶²http://findarticles.com/p/articles/mi_qa5498/is_201001/ai_n55070756/?tag=mantle_skin;content

microfinance on the empowerment in psychological, economic and social aspects, attitude and managerial skills of leaders of Self-Help Groups in Vellore district. The study concluded that microfinance brought more psychological and social empowerment than economic empowerment. Age and education were not having any influence on empowerment as well as on managerial skill development among rural women. Impact of micro finance was appreciable in bringing confidence, courage, skill development and empowerment but there was no positive impact in sustainable rural development especially reduction of poverty, creation of employment opportunities and creation of assets in rural areas.⁶³

Most of the research studies concentrated on the problems and prospects of Self-Help Groups from the point of view of NGOs and banks. These studies had their main focus on micro financing. The present study aims to focus on social, political and legal empowerment of women through Self-Help Groups in addition to their economic empowerment.

⁶³ Rajendran, K. and Raya, R.P: "Impact of Micro Finance - An empirical Study on the attitude of SHG Leaders in Vellore District (Tamil Nadu, India)", Global Journal of Finance and Management, Research India Publications, Volume 2, Number 1, 2010, Pp. 59-68.

1.9 STATEMENT OF THE PROBLEM

There are several constraints that check the process of women empowerment in India. Poverty, the reality of life for the vast majority of women in India, is an important factor that poses challenge in realizing women's empowerment. In a poor family, girls are the main victims; they are malnourished and are denied the opportunity of better education and other facilities.

Lack of awareness about legal and constitutional provisions and failure in realizing it, is another factor that hinders the process of empowerment. Most of the women are not aware of their legal rights.

It is observed that the formal sector credit was very limited and hardly available for small borrowers. Self-Help Groups have broken this trend and.

The Self-Help Groups associated micro financing is targeted to mostly women. The experience has shown that the economic activities have not been crossed beyond the micro scale. The women who have been taken up economic activities, hardly promoted to produce products of global importance.

It is in this backlog, this study has been attempted to analyse the impact of Self-Help Groups on empowerment of women.

1.10 OBJECTIVES OF THE STUDY

The present research work entitled “**WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS – A Study with Reference to Virudhunagar District, Tamilnadu**” has been done with the following objectives:

1. To present the concept, emergence and growth of Self-Help Groups during the study period both at Tamilnadu level and Virudhunagar district level.
2. To analyse the impact of Self-Help Groups on the self-worth, social evils, social changes and social status of the members.
3. To study the awareness and involvement of Self-Help Group members in meeting their financial needs those govern their economic empowerment.
4. To focus on the legal and political empowerment of women through Self-Help Groups in the study area.
5. To present the role and involvement of the animators in the activities of Self-Help Groups.

1.11 RESEARCH METHODOLOGY

The present study is based on both primary and secondary data. The primary data has been collected with the help of a sample survey of members and animators of Self-Help Groups.

The most important attribute or variable in this study is women empowerment. The population is so large that it is difficult to know the proportion of the population possessing the outcome attribute. If it is not possible to reliably estimate the proportion of the population possessing the attribute, the estimate will be 50%.

In such cases of large population, the sample size is determined using the following formula.

$$n = \frac{pq}{(SE)^2}$$

Where:

n = sample size

p = proportion of population possessing the major attribute (In this study, p is taken as 0.5)

q = 1 – p = 0.5

SE = standard error of the proportion

The Standard Error of the proportion is calculated by using the specified confidence interval and confidence level. In this study, the confidence interval is set at + 5% and the confidence level is set at 95%. Thus, the standard error is the confidence interval divided by 1.96 at the 95% confidence level.

$$SE = \frac{5\%}{1.96} = \frac{0.05}{1.96} = 0.025$$

Thus,

$$n = \frac{pq}{(SE)^2} = \frac{(0.5)(0.5)}{(0.025)^2} = \frac{0.25}{0.000625} = 400$$

Hence, the sample size for the present study is 400 Self-Help Group members in Virudhunagar district.

Having determined the sample size, proportionate stratified non-random sampling was used for selection of samples.

Virudhunagar district has 11 Blocks. There were 12250 women Self-Help Groups in 11 Taluks as on 31st March 2010. Each of the Self-Help Group has 12-20 members. There were 194589 Self-Help Group members in total in the district. 400 Self-Help Group members have been selected from these 11 Blocks on the basis of the proportionate share of Self-Help Group members of each Block which is given in the following table.

