

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

A Self-Help Group is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the group.⁶⁴

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 and make efforts to improve their health and literacy skills.⁶⁵

Self-Help Groups are not charities or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is pragmatic, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-Help Groups build on the strengths of their members.

Self-Help Groups have another very important role to play particularly in

⁶⁴ http://www.indianmba.com/Faculty_Column/FC860/fc860.html

⁶⁵ <http://new.nic.in/pdfreports/SHG-Delhi.pdf>

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.

Self-help groups play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of Self-Help Group and actively engage in Savings (in actual term Thrift) and Credit, as well as in other activities (income generation, natural resources management, literacy, child care, nutrition, etc.). The Savings and Credit focus in the Self-Help Group is the most prominent element and offers a chance to create some control over capital. The Self-Help Group system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Almost all major donor agencies support Self-Help Groups in India in one way or another and many success stories are available, describing how membership in Self-Help Groups changed the life of a particular individual or group for the better. Many NGOs are promoting the Self-Help Group mechanism and linking it to various other development interventions. Whereas there is ample evidence that

the Self-Help Group approach is a very effective, efficient and relevant tool for organizing and empowering the poor, do arise with design, development and introduction of programmes to promote Income-Generating Activities that will generate sufficient, sustainable and regular income.

The approach towards poverty alleviation is based on the formation of Self-Help Groups at the grass root level. This brings about the necessity for organizing them in a group by which they set the benefit of collective perception, collective decision-making and collective implementation of programme for common benefits. This organization holds the power and provides strength and acts as an anti dote to the helplessness of the poor. The savings of Self-Help Groups serve a wide range of objectives other than immediate investment. The approach has evolved over the years in India.

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 security for the purpose of encouraging them to enter in to entrepreneurial activities and for making them enterprising women.⁶⁶

The National Bank for Agriculture and Rural Development (NABARD)

⁶⁶ Gurumoorthy, T.R: "Self Help Groups empower Rural women", Kurukshetra, Vol.48(5), 2000, Pp: 37-31.

had launched a number of programmes to improve the socio-economic status of women in all sectors with a focus on providing credit support through Self-Help Groups.⁶⁷

⁶⁷ NABARD Report (2004): “Progress of SHGs –Bank Linkages in India”, 2003-2004, Pp.7-79.

2.2 FORMATION AND DEVELOPMENT

2.2.1 Models of Bank Linkage⁶⁸

For the Self-Help Group system developed and promoted by NABARD, they took the initiatives for linkage between Self-Help Groups and Non Governmental Organisations (NGOs) on the one hand, and the banks on the other. Several models of SHG-Bank linkage programme were tried out. As a result of these experiments, three most commonly used Models throughout the country came into existence.

2.2.1.1 SHG Bank Linkage Model - I

In Model I, the Self-Help Groups were organised and promoted directly by Banks. The bank provided credit in bulk directly to the Self-Help Group, which might be an informal or formal body. The Self-Help Group, in turn, would undertake on-lending to its members, on terms and conditions agreed upon mutually among them. NABARD provided refinance assistance to the lending Bank. In this Model there was no involvement of NGOs.

2.2.1.2 SHG Bank Linkage Model - II

In Model II, NGOs organized and promoted the Self-Help Groups, and then referred those Self-Help Groups to the Bank for lending directly either to

⁶⁸ <http://wcd.nic.in/research/SHG's-Loyala%20College.pdf>

the Self-Help Groups or to individual members of the Self-Help Groups. Here, the NGO stood only as a support to both the Bank and the Self-Help Groups, for monitoring and evaluation of the projects, proper functioning of the Self-Help Groups, repayment of the loans, providing training to members of Self-Help Groups, etc. NABARD provided refinance to the lending Bank.

2.2.1.3 SHG Bank Linkage Model - III

In Model III, the Self-Help Groups were organised and promoted by NGOs and then referred to the Bank for linkage, and the Bank provided finance directly to the NGO for on-lending either to the Self-Help Groups or to individual members of Self-Help Groups. The NGO was fully responsible for making sure the repayment of the loan to the Bank, with proper monitoring and evaluation of the projects, as well as of the proper functioning of the Self-Help Group, and training of members of Self-Help Groups. NABARD provided cent percent refinance to the lending Bank. However, for the present study only the Self-Help Groups of poor women under Model II and Model III were taken into consideration, where there was involvement of NGOs in organizing, linking and promoting the Self-Help Groups.

2.3 NEED FOR SELF-HELP GROUPS

Generally Self-Help Groups are expected to be platforms for women to help themselves for their Social and Economic Empowerment. This suggests

that Self-Help Groups' basic philosophy lies in the principle of their self-management and self-regulation.

The initial activities of the groups generally do include community education, information dissemination on health and hygiene, mutual support by way of inter-loaning / intra-loaning, income generation activities, services and advocacy.

The social empowerment is generally seen in terms of influence on his/her own development as an individual, influence over economic resources and other decisions pertaining to general welfare of the family and participation in social, political and economic decision-making.

Economic Empowerment always takes a crucial part in the overall empowerment. But, formal financial institutions have not been able to reach the poor households, particularly women in the un-organized sector. Reasons might be the structural rigidities in these institutions, high cost of making small loans, and most importantly the organizational philosophy that gives utmost importance to the creditworthiness of the borrower. Several attempts have been made to bring a change in these conditions and to make financial services accessible to the poor.

Among the alternate channels that have been put in use to aid this process, the concept of micro-finance had met with quite successful results.

The potential of Self-Help Groups, as local financial intermediaries to reach the poor, has gained recognition mainly due to their community based participatory approach and sustainability.

However, NGOs which facilitated such linkage processes, whether it is with banks or Government, faced several challenges. Thus, NGOs changed their strategies and instead of going for external linkage, they encouraged Self-Help Groups to start mobilizing savings from their own members and lend internally on a micro scale.

2.4 THE EMERGENCE OF SHGs IN INDIA

The emergence of the concept of Self Help Groups in India is an outcome of several experiments conducted at the Savings and Credit Management Groups (SCMG), sponsored by Mysore Resettlement and Development Agency (MYRADA). After experimentation with the cooperatives in some projects, MYRADA felt that a shift to an alternative credit system for the poor was required along with the efforts to make the existing delivery system, not only more appropriate and effective but also willing to accept and relate to an alternative system with its own rules and management.⁶⁹

⁶⁹ <http://wcd.nic.in/research/SHG's-Loyala%20College.pdf>

On the basis of this MYRADA project, National Bank for Agriculture and Rural Development (NABARD) framed the pilot project for the development of the Self-Help Group system in India.

The first official interest in informal group lending in India took shape during 1986-87 when NABARD supported and funded an active research project on “Savings and Credit Management of Self-Help Groups”. In 1987, NABARD first put funds into the Self-Help Group movement (in response to a proposal from MYRADA submitted in 1986). In 1987, it provided MYRADA with a grant of 1 million Indian rupees to enable it to invest resources to identify affinity groups, build their capacity and match their savings after a period of 3-6 months⁷⁰.

In 1986-87, NABARD supported and funded an action-research project on SCMG of MYRADA, for assessing its adequacy as an instrument to help the target groups. The main objective of this pilot project was to evolve supplementary credit strategies for meeting the credit needs of the poor by combining flexibility, sensitivity, and responsiveness of informal credit system with the financial resources of the formal credit institutions.⁷¹

In 1988-89, NABARD undertook a survey of 43 NGOs spread over 11 States in India to study the functioning of the Self-Help Groups and

⁷⁰ Ibid.,

⁷¹ Ibid.,

possibilities of collaboration between the banks and Self-Help Groups in the mobilization of rural savings and improving the credit delivery to the poor.⁷²

As a result of the feedback from this initiative, in 1989, NABARD launched an action research project in which similar grants were provided to other NGOs. After an analysis of this action research, in 1990, RBI accepted the Self-Help Group strategy as an alternative credit model.

In July 1991, RBI advised the banks to participate in the pilot project and to extend finance to Self-Help Groups as per the norms and guidelines of NABARD.

In 1992, NABARD issued guidelines to provide the framework for a strategy that would allow banks to lend directly to Self-Help Groups. On the basis of these initial experiences, the Self-Help Group - Bank Linkage Programme was launched in 1992. Since then, NABARD has promoted and monitored the Self-Help Group programme, provided funds for capacity building and innovation, and helped change policy to create an enabling environment.

During 1991-92, NABARD launched 92 pilot projects on linking Self-Help Groups with Banks, in various parts of the country. In February 1992, detailed guidelines were issued to the commercial banks, explaining the

⁷² http://www.nabard.org/pdf/publications/sudy_reports/fisherwomen_shg_study.pdf

modalities of the pilot project. Later, the scheme was made applicable to Regional Rural Banks and Co-operative Banks in May 1993. The NABARD guidelines to banks for implementation of the pilot project allowed ample flexibility to the participating banks to innovative responses and observed variations in the grassroots level situations. It aimed at providing credit to the informal Self-Help Groups of rural poor, through the banking system, with minimal documentation and simplified procedures.⁷³

The Self-Help Groups have become a component of the Indian financial system after 1996. They are small, informal and homogenous groups of not more than 20 members each. The size of 20 has been made mandatory because any group larger than this has to be registered under the Indian legal system. Also, the repayment rate tends to be lower in large groups as the magnitude of the free rider problem and the propensity to default is high in heterogeneous groups.⁷⁴

The SHG-Bank Linkage Programme was slow to take off, but has been speeding along since 1999. It has received unstinting support from Reserve Bank of India, the central and several state governments of India – notably Tamil Nadu, Andhra Pradesh, Maharashtra and Karnataka – and thousands of

⁷³ <http://wcd.nic.in/research/SHG's-Loyala%20College.pdf>

⁷⁴ http://www.nabard.org/pdf/publications/sudy_reports/fisherwomen_shg_study.pdf

NGOs and the banking sector, as well as multilateral agencies, notably International Fund for Agricultural Development.

By March 2005, the programme had provided credit to 1618456 Self-Help Groups with a membership of over 24 million poor families or about 120 million poor people, making it the largest microfinance initiative in the world.⁷⁵

2.5 TAMIL NADU CORPORATION FOR DEVELOPMENT OF WOMEN LTD

The Tamil Nadu Corporation for Development of Women Ltd., was incorporated on December 9, 1983 under Companies Act 1956. Its registered office is located in Chennai while its area of operation extends to the entire state of Tamil Nadu.

The authorised share capital of the company is Rs.1 crore, with a subscribed and paid up share capital of Rs 78.42 Lakhs. Of this, Rs.40 lakhs is held by the Government of Tamil Nadu and Rs.38.42 Lakhs by the Government of India.

The objectives of Tamil Nadu Corporation for Development of Women Ltd, are promoting socio-economic development and empowerment of women.

⁷⁵ http://www.myrada.org/rms/paper_rms44.pdf

The Corporation was under the administrative control of Social Welfare Department from inception till July 2006.

The Corporation has been brought under the administrative control of Rural Development and Panchayat Raj Department with effect from 20.7.2006, in order to bring about synergy and better coordination in implementing schemes meant for Self-Help Groups.

The Tamil Nadu Women's Empowerment Project, an IFAD-supported project implemented through the Tamil Nadu Women's Development Corporation, was the first project in the country, in about 1990, to incorporate the Self-Help Group concept into a state-sponsored programme. MYRADA was asked to play a lead role, which it agreed to do in Dharmapuri District. This was a year or more before the launch of the Self-Help Group -Bank Linkage Programme. The empowerment of women was sought through Self-Help Group strengthening, with capacity-building modules, and through the provision of credit for income-generating activities.

2.5.1 Mahalir Thittam⁷⁶

Mahalir Thittam⁷⁷ is a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd.

⁷⁶http://india.gov.in/outerwin.php?id=http://www.tnrd.gov.in/schemes/st_mahalirhittam.html

Mahalir Thittam is based on Self-Help Group (SHG) approach and is implemented in partnership with Non Governmental Organisations (NGOs) and Community based organizations.

The Self-Help Group scheme was started in a small way in Dharmapuri district in the year 1989 by [Social Welfare and NMP Department](#) with the assistance of International Fund for Agricultural Development (IFAD).

Later the scheme was extended to the erstwhile Salem and South Arcot districts in the year 1991-1992 and further extended to Madurai and Ramanathapuram in the year 1992-93.

Following the success of the IFAD project, Mahalir Thittam project was launched with State Government funding from 1997-1998 by [Social Welfare and NMP Department](#) and was progressively introduced in all the districts of the State.

Today the Self-Help Group movement is a very vibrant movement spread across all districts of the State with nearly

⁷⁷ Termed in Tamil, which means programme for women.

59,00,000 women as members. As on 31.3.2009, there were 3,91,311 Self-Help Groups with a total savings of Rs.2062.04 crores.

Mahalir Thittam is implemented in partnership with NGOs who help in formation of Self-Help Groups, provide training and monitor them. The NGOs are given funds for providing the above services. Interested NGOs are affiliated as partners with Mahalir Thittam if they satisfy the norms for affiliation.

The hallmark of the Self-Help Groups promoted by Mahalir Thittam is the systematic training provided to the Self-Help Group members and the office bearers. This capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of the group.

All the Self-Help Group members are imparted training in 4 modules for 4 days to orient them to the Self-Help Group concept. The office bearers of the Self-Help Groups (Animator and Representative) are given training in 3 modules for 6 days. This training enhances the leadership quality, team building spirit and capacity to maintain books of accounts. In addition, Self-Help Group members who are interested in starting economic activities or develop skills to get self employment

are provided skill training. The skill training includes a 5 day capsule on entrepreneurial development.

2.5.1.1 Credit rating and Linkage

The Self-Help Groups that complete 6 months become eligible for credit rating. Credit rating is a bench marking exercise to grade the group and ascertain its credit worthiness. The credit rating committee consists of an Assistant Project Officer from Mahalir Thittam, a representative from District Rural Development Agency (DRDA), a Banker, and a NGO representative. In an effort to strengthen the Panchayat Level Federation (PLF) of the Self-Help Groups, one representative from the PLF has been included in the credit rating committee.

Regularity of savings, frequency of meetings, proper maintenance of registers, internal loaning and repayment are some of the key parameters for rating of groups. The successfully credit rated Self-Help Groups, become eligible for

credit linkage. They are given revolving fund through schemes like Swarnjayanti Gram Swarozgar Yojana (SGSY), Tamil Nadu Adi Dravidar Housing and Development Corporation Limited (TAHDCO) or directly provided loans by banks.

The groups also undergo a second credit rating after the lapse of another six months to ascertain their readiness and suitability to undertake an economic activity. The groups which pass the second credit rating are provided financial assistance to start an economic activity through SGSY / TAHDCO schemes along with bank funding.

As on 31.03.2009, the total amount of Bank loans disbursed to SHGs from 1989 was Rs.5,165.95 crores, out of which Rs.3,400.71 crores had been disbursed since June 2006. For the year 2009-10, a target of Rs.1,858 crores had been fixed for credit linkage.⁷⁸

2.5.1.2 Revolving Fund to Urban SHGs

After the groups in rural areas pass the first credit rating, Revolving Fund (RF) subsidy of Rs.10,000/- is provided under

⁷⁸ http://www.tnrd.gov.in/schemes/st_mahalirhittam.html

Swarnajayanti Gram Swarozgar Yojana (SGSY) to facilitate credit linkage with the banks. In addition to the subsidy given by the Government, the Banks provide cash credit upto Rs.30,000/- per group.

The Revolving Fund subsidy was not available to Self-Help Groups in urban areas which restricted their access to credit from Banks. Therefore, the Government announced a scheme to provide Revolving Fund subsidy also to urban groups with effect from 5.12.2006.

During 2006-07 and 2007-08, Rs.30 crores have already been provided to give Revolving Fund subsidy to 30,000 urban Self-Help Groups. In 2008-09, the Government had decided to provide Revolving Fund subsidy to all the eligible 1.50 lakh SHGs. The Government had earmarked Rs.150 crores for this purpose. As on 31.03.09, 1,34,413 Self-Help Groups had been assisted for a tune of Rs.131.41 crores as subsidy and with the bank credit of Rs.644.97 crores⁷⁹.

2.5.1.3 Panchayat Level Federation (PLF)

⁷⁹ Ibid.,

In Mahalir Thittam, federations of Self-Help Groups are formed at Village Panchayat Level called Panchayat Level Federation (PLF).

These federations, by pooling in talent and resources and exploiting economies of scale in production and marketing, can benefit member Self-Help Groups immensely. They can also guide and monitor functioning of Self-Help Groups in all Village Panchayats and strengthening them is the key for ensuring sustainability and self reliance of Self-Help Groups.

From 2006-07, the Government of Tamil Nadu had taken various initiatives to strengthen the PLFs.

- 6,912 well-functioning PLFs have been provided seed money of Rs.10,000/- each.
- Cultural competitions were organized among PLFs at Block and District levels to strengthen the unity and team spirit. Rs.3.20 crores were sanctioned for the year 2007-08 and 2008-09 for conduct of these competitions which drew overwhelming response from Self-Help Group members.

- Manimegalai awards are presented to the best PLFs at State and District levels in order to motivate them.
- PLF representative has been included as a member of credit rating team.
- Two representatives from PLF have been included in the payment committee for National Rural Employment Gurantee Act (NREGA) Scheme.
- One PLF representative has been proposed for inclusion in the committee for selection of Samathuvapuram beneficiaries.
- PLF certification has been made mandatory for processing NGO claims for new group formation, monitoring and training.
- Well-functioning PLFs are affiliated under Mahalir Thittam on par with NGOs for formation of new Self-Help Groups, monitoring etc.
- Registration of all Self-Help Groups, formed by the NGOs with the PLF has been included as a covenant in the new NGO agreement.
- The Government has issued orders on 21.07.2008 to restructure PLFs to make them inclusive and more democratic and participatory in functioning. In order to give legal status and access to institutional credit to PLFs, orders have been issued to register them under Tamil Nadu Societies Registration Act, 1975.

- An action Plan to restructure all the PLFs in the State in the next three years has been drawn up.

2.6 GROWTH OF SELF-HELP GROUPS

The efforts of the State Government and the Central Government have paved way for the development of Self-Help Groups in Tamilnadu as well as in Virudhunagar District.

The growth of Self-Help Groups during the study period both at Tamilnadu level and Virudhunagar district level is analysed in the following pages.

2.6.1 SELF-HELP GROUPS IN TAMIL NADU

At the end of 31st March 2007, there were 3,54,783 Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (20,551) had a laudable share in quantum of the Self-Help Groups formed. The next four positions were taken by Coimbatore (19,306), Chennai (16,327), Thirunelveli (15,678), Salem (15,592). It was noted that the total number of Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of Self-Help Groups formed in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 3,70,312 Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (21,491) had an admirable share in quantum of the Self-Help Groups formed. The next four positions were taken by Coimbatore (20,862), Chennai (19,977), Erode (17,002), Thirunelveli (16,985),. It was noted that the total number of Self-Help Groups formed in these districts taken together represented about 25 per cent of the total number of Self-Help Groups formed in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 3,91,927 Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (20,641) had a commendable share in quantum of the Self-Help Groups formed. The next four positions were taken by Coimbatore (19,818), Chennai (18,557), Thirunelveli (16,222), Erode (16,202). It was noted that the total number of Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of Self-Help Groups formed in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 4,41,311 Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Chennai district (23,620) had a commendable share in quantum of the Self-Help Groups formed. The next four positions were taken

by Kancheepuram (23,491), Villupuram (19,529), Thirunelveli (18,985), Salem (18,464). It was noted that the total number of Self-Help Groups formed in these districts taken together constituted about 24 per cent of the total number of Self-Help Groups formed in Tamil Nadu in 2010.