S.No	List of Blocks	Total No. of SHGs	Total No. of Members	Share in %	No. of samples
1	Srivilliputtur	1080	17163	9	36
2	Watrap	1110	17218	9	36
3	Rajapalayam	1500	25049	13	52
4	Sattur	985	15586	8	32
5	Vembakottai	847	14194	7	28
6	Sivakasi	1842	30028	16	64
7	Virudhunagar	1365	21899	11	44
8	Arruppukottai	1445	23053	12	48
9	Kariyapatti	685	9823	5	20
10	Thiruchuli	797	12176	6	24
11	Narikudi	594	8400	4	16
TOTAL		12250	194589	100	400

Thus, the sample size for the study was 400 Self-Help Group members. These members were chosen on ‘one member - one Self-Help Group’ basis. Similarly, 400 animators were also interviewed on ‘one animator - one Self-Help Group’ basis.

First hand data are collected from the field through interview schedule and observation. A number of discussions have been made with knowledgeable persons such as academicians and bankers for designing the interview schedule.

The interview schedule drafted at first instant was circulated among a few research scholars and field experts for a critical review with regard to wordings, format and sequence. It was redrafted in the light of their

comments. The schedule has thus become an undisguised structured data gathering instrument suitable for a personal interview.

The study has also widely used the secondary data. The secondary data for the study has been collected from the documents of National Bank for Agriculture and Rural Development (NABARD), Tamilnadu Corporation Development for Women (TNCDW) and Mahalir Thittam Office as available from their respective web sites. Besides, the data has been collated from standard text books of related topic, specialized websites of Self-Help Groups, business dailies and magazines as available on line.

The entire study is of descriptive in nature.

1.12 HYPOTHESES FRAMED AND TOOLS USED

In order to test whether there is any significant difference in self worth among the sample members before and after joining the Self-Help Groups, the following null hypotheses were framed and tested using Mc Nemar test.

1. There is no significant difference in general confidence level among the sample members before and after joining the Self-Help Groups.
2. There is no significant difference in confidence level to face financial crisis among the sample members before and after joining the Self-Help Groups.

3. There is no significant difference in helping tendency among the sample members before and after joining the Self-Help Groups.
4. There is no significant difference in decision making capacity among the sample members before and after joining the Self-Help Groups.
5. There is no significant difference in recognition in the family among the sample members before and after joining the Self-Help Groups.
6. There is no significant difference in communication skill among the sample members before and after joining the Self-Help Groups.

In order to test whether there is any significant difference in social evils among the sample members before and after joining the Self-Help Groups, the following null hypotheses were framed and tested using Mc Nemar test.

1. There is no significant difference in harassment of women among the sample members before and after joining the Self-Help Groups.
2. There is no significant difference in alcoholism and gambling among the sample members before and after joining the Self-Help Groups.
3. There is no significant difference in child labour among the sample members before and after joining the Self-Help Groups.
4. There is no significant difference in female infanticide among the sample members before and after joining the Self-Help Groups.

5. There is no significant difference in dowry among the sample members before and after joining the Self-Help Groups.
6. There is no significant difference in children's education among the sample members before and after joining the Self-Help Groups.

The Mobility, Exposure, Awareness, Leadership skills, Social security, Creativity and Integrity represent the social status. The members were asked to rank these factors on the basis of the impact that it has received on account of the presence of the Self-Help Groups. The extent of the impact was found out using Weighted Arithmetic Mean for each factor.

The perception of the sample members of the economic impact has been ascertained by taking into account the opinions of members on the economic variables like the capacity to spend more, increase in value of assets, rise in income, improvement in the savings habit and provision of employment opportunities. The perception of the members of Self-Help Groups under study regarding the economic impact has been analysed with the help of a scaling technique.

In order to test whether there is any association between the source of loans obtained by members of Self-Help Group and the purpose of loans the following null hypothesis was framed and tested using Chi-square test.

1. There is no association between the source of loans obtained by members of Self-Help Group and the purpose of loans.

In order to test whether there is any significant difference in political participation among the sample members before and after joining the Self-Help Groups, the following null hypotheses were framed and tested using Mc Nemar test.