During the study period, the total number of Self-Help Groups in Tamilnadu had increased by 24.39%.

TABLE 2.1

SELF-HELP GROUPs IN TAMIL NADU

District Name	2007		2008		2009		2010	
	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%
Ariyalur	-	-	5687	1.54	5983	1.53	6708	1.52
Chennai	16327	4.60	18557	5.01	19977	5.10	23620	5.35
Coimbatore	19306	5.44	19818	5.35	20862	5.32	14879	3.37
Cuddalore	14337	4.04	15047	4.06	15905	4.06	17705	4.01
Dharmapuri	5732	1.62	5957	1.61	6605	1.69	8005	1.81
Dindigul	10882	3.07	11065	2.99	11869	3.03	13569	3.07
Erode	15958	4.50	16202	4.38	17002	4.34	15431	3.50
Kancheepuram	20551	5.79	20641	5.57	21491	5.48	23491	5.32
Kanniyakumari	13093	3.69	13166	3.56	13429	3.43	14129	3.20
Karur	8039	2.27	8360	2.26	8750	2.23	9750	2.21
Krishnagiri	6668	1.88	8081	2.18	8511	2.17	9911	2.25
Madurai	10481	2.95	11153	3.01	12120	3.09	14420	3.27
Nagapattinam	11390	3.21	11876	3.21	12308	3.14	13608	3.08
Namakkal	9258	2.61	9509	2.57	10218	2.61	11818	2.68
Nilgiris	6481	1.83	6715	1.81	6876	1.75	7266	1.65
Perambalur	8436	2.38	3156	0.85	3416	0.87	4016	0.91
Pudukkottai	9199	2.59	9539	2.58	9924	2.53	11324	2.57
Ramnad	8156	2.30	8467	2.29	8828	2.25	9928	2.25
Salem	15592	4.39	16137	4.36	16571	4.23	18464	4.18
Sivagangai	8760	2.47	9163	2.47	9433	2.41	10333	2.34
Thiruvannamalai	13434	3.79	14551	3.93	15597	3.98	17647	4.00
Thirunelveli	15678	4.42	16222	4.38	16985	4.33	18985	4.30
Thanjavur	14866	4.19	15208	4.11	15995	4.08	17308	3.92
Theni	9163	2.58	9586	2.59	9860	2.52	10960	2.48
Thiruvallur	13209	3.72	14099	3.81	14728	3.76	16728	3.79
Thiruvarur	8817	2.49	9240	2.50	9719	2.48	10919	2.47
Tirupur	-	-	-	-	-	-	11752	2.66
Thoothukudi	11677	3.29	12035	3.25	13883	3.54	15038	3.41
Trichy	11855	3.34	12249	3.31	13265	3.38	15330	3.47
Vellore	12503	3.52	13021	3.52	14188	3.62	16488	3.74
Villupuram	15248	4.30	15754	4.25	16929	4.32	19529	4.43
Virudhunagar	9687	2.73	10051	2.71	10700	2.73	12250	2.78
Tamilnadu	354783	100	370312	100.00	391927	100.00	441311	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.2 WOMEN ENROLLED IN SHGs IN TAMIL NADU

At the end of 31st March 2007, there were 57,10,628 women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of women enrolled in Self-Help Groups in the State of Tamil Nadu, Kancheepuram district (3,28,997) had a creditable share in quantum of women enrolled. The next four positions were taken by Coimbatore (3,04,441), Chennai (2,58,959), Thirunelveli (2,52,099), Salem (2,49,488). It was noted that the total number of women of Self-Help Groups enrolled in these districts taken together constituted about 24% of the total number of women of Self-Help Groups enrolled in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 59,24,992 women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (3,30,256) had a commendable share in quantum of women enrolled. The next four positions were taken by Coimbatore (3,17,088), Chennai (2,96,712), Thirunelveli (2,59,552), Erode (2,59,232). It was noted that the total number of Self-Help Groups formed in these districts taken together constituted about 25% of the total number of women of Self-Help Groups enrolled in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 63,01,418 women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (3,42,770) had a laudable share in quantum of women enrolled. The next four positions were taken by Coimbatore (3,22,479), Chennai (3,19,901), Villupuram (2,75,178), Thirunelveli (2,72,117),. It was noted that the total number of Self-Help Groups formed in these districts taken together constituted about 24% of the total number of Self-Help Groups formed in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 69,91,366 women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of women enrolled in Self-Help Groups in the State of Tamil Nadu, Chennai district (3,66,110) had a admirable share in quantum of women enrolled. The next four positions were taken by Kancheepuram (3,72,339), Villupuram (3,11,120), Thirunelveli (3,00,162), Salem (2,91,668). It was noted that the total number of women enrolled in these districts taken together constituted about 23% of the total number of women enrolled in Tamil Nadu in 2010.

During the study period, the total number of women enrolled in Self-Help Groups in Tamilnadu had increased by 22.43%.

TABLE 2.2**WOMEN ENROLLED IN SHGs IN TAMIL NADU**

District Name	2007		2008		2009		2010	
	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%
Ariyalur	-	-	90992	1.54	95656	1.52	106969	1.53
Chennai	258959	4.53	296712	5.01	319901	5.08	366110	5.24
Coimbatore	304441	5.33	317088	5.35	322479	5.12	235545	3.37
Cuddalore	230833	4.04	240752	4.06	271809	4.31	281372	4.02
Dharmapuri	92977	1.63	95312	1.61	107063	1.70	127481	1.82
Dindigul	174955	3.06	177040	2.99	187109	2.97	215707	3.09
Erode	254396	4.45	259232	4.38	269184	4.27	243908	3.49
Kancheepuram	328997	5.76	330256	5.57	342770	5.44	372339	5.33
Kanniyakumari	212012	3.71	210656	3.56	217443	3.45	222067	3.18
Karur	128554	2.25	133760	2.26	167740	2.66	154849	2.21
Krishnagiri	110716	1.94	129296	2.18	136840	2.17	157964	2.26
Madurai	165575	2.90	178448	3.01	188173	2.99	228363	3.27
Nagapattinam	179980	3.15	190016	3.21	192938	3.06	216620	3.10
Namakkal	148591	2.60	152144	2.57	162536	2.58	187382	2.68
Nilgiris	103742	1.82	107440	1.81	109399	1.74	114378	1.64
Perambalur	135871	2.38	50496	0.85	54815	0.87	63975	0.92
Pudukkottai	148987	2.61	152624	2.58	159689	2.53	180438	2.58
Ramnad	136287	2.39	135472	2.29	141219	2.24	157893	2.26
Salem	249488	4.37	258192	4.36	264168	4.19	291668	4.17
Sivagangai	140374	2.46	146608	2.47	154424	2.45	164582	2.35
Thiruvannamalai	216425	3.79	232816	3.93	248139	3.94	280945	4.02
Thirunelveli	252099	4.41	259552	4.38	272117	4.32	300162	4.29
Thanjavur	240264	4.21	243028	4.10	258614	4.10	274981	3.93
Theni	146167	2.56	153376	2.59	154787	2.46	173080	2.48
Thiruvallur	209173	3.66	225584	3.81	233340	3.70	264564	3.78
Thiruvarur	141806	2.48	147840	2.50	153640	2.44	173884	2.49
Tirupur	-	-	-	-	-	-	185672	2.66
Thoothukudi	187619	3.29	191560	3.23	222402	3.53	238487	3.41
Trichy	190689	3.34	195884	3.31	204814	3.25	242822	3.47
Vellore	218101	3.82	209936	3.54	244491	3.88	262390	3.75
Villupuram	247401	4.33	252064	4.25	275178	4.37	311120	4.45
Virudhunagar	155149	2.72	160816	2.71	168541	2.67	194589	2.78
Tamilnadu	5710628	100	5924992	100	6301418	100	6991366	100

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.3 TOTAL SAVINGS IN SHGs IN TAMIL NADU

At the end of 31st March 2007, there were Rs. 1,58,211.13 lakhs savings of Self-Help Groups in Tamil Nadu. Among the total savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs.9,533.18 lakhs) had a commendable share in quantum of savings of Self-Help Groups. The next four positions were taken by Kancheepuram (Rs.8,846.49 lakhs), Cuddalore (8,273.89 lakhs), Krishnagiri (Rs. 8,008.41 lakhs), Ramnad (Rs. 7726.91 lakhs). It was noted that the total savings of Self-Help Groups in these districts taken together constituted about 27% of the total savings of Self-Help Groups in Tamil Nadu in 2007.

At the end of 31st March 2008, there were Rs.1,82,514.05 lakhs savings of Self-Help Groups in Tamil Nadu. Among the total savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs.13,428.76 lakhs) had a notable share in quantum of savings of Self-Help Groups. The next four positions were taken by Kancheepuram (Rs.10,254.47 lakhs), Cuddalore (Rs.9,253.52 lakhs), Kanniyakumari (Rs. 8,622.68 lakhs), Villupuram (Rs. 8,197.87 lakhs). It was noted that the total savings of Self-Help Groups in these districts taken together constituted about 27% of the total savings of Self-Help Groups in Tamil Nadu in 2008.

At the end of 31st March 2009, there were Rs.2,21,112.45 lakhs savings of Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Pudukkottai district (Rs.19,270.78 lakhs) had a considerable share in quantum of savings of Self-Help Groups. The next four positions were taken by Kancheepuram (Rs.11,935.37 lakhs), Kanniyakumari (Rs.10,286.12 lakhs), Cuddalore (Rs. 9,684.32 lakhs), Coimbatore (Rs. 9,107.73 lakhs). It was noted that the total savings of Self-Help Groups in these districts taken together constituted about 27 per cent of the total savings of Self-Help Groups in Tamil Nadu in 2009.

At the end of 31st March 2010, there were Rs.2,56,800.99 lakhs savings of Self-Help Groups in Tamil Nadu. Among the total savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs.21,450.02 lakhs) had a commendable share in quantum of savings of Self-Help Groups. The next four positions were taken by Kancheepuram (Rs.13,087.07 lakhs), Kanniyakumari (Rs.11,918.20 lakhs), Karur (Rs. 11,826.20 lakhs), Cuddalore (Rs. 10,294.39 lakhs). It was noted that the total savings of Self-Help Groups in these districts taken together constituted about 27% of the total savings of Self-Help Groups in Tamil Nadu in 2010.

During the study period, the total savings of Self-Help Groups in Tamil Nadu had grown by 62.32%.

TABLE 2.3**TOTAL SAVINGS IN SHGs IN TAMIL NADU****(Rs. in Lakhs)**

District Name	2007		2008		2009		2010	
	Savings	%	Savings	%	Savings	%	Savings	%
Ariyalur	-	-	3262.03	1.79	3262.03	1.48	3527.14	1.37
Chennai	2270.26	1.43	2900.13	1.59	8026.89	3.63	9948.75	3.87
Coimbatore	5602.89	3.54	6735.85	3.69	9107.73	4.12	8525.18	3.32
Cuddalore	8273.89	5.23	9253.52	5.07	9684.32	4.38	10294.39	4.01
Dharmapuri	5593.94	3.54	6091.23	3.34	6625.51	3.00	7247.89	2.82
Dindigul	3909.97	2.47	4040.20	2.21	4347.06	1.97	4950.00	1.93
Erode	5156	3.26	6421.34	3.52	8277.04	3.74	8944.75	3.48
Kancheepuram	8846.49	5.59	10254.47	5.62	11935.37	5.40	13087.07	5.10
Kanniyakumari	7418.91	4.69	8622.68	4.72	10286.12	4.65	11918.20	4.64
Karur	3744.28	2.37	4408.03	2.42	5325.86	2.41	11826.20	4.61
Krishnagiri	8008.41	5.06	8055.27	4.41	8792.5	3.98	8792.50	3.42
Madurai	4590.12	2.90	5468.96	3.00	7764.49	3.51	8513.81	3.32
Nagapattinam	5697.1	3.60	6544.50	3.59	7847.98	3.55	8930.45	3.48
Namakkal	4960.17	3.14	5734.10	3.14	6901.69	3.12	8935.25	3.48
Nilgiris	1620.3	1.02	1970.80	1.08	2244.82	1.02	4238.70	1.65
Perambalur	3690.56	2.33	847.76	0.46	918.5	0.42	952.40	0.37
Pudukkottai	9533.18	6.03	13428.76	7.36	19270.78	8.72	21450.02	8.35
Ramnad	7726.91	4.88	7876.43	4.32	7970.9	3.60	8086.58	3.15
Salem	5376.66	3.40	6600.24	3.62	7167.1	3.24	7167.50	2.79
Sivagangai	5034.56	3.18	5421.10	2.97	5421.1	2.45	5883.70	2.29
Thiruvannamalai	3276	2.07	4087.00	2.24	4651	2.10	5208.00	2.03
Thirunelveli	6079.36	3.84	7054.38	3.87	8217.04	3.72	9859.60	3.84
Thanjavur	4835.91	3.06	5768.07	3.16	8148.96	3.69	10102.10	3.93
Theni	3526.94	2.23	3915.52	2.15	4656.86	2.11	5228.05	2.04
Thiruvallur	5215.77	3.30	6131.55	3.36	7128.41	3.22	8400.98	3.27
Thiruvavarur	3489.64	2.21	3915.01	2.15	4217.45	1.91	4224.74	1.65
Tirupur	-	-	-	-	-	-	7191.96	2.80
Thoothukudi	5553.11	3.51	5949.05	3.26	8087.91	3.66	7514.74	2.93
Trichy	4830.78	3.05	5769.29	3.16	7013	3.17	5962.94	2.32
Vellore	2845.84	1.80	2995.86	1.64	3308.45	1.50	9358.56	3.64
Villupuram	7300.39	4.61	8191.87	4.49	9052.19	4.09	5075.45	1.98
Virudhunagar	4202.79	2.66	4799.05	2.63	5453.39	2.47	5453.39	2.12
Tamilnadu	158211.13	100	182514.05	100	221112.45	100	256800.99	100

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.4 TOTAL NUMBER OF SHGs - RURAL

At the end of 31st March 2007, there were 2,52,051 rural Self-Help Groups in Tamil Nadu. Among the total number of the rural Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (14,717) had a considerable share in quantum of the rural Self-Help Groups formed. The next four positions were taken by Villupuram (13,213), Thanjavur (11,999), Thiruvannamalai (11,761), Cuddalore (11,303). It was noted that the total number of rural Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of rural Self-Help Groups formed in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 261502 rural Self-Help Groups in Tamil Nadu. Among the total number of the rural Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (14,807) had a commendable share in quantum of the rural Self-Help Groups formed. The next four positions were taken by Villupuram (13,691), Thiruvannamalai (12,660), Thanjavur (12,215), Cuddalore (11,790). It was noted that the total number of rural Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of rural Self-Help Groups formed in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 2,72,301 rural Self-Help Groups in Tamil Nadu. Among the total number of the rural Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (15,257) had a commendable share in quantum of the rural Self-Help Groups formed. The next four positions were taken by Villupuram (14,641), Thiruvannamalai (13,283), Thanjavur (12,690), Cuddalore (12,490). It was noted that the total number of rural Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of rural Self-Help Groups formed in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 3,02,092 rural Self-Help Groups in Tamil Nadu. Among the total number of the rural Self-Help Groups formed in the State of Tamil Nadu, Villupuram district (16,841) had a remarkable share in quantum of the rural Self-Help Groups formed. The next four positions were taken by Kancheepuram (16,457), Thiruvannamalai (14,833), Cuddalore (13,890), Vellore (13,653). It was noted that the total number of rural Self-Help Groups formed in these districts taken together constituted about 25 per cent of the total number of rural Self-Help Groups formed in Tamil Nadu in 2010.

During the study period, the total number of rural Self-Help Groups formed in Tamil Nadu had increased by 19.85%.

TABLE 2.4**TOTAL NUMBER OF SHGs - RURAL**

District Name	2007		2008		2009		2010	
	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%
Ariyalur	-	-	5212	1.99	5441	2.00	5991	1.98
Coimbatore	9531	3.78	9940	3.80	10578	3.88	9842	3.26
Cuddalore	11303	4.48	11790	4.51	12490	4.59	13890	4.60
Dharmapuri	5056	2.01	5207	1.99	5807	2.13	6807	2.25
Dindigul	9093	3.61	9270	3.54	9676	3.55	10776	3.57
Erode	10856	4.31	11100	4.24	11500	4.22	9456	3.13
Kancheepuram	14717	5.84	14807	5.66	15257	5.60	16457	5.45
Kanniyakumari	5933	2.35	5772	2.21	5835	2.14	6135	2.03
Karur	6037	2.40	6321	2.42	6648	2.44	7448	2.47
Krishnagiri	6005	2.38	7267	2.78	7687	2.82	8687	2.88
Madurai	8117	3.22	8369	3.20	8307	3.05	9707	3.21
Nagapattinam	9839	3.90	10192	3.90	10492	3.85	11392	3.77
Namakkal	6623	2.63	6807	2.60	7306	2.68	8406	2.78
Nilgiris	3107	1.23	3238	1.24	3320	1.22	3510	1.16
Perambalur	7641	3.03	2766	1.06	2954	1.08	3454	1.14
Pudukkottai	8143	3.23	8390	3.21	8732	3.21	9832	3.25
Ramnad	6693	2.66	6912	2.64	7219	2.65	8019	2.65
Salem	10194	4.04	10479	4.01	9959	3.66	10952	3.63
Sivagangai	7752	3.08	8053	3.08	8241	3.03	8841	2.93
Thiruvannamalai	11761	4.67	12660	4.84	13283	4.88	14833	4.91
Thirunelveli	9720	3.86	10045	3.84	10589	3.89	11789	3.90
Thanjavur	11999	4.76	12215	4.67	12690	4.66	13415	4.44
Theni	5353	2.12	5719	2.19	5900	2.17	6400	2.12
Thiruvallur	8642	3.43	9032	3.45	9460	3.47	10560	3.50
Thiruvarur	7788	3.09	8083	3.09	8479	3.11	9279	3.07
Tirupur	-	-	-	-	-	-	7032	2.33
Thoothukudi	9968	3.95	10282	3.93	10041	3.69	10796	3.57
Trichy	8547	3.39	8720	3.33	9337	3.43	10415	3.45
Vellore	10846	4.30	11294	4.32	12053	4.43	13653	4.52
Villupuram	13213	5.24	13691	5.24	14641	5.38	16841	5.57
Virudhunagar	7574	3.00	7869	3.01	8379	3.08	9429	3.12
Tamilnadu	252051	100.00	261502	100.00	272301	100.00	302092	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.5 TOTAL NUMBER OF SHGs – URBAN