1. There is no significant difference in freedom to contest elections among the sample members before and after joining the Self-Help Groups.
2. There is no significant difference in actual contesting in elections among the sample members before and after joining the Self-Help Groups.
3. There is no significant difference in assuming leadership among the sample members before and after joining the Self-Help Groups.
4. There is no significant difference in freedom to vote among the sample members before and after joining the Self-Help Groups.

The perception of the members of Self-Help Groups under study regarding the political impact has been analysed with the help of a scaling technique.

The collection of savings, extending inter group loan, repayment of bank loan, mode of conducting activities, participation in meetings, and reading magazines related to Self-Help Groups are discussed in the group meetings conducted by the animators. The importance given to the various matters discussed in such meetings is found out using Weighted Arithmetic Mean for each matter discussed.

1.13 LIMITATIONS OF THE STUDY

The present study makes an attempt to study the impact of Self-Help Group on women empowerment on the basis of the experience of the Self-Help Group members and the animators. The role of NGOs in promoting Self-Help Groups is not studied as it itself may provide scope from another angle for the study of women empowerment through Self-Help Groups. Further, the study period is confined to 2006-07 through 2009-10 on account of availability of consistent updated data for this period.

1.14 CHAPTER CLASSIFICATION

The present thesis entitled “WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS – A Study with Reference to Virudhunagar District, Tamilnadu” is inter-twined into seven Chapters.

Chapter I, “INTRODUCTION”, focuses on status of women in India, legislations and laws for women, concept of women empowerment, and Self-Help Group as a tool for empowerment of women. It also gives a detailed review of literature. It presents the statement of the problem, objectives of the study, research methodology, sampling method, hypotheses framed, statistical tools used, the limitations of the study and the chapter classification.

Chapter II, “DEVELOPMENT OF SELF-HELP GROUPS”, is devoted to focus on the concept of Self-Help Group, its formation, development, functions, need and the emergence of Self-Help Group in India and Mahalir Thittam, a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd (TNCDW). The growth of Self-Help Groups during the study period both at Tamilnadu level and Virudhunagar district level is also analysed.

Chapter III, “SOCIAL EMPOWERMENT OF WOMEN THROUGH SHGs”, describes the profile of Self-Help Group members, factors governing their self worth, social evils, and social changes. It also throws light on the opinion about training, maintenance of accounts, problems faced by the members after joining Self-Help Group and the impact of Self-Help Group on their social status.

Chapter IV, “ECONOMIC EMPOWERMENT OF WOMEN THROUGH SHGs”, presents the evolution and models of SHG-bank linkage program in India. It also discusses about the internal lending practice. Besides, this chapter gives a brief analysis of Self-Help Groups with savings bank account, women Self-Help Groups with savings bank account, savings by Self-Help Groups, savings by women Self-Help Groups, number of Self-Help Groups availed bank loan, loans distributed and loans outstanding at national level. It also makes an analysis of the economic impact of Micro-Credit Programmes on the members of the Self-Help Groups in Virudhunagar District in Tamilnadu.

Chapter V, “POLITICAL EMPOWERMENT OF WOMEN THROUGH SHGs”, stresses the role of Self-Help Groups in strengthening local governance and political democracy. The analysis in this chapter covers the indicators for the political empowerment like freedom to contest elections, assuming leadership, freedom to vote, and frequency of attending meetings of Grama sabha. The perception of the members of Self-Help Groups under study regarding the political impact has also been analysed.

Chapter VI, “ROLE OF ANIMATORS”, describes the concept of animator, the services of animator, the profile of the animators under study, meetings of animators, training programme, the basis for selection of members,

meetings for members, matters for discussion, maintenance of books and records, subsidy and borrowings, self employment programmes, marketing and promotional measures, social welfare programmes and problems faced by the animators in micro credit.

Chapter VII, “CONCLUSION”, is a capsule summary of the findings of the study. It also provides viable suggestions for better performance of the Self-Help Groups.

CHAPTER – II

DEVELOPMENT OF SELF-HELP GROUPS

This chapter is devoted to focus on the concept of Self-Help Group, its formation, development, functions, need and the emergence of Self-Help Group in India and Mahalir Thittam, a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd (TNCDW). The growth of Self-Help Groups during the study period both at Tamilnadu level and Virudhunagar district level is also analysed.

2.1 SELF-HELP GROUP – THE CONCEPT