At the end of 31st March 2007, there were 1,02,732 urban Self-Help Groups in Tamil Nadu. Among the total number of the urban Self-Help Groups formed in the State of Tamil Nadu, Chennai district (16,327) had a significant share in quantum of the urban Self-Help Groups formed. The next four positions were taken by Coimbatore (9,775), Kanniyakumari (7,160), Thirunelveli (5,958), Kanchipuram (5,834). It was noted that the total number of urban Self-Help Groups formed in these districts taken together constituted about 44 per cent of the total number of urban Self-Help Groups formed in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 1,08,910 urban Self-Help Groups in Tamil Nadu. Among the total number of the urban Self-Help Groups formed in the State of Tamil Nadu, Chennai district (18,557) had a commendable share in quantum of the urban Self-Help Groups formed. The next four positions were taken by Coimbatore (9,878), Kanniyakumari (7,394), Thirunelveli (6,177), Kanchipuram (5,834). It was noted that the total number of urban Self-Help Groups formed in these districts taken together constituted about 44 per cent of the total number of urban Self-Help Groups formed in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 1,19,626 urban Self-Help Groups in Tamil Nadu. Among the total number of the urban Self-Help Groups formed in the State of Tamil Nadu, Chennai district (19,977) had a commendable share in quantum of the urban Self-Help Groups formed. The next four positions were taken by Coimbatore (10,284), Kanniyakumari (7,594), Thirunelveli (6,396), Salem (6,612). It was noted that the total number of urban Self-Help Groups formed in these districts taken together constituted about 43 per cent of the total number of urban Self-Help Groups formed in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 1,39,219 urban Self-Help Groups in Tamil Nadu. Among the total number of the urban Self-Help Groups formed in the State of Tamil Nadu, Chennai district (23,620) had a incredible share in quantum of the urban Self-Help Groups formed. The next four positions were taken by Kanniyakumari (7,994), Salem (7,512), Thirunelveli (7,196), Kancheepuram (7,034). It was noted that the total number of urban Self-Help Groups formed in these districts taken together constituted about 38 per cent of the total number of urban Self-Help Groups formed in Tamil Nadu in 2010.

During the study period, the total number of urban Self-Help Groups formed in Tamil Nadu had increased by 35.52%.

TABLE 2.5**TOTAL NUMBER OF SHGs - URBAN**

District Name	2007		2008		2009		2010	
	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%	No.of SHGs	%
Ariyalur	-	-	475	0.44	542	0.45	717	0.52
Chennai	16327	15.89	18557	17.04	19977	16.70	23620	16.97
Coimbatore	9775	9.52	9878	9.07	10284	8.60	5037	3.62
Cuddalore	3034	2.95	3257	2.99	3415	2.85	3815	2.74
Dharmapuri	676	0.66	750	0.69	798	0.67	1198	0.86
Dindigul	1789	1.74	1795	1.65	2193	1.83	2793	2.01
Erode	5102	4.97	5102	4.68	5502	4.60	5975	4.29
Kancheepuram	5834	5.68	5834	5.36	6234	5.21	7034	5.05
Kanniyakumari	7160	6.97	7394	6.79	7594	6.35	7994	5.74
Karur	2002	1.95	2039	1.87	2102	1.76	2302	1.65
Krishnagiri	663	0.65	814	0.75	824	0.69	1224	0.88
Madurai	2364	2.30	2784	2.56	3813	3.19	4713	3.39
Nagapattinam	1551	1.51	1684	1.55	1816	1.52	2216	1.59
Namakkal	2635	2.56	2702	2.48	2912	2.43	3412	2.45
Nilgiris	3374	3.28	3477	3.19	3556	2.97	3756	2.70
Perambalur	795	0.77	390	0.36	462	0.39	562	0.40
Pudukkottai	1056	1.03	1149	1.05	1192	1.00	1492	1.07
Ramnad	1463	1.42	1555	1.43	1609	1.35	1909	1.37
Salem	5398	5.25	5658	5.20	6612	5.53	7512	5.40
Sivagangai	1008	0.98	1110	1.02	1192	1.00	1492	1.07
Thiruvannamalai	1673	1.63	1891	1.74	2314	1.93	2814	2.02
Thirunelveli	5958	5.80	6177	5.67	6396	5.35	7196	5.17
Thanjavur	2867	2.79	2993	2.75	3305	2.76	3893	2.80
Theni	3810	3.71	3867	3.55	3960	3.31	4560	3.28
Thiruvallur	4567	4.45	5067	4.65	5268	4.40	6168	4.43
Thiruvarur	1029	1.00	1157	1.06	1240	1.04	1640	1.18
Tirupur	-	-	-	-	-	-	4720	3.39
Thoothukudi	1709	1.66	1753	1.61	3842	3.21	4242	3.05
Trichy	3308	3.22	3529	3.24	3928	3.28	4915	3.53
Vellore	1657	1.61	1827	1.68	2135	1.78	2835	2.04
Villupuram	2035	1.98	2063	1.89	2288	1.91	2688	1.93
Virudhunagar	2113	2.06	2182	2.00	2321	1.94	2821	2.03
Tamilnadu	102732	100.00	108910	100.00	119626	100.00	139219	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.6 TOTAL NUMBER OF WOMEN ENROLLED IN SHGs - RURAL

At the end of 31st March 2007, there were 40,94,669 rural women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of rural women enrolled in Self-Help Groups in the State of Tamil Nadu, Kancheepuram district (2,38,564) had a considerable share in quantum of rural women enrolled. The next four positions were taken by Villupuram (2,20,554), Thanjavur (1,94,874), Vellore (1,93,035), Cuddalore (1,90,150). It was noted that the total number of rural women of Self-Help Groups enrolled in these districts taken together constituted about 25% of the total number of rural women of Self-Help Groups enrolled in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 41,84,032 rural women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Kancheepuram district (2,36,912) had a commendable share in quantum of rural women enrolled. The next four positions were taken by Villupuram (2,19,056), Thiruvannamalai (2,02,560), Thanjavur (1,95,440), Cuddalore (1,88,640). It was noted that the total number of women enrolled of Self-Help Groups in these districts taken together constituted about 20% of the total number of women of Self-Help Groups enrolled in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 44,17,366 Self-Help Groups in Tamil Nadu. Among the total number women enrolled of the Self-Help Groups in the State of Tamil Nadu, Kancheepuram district (2,46,295) had again a commendable share in quantum of rural women enrolled. The next four positions were taken by Villupuram (2,44,292), Thiruvannamalai (2,11,626), Cuddalore (2,08,999), Thanjavur (2,06,188). It was noted that the total number of rural women Self-Help Groups enrolled in these districts taken together constituted about 25 per cent of the total number of rural women enrolled of Self-Help Groups in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 48,33,472 rural women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of rural women enrolled in Self-Help Groups in the State of Tamil Nadu, Villupuram district (2,69,456) had a commendable share in quantum of rural women enrolled. The next four positions were taken by Kancheepuram (2,63,312), Thiruvannamalai (2,37,328), Cuddalore (2,22,240), Thanjavur (2,14,640). It was noted that the total number of rural women enrolled in these districts taken together constituted about 25% of the total number of rural women enrolled of Self-Help Groups in Tamil Nadu in 2010.

During the study period, the total number of rural women enrolled Self-Help Groups formed in Tamil Nadu had increased by 18.04%.

TABLE 2.6**TOTAL NUMBER OF WOMEN ENROLLED IN SHGs - RURAL**

District Name	2007		2008		2009		2010	
	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%
Ariyalur	-	-	83392	1.99	87032	1.97	95856	1.98
Chennai	0	0.00	0	0.00	0	0.00	0	0.00
Coimbatore	154666	3.78	159040	3.80	167455	3.79	157472	3.26
Cuddalore	190150	4.64	188640	4.51	208999	4.73	222240	4.60
Dharmapuri	82117	2.01	83312	1.99	94109	2.13	108912	2.25
Dindigul	146331	3.57	148320	3.54	152724	3.46	172416	3.57
Erode	175495	4.29	177600	4.24	184602	4.18	151296	3.13
Kancheepuram	238564	5.83	236912	5.66	246295	5.58	263312	5.45
Kanniyakumari	97557	2.38	92352	2.21	94673	2.14	98160	2.03
Karur	97503	2.38	101136	2.42	135458	3.07	119168	2.47
Krishnagiri	99145	2.42	116272	2.78	122922	2.78	138992	2.88
Madurai	130025	3.18	133904	3.20	135178	3.06	155312	3.21
Nagapattinam	155690	3.80	163072	3.90	164709	3.73	182272	3.77
Namakkal	104900	2.56	108912	2.60	114759	2.60	134496	2.78
Nilgiris	48745	1.19	51808	1.24	51657	1.17	56160	1.16
Perambalur	123321	3.01	44256	1.06	48174	1.09	55264	1.14
Pudukkottai	133570	3.26	134240	3.21	142253	3.22	157312	3.25
Ramnad	108194	2.64	110592	2.64	115423	2.61	128304	2.65
Salem	160408	3.92	167664	4.01	165276	3.74	175232	3.63
Sivagangai	124938	3.05	128848	3.08	127384	2.88	141456	2.93
Thiruvannamalai	188772	4.61	202560	4.84	211626	4.79	237328	4.91
Thirunelveli	157200	3.84	160720	3.84	170231	3.85	188624	3.90
Thanjavur	194874	4.76	195440	4.67	206188	4.67	214640	4.44
Theni	84891	2.07	91504	2.19	91665	2.08	102400	2.12
Thiruvallur	134872	3.29	144512	3.45	147823	3.35	168960	3.50
Thiruvarur	125807	3.07	129328	3.09	135096	3.06	148464	3.07
Tirupur	-	-	-	-	-	-	112512	2.33
Thoothukudi	161734	3.95	164512	3.93	162539	3.68	172736	3.57
Trichy	139406	3.40	139520	3.33	144121	3.26	166640	3.45
Vellore	193035	4.71	180704	4.32	211820	4.80	218448	4.52
Villupuram	220554	5.39	219056	5.24	244292	5.53	269456	5.57
Virudhunagar	122205	2.98	125904	3.01	132883	3.01	150864	3.12
Tamilnadu	4094669	100.00	4184032	100.00	4417366	100.00	4833472	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.7 TOTAL NUMBER OF WOMEN ENROLLED IN SHGs - URBAN

At the end of 31st March 2007, there were 16,15,959 urban women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of urban women enrolled in Self-Help Groups in the State of Tamil Nadu, Chennai district (2,58,959) had a remarkable share in quantum of urban women enrolled. The next four positions were taken by Coimbatore (1,49,775), Kanniyakumari (1,14,455), Thirunelveli (94,899), Kancheepuram (90,433). It was noted that the total number of urban women of Self-Help Groups enrolled in these districts taken together constituted about 44% of the total number of urban women of Self-Help Groups enrolled in Tamil Nadu in 2007.

At the end of 31st March 2008, there were 17,40,960 urban women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of the Self-Help Groups formed in the State of Tamil Nadu, Chennai district (2,96,712) had a commendable share in quantum of urban women enrolled. The next four positions were taken by Coimbatore (1,58,048), Kanniyakumari (1,18,304), Thirunelveli (98,832), Kancheepuram (93,344). It was noted that the total number of urban women enrolled of Self-Help Groups in these districts taken together constituted about 44% of the total number of urban women of Self-Help Groups enrolled in Tamil Nadu in 2008.

At the end of 31st March 2009, there were 18,84,052 urban women enrolled in Self-Help Groups in Tamil Nadu. Among the total number urban women enrolled of the Self-Help Groups in the State of Tamil Nadu, Chennai district (3,19,901) had a commendable share in quantum of urban women enrolled. The next four positions were taken by Coimbatore (1,55,024), Kanniyakumari (1,22,770), Thirunelveli (1,01,886), Salem (98,892). It was noted that the total number of urban women Self-Help Groups enrolled in these districts taken together constituted about 42 per cent of the total number of urban women enrolled of Self-Help Groups in Tamil Nadu in 2009.

At the end of 31st March 2010, there were 21,57,894 urban women enrolled in Self-Help Groups in Tamil Nadu. Among the total number of urban women enrolled in Self-Help Groups in the State of Tamil Nadu, Chennai district (3,66,110) had a commendable share in quantum of urban women enrolled. The next four positions were taken by Kanniyakumari (1,23,907), Salem (1,16,436), Thirunelveli (1,11,538), Kancheepuram (1,09,027). It was noted that the total number of urban women enrolled in these districts taken together constituted about 38% of the total number of urban women enrolled of Self-Help Groups in Tamil Nadu in 2010.

During the study period, the total number of urban women enrolled Self-Help Groups formed in Tamil Nadu had increased by 33.54%.

TABLE 2.7**TOTAL NUMBER OF WOMEN ENROLLED IN SHGs - URBAN**

District Name	2007		2008		2009		2010	
	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%	Women Enrolled	%
Ariyalur	-	-	7600	0.44	8624	0.46	11113	0.51
Chennai	258959	16.03	296712	17.04	319901	16.98	366110	16.97
Coimbatore	149775	9.27	158048	9.08	155024	8.23	78073	3.62
Cuddalore	40683	2.52	52112	2.99	62810	3.33	59132	2.74
Dharmapuri	10860	0.67	12000	0.69	12954	0.69	18569	0.86
Dindigul	28624	1.77	28720	1.65	34385	1.83	43291	2.01
Erode	78901	4.88	81632	4.69	84582	4.49	92612	4.29
Kancheepuram	90433	5.60	93344	5.36	96475	5.12	109027	5.05
Kanniyakumari	114455	7.08	118304	6.80	122770	6.52	123907	5.74
Karur	31051	1.92	32624	1.87	32282	1.71	35681	1.65
Krishnagiri	11571	0.72	13024	0.75	13918	0.74	18972	0.88
Madurai	35550	2.20	44544	2.56	52995	2.81	73051	3.39
Nagapattinam	24290	1.50	26944	1.55	28229	1.50	34348	1.59
Namakkal	43691	2.70	43232	2.48	47777	2.54	52886	2.45
Nilgiris	54997	3.40	55632	3.20	57742	3.06	58218	2.70
Perambalur	12550	0.78	6240	0.36	6641	0.35	8711	0.40
Pudukkottai	15417	0.95	18384	1.06	17436	0.93	23126	1.07
Ramnad	28093	1.74	24880	1.43	25796	1.37	29589	1.37
Salem	89080	5.51	90528	5.20	98892	5.25	116436	5.40
Sivagangai	15436	0.96	9760	0.56	27040	1.44	23126	1.07
Thiruvannamalai	27653	1.71	30256	1.74	36513	1.94	43617	2.02
Thirunelveli	94899	5.87	98832	5.68	101886	5.41	111538	5.17
Thanjavur	45390	2.81	47588	2.73	52426	2.78	60341	2.80
Theni	61276	3.79	61872	3.55	63122	3.35	70680	3.28
Thiruvallur	74301	4.60	81072	4.66	85517	4.54	95604	4.43
Thiruvarur	15999	0.99	18512	1.06	18544	0.98	25420	1.18
Tirupur	-	-	-	-	-	-	73160	3.39
Thoothukudi	25885	1.60	27048	1.55	59863	3.18	65751	3.05
Trichy	51283	3.17	56364	3.24	60693	3.22	76182	3.53
Vellore	25066	1.55	29232	1.68	32671	1.73	43942	2.04
Villupuram	26847	1.66	33008	1.90	30886	1.64	41664	1.93
Virudhunagar	32944	2.04	34912	2.01	35658	1.89	43725	2.03
Tamilnadu	1615959	100.00	1740960	100.00	1884052	100.00	2157894	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.8 TOTAL SAVINGS OF SHGs - RURAL

At the end of 31st March 2007, there were Rs.1,21,487.58 lakhs rural savings of Self-Help Groups in Tamil Nadu. Among the rural savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs. 8,217.93 lakhs) had a commendable share in quantum of savings of Self-Help Groups. The next four positions were taken by Krishnagiri (Rs. 7,723.91 lakhs), Villupuram (Rs. 6,843.54 lakhs), Cuddalore (Rs. 6, 607.65 lakhs), Ramnad (Rs. 6,522.92 lakhs). It was noted that the rural savings of Self-Help Groups in these districts taken together constituted about 30% of the total savings of Self-Help Groups in Tamil Nadu in 2007.

At the end of 31st March 2008, there were Rs. 1,37,840.57 lakhs rural savings of Self-Help Groups in Tamil Nadu. Among the rural savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs. 11,039.41 lakhs) had a commendable share in quantum of rural savings of Self-Help Groups. The next four positions were taken by Krishnagiri (Rs. 7,824.77 lakhs), Villupuram (Rs. 7,650.34 lakhs), Cuddalore (Rs. 7,363.92 lakhs), Kancheepuram (Rs. 7,241.62 lakhs). It was noted that the rural savings of Self-Help Groups in these districts taken together constituted about 30% of the rural savings of Self-Help Groups in Tamil Nadu in 2008.

At the end of 31st March 2009, there were Rs. 1,60,675.14 lakhs rural savings of Self-Help Groups in Tamil Nadu. Among the total rural savings of the Self-Help Groups formed in the State of Tamil Nadu, Pudukkottai district (Rs. 15,261.4 lakhs) had a commendable share in quantum of rural savings of SHGs. The next four positions were taken by Kancheepuram (Rs. 8,445.31 lakhs), Villupuram (Rs. 8,420.51 lakhs), Cuddalore (Rs. 7,707.16 lakhs), Thanjavur (Rs. 6,730.39 lakhs). It was noted that the rural savings of Self-Help Groups in these districts taken together constituted about 30% of the rural savings of Self-Help Groups in Tamil Nadu in 2009.

At the end of 31st March 2010, there were Rs. 1,84,342.92 lakhs rural savings of Self-Help Groups in Tamil Nadu. Among the rural savings of the Self-Help Groups in the State of Tamil Nadu, Pudukkottai district (Rs.17,033.93 lakhs) had a commendable share in quantum of savings of SHGs. The next four positions were taken by Kancheepuram (Rs.9,342.66 lakhs), Villupuram (Rs. 9,055.87 lakhs), Krishnagiri (Rs. 8,562.00 lakhs), Thanjavur (Rs. 8,168.70 lakhs). It was noted that the rural savings of Self-Help Groups in these districts taken together constituted about 28% of the rural savings of Self-Help Groups in Tamil Nadu in 2010.

During the study period, the rural savings of Self-Help Groups formed in Tamil Nadu had increased by 51.74%.

TABLE 2.8**TOTAL SAVINGS OF SHGs - RURAL**

District Name	2007		2008		2009		2010	
	Savings	%	Savings	%	Savings	%	Savings	%
Ariyalur	-	-	3.09	0.00	3096.58	1.93	3224.00	1.75
Chennai	0	0.00	0.00	0.00	0	0.00	0.00	0.00
Coimbatore	3149.71	2.59	3638.93	2.64	4814.53	3.00	5022.78	2.72
Cuddalore	6607.65	5.44	7363.92	5.34	7707.16	4.80	8122.87	4.41
Dharmapuri	5196.08	4.28	5588.86	4.05	6080.33	3.78	6665.92	3.62
Dindigul	3540.92	2.91	3650.90	2.65	3885.13	2.42	4398.29	2.39
Erode	3327.37	2.74	4167.86	3.02	5375.49	3.35	5758.05	3.12
Kancheepuram	6202.32	5.11	7241.62	5.25	8445.31	5.26	9342.66	5.07
Kanniyakumari	3167.14	2.61	3686.37	2.67	4392.33	2.73	5062.41	2.75
Karur	3112.09	2.56	3600.77	2.61	4266.02	2.66	7984.67	4.33
Krishnagiri	7723.91	6.36	7824.77	5.68	8562	5.33	8562.00	4.64
Madurai	3658.23	3.01	3962.57	2.87	6092.11	3.79	6659.31	3.61
Nagapattinam	4825.59	3.97	5522.19	4.01	6537.1	4.07	7340.93	3.98
Namakkal	3662.82	3.01	4211.75	3.06	5036.02	3.13	5773.94	3.13
Nilgiris	845.6	0.70	972.30	0.71	1121.53	0.70	1985.20	1.08
Perambalur	3440.68	2.83	739.51	0.54	798.07	0.50	823.46	0.45
Pudukkottai	8217.93	6.76	11039.41	8.01	15261.4	9.50	17033.93	9.24
Ramnad	6522.92	5.37	6622.43	4.80	6704.06	4.17	6807.90	3.69
Salem	3547.46	2.92	4328.97	3.14	4426.96	2.76	4426.96	2.40
Sivagangai	3215.04	2.65	3558.52	-	3558.52	2.21	4021.12	2.18
Thiruvannamalai	2895	2.38	3587.00	2.60	4068	2.53	4526.00	2.46
Thirunelveli	3833.44	3.16	4405.77	3.20	5005.24	3.12	5825.63	3.16
Thanjavur	4345.15	3.58	5046.43	3.66	6730.39	4.19	8168.70	4.43
Theni	2023.27	1.67	2245.80	1.63	2757.15	1.72	3118.78	1.69
Thiruvallur	3982.08	3.28	4624.28	3.35	5309.73	3.30	6097.27	3.31
Thiruvarur	3126.84	2.57	3480.14	2.52	3726.14	2.32	3726.14	2.02
Tirupur	-	-	-	-	-	-	4295.50	2.33
Thoothukudi	4913.99	4.04	5218.00	3.79	6115.43	3.81	7191.96	3.90
Trichy	3532.37	2.91	4143.70	3.01	4946.63	3.08	5466.40	2.97
Vellore	2677.82	2.20	2790.13	2.02	3078.77	1.92	3497.77	1.90
Villupuram	6843.54	5.63	7650.34	5.55	8420.51	5.24	9055.87	4.91
Virudhunagar	3350.62	2.76	3830.75	2.78	4356.5	2.71	4356.50	2.36
Tamilnadu	121487.58	100.00	137840.57	100.00	160675.14	100.00	184342.92	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.9 TOTAL SAVINGS OF SHGs - URBAN

At the end of 31st March 2007, there were Rs. 36,723.55 lakhs urban savings of Self-Help Groups in Tamil Nadu. Among the urban savings of the Self-Help Groups in the State of Tamil Nadu, Kanniyakumari district (Rs. 4,251.77 lakhs) had a commendable share in quantum of savings of Self-Help Groups. The next four positions were taken by Kancheepuram (Rs.2,644.17 lakhs), Coimbatore (Rs. 2,453.18 lakhs), Chennai (Rs. 2,270.26 lakhs), Thirunelveli (Rs. 2,245.92 lakhs). It was noted that the urban savings of Self-Help Groups in these districts taken together constituted about 38% of the urban savings of Self-Help Groups in Tamil Nadu in 2007.

At the end of 31st March 2008, there were Rs. 44,673.48 lakhs urban savings of Self-Help Groups in Tamil Nadu. Among the urban savings of the Self-Help Groups in the State of Tamil Nadu, Kanniyakumari district (Rs. 4,936.31 lakhs) had a commendable share in quantum of urban savings of Self-Help Groups. The next four positions were taken by Coimbatore (Rs. 3,096.92 lakhs), Kancheepuram (Rs. 3,012.85 lakhs), Chennai (Rs. 2,900.13lakhs), Thirunelveli (Rs. 2,648.61 lakhs). It was noted that the urban savings of Self-Help Groups in these districts taken together constituted about 37% of the urban savings of Self-Help Groups in Tamil Nadu in 2008.

At the end of 31st March 2009, there were Rs.60,437.31 lakhs urban savings of Self-Help Groups in Tamil Nadu. Among the urban savings of the Self-Help Groups formed in the State of Tamil Nadu, Chennai district (Rs. 8,026.89 lakhs) had a commendable share in quantum of urban savings of Self-Help Groups. The next four positions were taken by Kanniyakumari (Rs. 5,893.79 lakhs), Coimbatore (Rs.4,293.2 lakhs), Pudukkottai (Rs.4,009.38 lakhs), Kancheepuram (Rs.3,490.06 lakhs). It was noted that the urban savings of Self-Help Groups in these districts taken together constituted about 43% of the urban savings of Self-Help Groups in Tamil Nadu in 2009.

At the end of 31st March 2010, there were Rs.74,770.12 lakhs urban savings of Self-Help Groups in Tamil Nadu. Among the urban savings of the Self-Help Groups in the State of Tamil Nadu, Chennai district (Rs.9,948.75 lakhs) had a commendable share in quantum of urban savings of Self-Help Groups. The next four positions were taken by Kanniyakumari (Rs. 6,855.79 lakhs), Pudukkottai (Rs.4,416.09 lakhs), Thirunelveli (Rs. 4,033.97 lakhs), Karur (Rs.3,841.53 lakhs). It was noted that the urban savings of Self-Help Groups in these districts taken together constituted about 28% of the urban savings of Self-Help Groups in Tamil Nadu in 2010.

During the study period, the urban savings of Self-Help Groups formed in Tamil Nadu had increased by 103.60%.

TABLE 2.9**TOTAL SAVINGS OF SHGs - URBAN**

District Name	2007		2008		2009		2010	
	Savings	%	Savings	%	Savings	%	Savings	%
Ariyalur	-	-	165.45	0.37	165.45	0.27	303.14	0.41
Chennai	2270.26	6.18	2900.13	6.49	8026.89	13.28	9948.75	13.31
Coimbatore	2453.18	6.68	3096.92	6.93	4293.2	7.10	3502.40	4.68
Cuddalore	1666.24	4.54	1889.60	4.23	1977.16	3.27	2171.52	2.90
Dharmapuri	397.86	1.08	502.37	1.12	545.18	0.90	581.97	0.78
Dindigul	369.05	1.00	389.30	0.87	461.93	0.76	551.71	0.74
Erode	1828.63	4.98	2253.48	5.04	2901.55	4.80	3186.70	4.26
Kancheepuram	2644.17	7.20	3012.85	6.74	3490.06	5.77	3744.41	5.01
Kanniyakumari	4251.77	11.58	4936.31	11.05	5893.79	9.75	6855.79	9.17
Karur	632.19	1.72	807.26	1.81	1059.84	1.75	3841.53	5.14
Krishnagiri	284.5	0.77	230.50	0.52	230.5	0.38	230.50	0.31
Madurai	931.89	2.54	1506.39	3.37	1672.38	2.77	1854.50	2.48
Nagapattinam	871.51	2.37	1022.31	2.29	1310.88	2.17	1589.52	2.13
Namakkal	1297.35	3.53	1522.35	3.41	1865.67	3.09	3161.31	4.23
Nilgiris	774.7	2.11	998.50	2.24	1123.29	1.86	2253.50	3.01
Perambalur	249.88	0.68	108.25	0.24	120.43	0.20	128.94	0.17
Pudukkottai	1315.25	3.58	2389.35	5.35	4009.38	6.63	4416.09	5.91
Ramnad	1203.99	3.28	1254.00	2.81	1266.84	2.10	1278.68	1.71
Salem	1829.2	4.98	2271.27	5.08	2740.14	4.53	2740.54	3.67
Sivagangai	1819.52	4.95	1862.58	4.17	1862.58	3.08	1862.58	2.49
Thiruvannamalai	381	1.04	500.00	1.12	583	0.96	682.00	0.91
Thirunelveli	2245.92	6.12	2648.61	5.93	3211.8	5.31	4033.97	5.40
Thanjavur	490.76	1.34	721.64	1.62	1418.57	2.35	1933.40	2.59
Theni	1503.67	4.09	1669.72	3.74	1899.71	3.14	2109.27	2.82
Thiruvallur	1233.69	3.36	1507.27	3.37	1818.68	3.01	2303.71	3.08
Thiruvarur	362.8	0.99	434.87	0.97	491.31	0.81	498.60	0.67
Tirupur	-	-	-	-	-	-	2896.46	3.87
Thoothukudi	639.12	1.74	731.05	1.64	1972.48	3.26	2048.34	2.74
Trichy	1298.41	3.54	1625.59	3.64	2066.37	3.42	2465.17	3.30
Vellore	168.02	0.46	205.73	0.46	229.68	0.38	302.69	0.40
Villupuram	456.85	1.24	541.53	1.21	631.68	1.05	718.95	0.96
Virudhunagar	852.17	2.32	968.30	2.17	1096.89	1.81	1096.89	1.47
Tamilnadu	36723.55	100.00	44673.48	100.00	60437.31	100.00	74770.12	100.00

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

2.6.10 TOTAL NUMBER OF SHGs IN VIRUDHUNAGAR DISTRICT

There were 9687 Self-Help Groups in Virudhunagar district at the end of year 2007. The number of Self-Help Groups in the district went up to 12250 at the end of 2010 registering a growth of about 27%.

The year on growth of Self-Help Groups during the study period was remarkable. There was about 4% increase in the number of Self-Help Groups in 2008 when compared to 2007. The increase in the number of Self-Help Groups was about 7% in 2009 when compared to 2008. There was tremendous growth (about 15%) of Self-Help Groups in the year 2010.

TABLE – 2.10

TOTAL NUMBER OF SHGs IN VIRUDHUNAGAR DISTRICT

Year	Number of SHGs	Percentage of growth
2007	9 687	-
2008	10 051	3.76
2009	10 700	6.46
2010	12 250	14.49

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

Thus, there was about 27% growth of Self-Help Groups in Virudhunagar district by taking 2007 as base year. Especially, the increase in number of Self-Help Groups is noted more in the year 2010.

2.6.11 SHGs STATUS IN VIRUDHUNAGAR DISTRICT - RURAL AND URBAN WISE

There were 7574 Self-Help Groups in rural part of Virudhunagar district at the end of year 2007. The number of Self-Help Groups in rural part of the district went up to 9429 at the end of 2010 registering a growth of about 25%.

The year on growth of Self-Help Groups in rural part of Virudhunagar district during the study period was also noted. There was about 4% increase in the number of rural Self-Help Groups in 2008 when compared to that of 2007. The increase in the number of rural Self-Help Groups was about 7% in 2009 when compared to that of 2008. There was remarkable growth of rural Self-Help Groups in the year 2010; In fact, the growth was about 13% when compared to the number of rural Self-Help Groups in 2009.

There were 2113 Self-Help Groups in urban part of Virudhunagar district at the end of year 2007. The number of Self-Help Groups in urban part of the district went up to 2821 at the end of 2010 registering a growth of about 34%.

The year on growth of Self-Help Groups in urban part of Virudhunagar district during the study period was also noted. There was about 3% increase in the number of urban Self-Help Groups in 2008 when compared to that of 2007. The increase in the number of urban Self-Help Groups was about 6% in 2009 when compared to that of 2008. There was marvelous growth of urban Self-Help Groups in the year 2010; In fact, the growth was about 22% when compared to the number of urban Self-Help Groups in 2009.

TABLE – 2.11

SHGs STATUS IN VIRUDHUNAGAR DISTRICT

- RURAL AND URBAN WISE

Year	Rural		Urban	
	No. of SHGs	Percentage	No. of SHGs	Percentage
2007	7,574	-	2,113	-
2008	7,869	3.89	2,182	3.27
2009	8,379	6.48	2,321	6.37
2010	9,429	12.53	2,821	21.54

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

It is observed that the number of Self-Help Groups in rural part of Virudhunagar district had been more than thrice the number of Self-Help Groups in urban part of the district during the study period. However, the number of Self-Help Groups in rural part of the district had registered a growth of about 25% at the end of 2010 when compared to 2007 while the number of Self-Help Groups in urban part of the district had registered a growth of about 34% at the end of 2010 when compared to 2007.

2.6.12 TOTAL NUMBER OF WOMEN ENROLLED IN SHGs IN VIRUDHUNAGAR DISTRICT

There were 1,55,149 women enrolled in Virudhunagar district at the end of year 2007. The number of women enrolled in the district went up to 1,94,589 at the end of 2010 registering a growth of about 25%.

The year on growth of women enrolled during the study period was also noted. There was about 4% increase in the number of women enrolled in 2008 when compared to that of 2007. The increase in the number of women enrolled was about 5% in 2009 when compared to that of 2008. There was tremendous growth of women enrolled in the year 2010; In fact, the growth was about 15% when compared to the number of women enrolled in 2009.

TABLE – 2.12

**TOTAL NUMBER OF WOMEN ENROLLED IN SHGs IN
VIRUDHUNAGAR DISTRICT**

Year	Women Enrolled	Percentage of Growth
2007	1,55,149	-
2008	1,60,816	3.65
2009	1,68,541	4.80
2010	1,94,589	15.45

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

Thus, there was about 25% growth of women enrolled in Virudhunagar district by taking 2007 as base year. Especially, the increase in number of women enrolled is noted more in the year 2010.

**2.6.13 WOMEN ENROLLED IN SHGs IN VIRUDHUNAGAR
DISTRICT - RURAL AND URBAN WISE**

There were 1,22,205 women enrolled in rural part of Virudhunagar district at the end of year 2007. The number of women enrolled in rural part of the district went up to 1,50,864 at the end of 2010 registering a growth of about 23%.

The year on growth of women enrolled in rural part of Virudhunagar district during the study period was also noted. There was about 3% increase in

the number of rural women enrolled in 2008 when compared to that of 2007. The increase in the number of rural women enrolled was about 6% in 2009 when compared to that of 2008. There was remarkable growth of rural women enrolled in the year 2010; In fact, the growth was about 14% when compared to the number of rural women enrolled in 2009.

There were 32,944 women enrolled in urban part of Virudhunagar district at the end of year 2007. The number of women enrolled in urban part of the district went up to 43,725 at the end of 2010 registering a growth of about 33%.

The year on growth of women in urban part of Virudhunagar district during the study period was also noted. There was about 6% increase in the number of urban women enrolled in 2008 when compared to that of 2007. The decrease in the number of urban women enrolled was about 2% in 2009 when compared to that of 2008. There was tremendous growth of urban women enrolled in the year 2010; In fact, the growth was about 23% when compared to the number of urban women enrolled in 2009.

TABLE – 2.13**WOMEN ENROLLED IN SHGs IN VIRUDHUNAGAR DISTRICT****- RURAL AND URBAN WISE**

Year	Rural		Urban	
	Women Enrolled	Percentage	Women Enrolled	Percentage
2007	1,22,205	-	32,944	-
2008	1,25,904	3.03	34,912	5.97
2009	1,32,883	5.54	35,658	2.14
2010	1,50,864	13.53	43,725	22.62

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

It is observed that the number of women enrolled in rural part of Virudhunagar district had been more than thrice the number of women enrolled in urban part of the district during the study period. However, the number of women enrolled in rural part of the district had registered a growth of about 23% at the end of 2010 when compared to 2007 while the number of women enrolled in urban part of the district had registered a growth of about 33% at the end of 2010 when compared to 2007.

2.6.14 SAVINGS BY SHGs IN VIRUDHUNAGAR DISTRICT

There were Rs. 4,202.79 lakhs savings of Self-Help Groups in Virudhunagar district at the end of year 2007. The savings of Self-Help Groups in the district went up to 5,453.39 at the end of 2010 registering a growth of about 30%.

The year on growth of savings of Self-Help Groups during the study period was also noted. There was 14.19% increase in the savings of Self-Help Groups in 2008 when compared to that of 2007. The decrease in the savings of Self-Help Groups was about 13.63% in 2009 when compared to that of 2008. There was stable of savings of Self-Help Groups in the year 2010 when compared to that of 2009.

TABLE – 2.14
SAVINGS BY SHGs IN
VIRUDHUNAGAR DISTRICT

Year	Savings (Rs. in lakhs)	Percentage of Growth
2007	4,202.79	-
2008	4,799.05	14.19
2009	5,453.39	13.63
2010	5,453.39	-

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

Thus, there was about 30% growth of savings of Self-Help Groups in Virudhunagar district by taking 2007 as base year.

2.6.15 SAVINGS BY SHGs IN VIRUDHUNAGAR DISTRICT - RURAL AND URBAN WISE

There was Rs.3,350.62 lakhs savings in rural part of Virudhunagar district at the end of year 2007. The savings in rural part of the district went up to Rs. 4,356.50 lakhs at the end of 2010 registering a growth of about 30%.

The year on growth of savings in rural part of Virudhunagar district during the study period was also noted. There was 14.31% increase in rural savings in 2008 when compared to that of 2007. The decrease in rural savings was 13.75% in 2009 when compared to that of 2008. There was stable of rural savings in the year 2010.

There was Rs.852.17 lakhs savings in urban part of Virudhunagar district at the end of year 2007. The savings in urban part of the district went up to Rs.1,096.89 lakhs at the end of 2010 registering a growth of about 29%.

The year on growth of savings in urban part of Virudhunagar district during the study period was also noted. There was 13.63% increase in urban savings in 2008 when compared to that of 2007. The decrease in urban savings

was about 13.28% in 2009 when compared to that of 2008. There was stable of urban savings in the year 2010.

TABLE – 2.15

SAVINGS BY SHGs IN VIRUDHUNAGAR DISTRICT

- RURAL AND URBAN WISE

Year	Rural		Urban	
	Savings	Percentage	Savings	Percentage
2007	3,350.62	-	852.17	-
2008	3,830.00	14.31	968.30	13.63
2009	4,356.50	13.75	1,096.89	13.28
2010	4,356.50	-	1,096.89	-

Source: <http://www.tamilnaduwomen.org/images/groupformation.pdf>

It is observed that the savings of Self-Help Groups in rural part of Virudhunagar district had been more than thrice the savings of Self-Help Groups in urban part of the district during the study period. However, the savings of Self-Help Groups in rural part of the district had registered a growth of about 30% at the end of 2010 when compared to 2007 while the savings of Self-Help Groups in urban part of the district had registered a growth of about 29% at the end of 2010 when compared to 2007.

Thus, this chapter has given a clear view of the concept of Self-Help Group, its formation, development, functions, need and the emergence of Self-Help Group in India. It has also thrown light on the development of Mahalir Thittam, a socio-economic empowerment programme for women implemented by Tamil Nadu Corporation for Development of Women Ltd. Besides, it has exposed the growth of Self-Help Groups during the study period both at Tamilnadu level and Virudhunagar district level.

CHAPTER – III

SOCIAL EMPOWERMENT OF WOMEN THROUGH SHGs

Constitutionally and legally, man and woman are equal. In real practice, however, woman still finds a secondary place. Examples of inequalities exist in respect of women-men birth rate, education, and participation in financial and political matters. Atrocities are perpetrated on woman. She is viewed not as a human being but as delectable thing.

Efforts are being made to change this situation and bring about a stage where man and woman would be viewed equally. Many Schemes are being implemented for equal education and equal opportunities of employment, so