RESEARCH METHODOLOGY

As the study was on women’s empowerment, it looked closely at Self Help Groups and their impact on women empowerment. The impact of Self Help Groups on social and economic empowerment of women is the major probing area. This study mainly focuses the women empowerment through the Self Help Groups. The objectives are based on the formations and functions of SHGs, social and economic upliftment of women through SHGs, problems faced by women SHGs which leading to their empowerment.

The social empowerment was measured through the indicators of raising level of literacy, access, self-confidence, leadership qualities, greater participation, capacity building, and awareness on women’s rights. Enhancement in economic status of women was analyzed through assets creation, the economic independence and promotion of entrepreneurship development.

3.1 PROFILE OF THE STUDY AREA

Location

The study was conducted in Chennai. Chennai is also known as the “Gateway to South India”. It is located in the south-east coast of India, in the north-eastern corner of Tamil Nadu. The flat plains on which it is located are known as the Eastern Coastal Plains. The latitude and longitude of the city is 13.4° N and 80.17°E respectively.
Demography

As of 2001, Chennai city had a population of 4.34 million, while the total metropolitan population was 7.04 million. The estimated metropolitan population in 2006 was 4.5 million. In 2001, the population density in the city was 24,682 per km² (9,534 per m²), while the population density of the metropolitan area was 5,922 per km² (2,287 m²), making it one of the most densely populated cities of the world.

The sex ratio is 951 females for every 1,000 males, slightly higher than the national average of 934. The average literacy rate is 80.14 percent, much higher than the national average of 64.5 percent. The city has the fourth highest population of slum dwellers among major cities in India, with about 820,000 people (18.6 percent of its population) living in slum conditions. This number represents about 5 percent of the total slum population of India.

Education

Schools in Chennai are either run publicly by the Tamil Nadu Government or privately, some with financial aid from the Government. The medium of education is either English or Tamil. Most schools are affiliated to the Tamil Nadu State Board, the Matriculation Board or the Central Board of Secondary Education (CBSE). There are 1,389 schools in the city, out of which 731 are primary, 232 secondary and 426 are higher secondary schools.
The Indian Institute of Technology, Madras (IIT Madras) and Anna University are the two well-known centers for engineering education in the city; most city colleges that offer engineering programs are affiliated to the Anna University. Madras Medical College (MMC), Stanley Medical College (SMC), Kilpauk Medical College and Sri Ramachandra Medical College and Research Institute (SRMC) and they are the notable medical colleges in Chennai.

Colleges of science, arts and commerce degrees are typically affiliated to the University of Madras, which has three campuses in the city: some colleges such as the Madras Christian College, Loyola College, Presidency College and New College are autonomous. Research institutions such as the Central Leather Institute (CLRI), the Central Electronics Engineering Research Institute (CEERI) and the Institute for Financial Management and Research (IFMR) are in the city.

**Culture**

Chennai, capital of Tamil Nadu is a civilized, elegant and cultured city. Here the traditional arts grow and flourish. The Tamil culture of warm hospitality is known the world over. Generally, early rising and incorporation of religious rites into their day-to-day living is part of life. The doorsteps are decorated with kolam - patterns made from rice powder or white stone powder for decorative as well as religious purposes.

Chennai is a veritable mélange of cultures. The Sindhis, Gujaratis, Malayalees, Muslims, and Kannadigas, live peacefully with the Tamils in this cornucopia of religious and cultural diversity. The distinct
characteristics and particular set of beliefs, ideals, and values and principles shape the culture of the city. There is intermingling of ideas and cultures that create the cosmopolitan character of Chennai.

Chennai celebrates a number of festivals also. The festivals are mainly based on the agricultural activities and according to the position of the stars and planets. Pongal, celebrated in the month of January, is the most important festival of Chennai. Being a cosmopolitan city, almost all the religious festivals are celebrated here. Pongal is a highly revered festival celebrated in Tamil Nadu to mark the harvesting of crops by farmers.

The dimension of this study focused on the effectiveness of implementing the women empowerment programme from the view point of Self Help Groups Women's both Office Bearers and Members of various groups in Chennai. This study analyzed various aspects like formation and functions of SHG's, socio – economic empowerment of women and the problems faced by them as such they actively took part in SHGs activities.

**3.2 FORMULATION OF PROBLEM**

Throughout the universe there are only two genders, that is, male and female. But, only the humanhood has the God’s gift of their sixth sense. This sixth sense has to be a minimalized of three thoughts and to maximalized of its infinitive level. The differentiation of this gap seems to be multiple in natures when it is studied based on individuality or group level. Out of these disparities among genders any researcher can converge or diverge to a particular quantum of conceptualization of
women folk development. This quantum of centralization holds only one thing – unique personalities of each and every human being.

Based on this a power holder will always dominate the power seeker in order to maintain his/her social status. This social status itself is a paradigm for the power holder and the power seeker. This type of juxtaposing thoughts prevails in any of the milieu of societal milieu of junction.

Based on this afore stated aspects right from the origin of humanity to the fractional section of this second of universe we can elucidate many a disparities among the universal to sixth sensed species. Avoiding all other disparities, the gender disparity seems to be higher among human hood. Particularly in the nation like INDIA, the disparity plays a hide and seek role; which demanded the national economy itself. But, this disparity among gender holded an outburst among the female - folk inconsideration to their routine lub – dub of their heart.

The national development planners of any country would have identified this disparitization in their thought while they plan for a development aspect of the nation. But, in a county like India the same was not considered right from its independence. Whereas, a neighbourhood country like Bangladesh held a concept such as SHG, but India was holding many a projects of human - hood development – which resulted in vain.

In order to alleviate the crucial crux of this vain, planners decided right from 1970s onwards through their highlighted brain thoughts towards
alleviating poverty, but it also gone to a dust level based on the disparity of gender. In order to overcome this vain slightly the women folk took their social identity in an unidentified way in India. This type of single drop of water to flood was noticed by the legislating people to help the female folk. Thus, a scheme like SHG was formulated in our nation – India.

Ample number of policies and strategies were formulated to the positive development of SHGs, throughout the nook and corner of this context. The SHGs were enjoying the ripe fruits of the legislation. The policies made by nationalized and scheduled banks and such like other agencies that play a vital role for the development of Indian nation turned their thoughts towards the SHGs development. Whether there is a positive development or negative development as like 1970s poverty alleviation programmes.

In order to overcome the constraints adjusted by the women folk presently they see the other positive side of the coin and contribute to the national economy development to the extent of “nil situation to contributing situation”. Keeping in this mind, the researcher formulated and took an attempt to make a study – “Role of Self Help Groups in the Empowerment of Women in Chennai City, Tamil Nadu”.

### 3.3 FORMULATION OF HYPOTHESES

- Formation and functionary approach of SHGs women will not hold any disparity.
There will be social empowerment among SHG members without any manifestations.

Majority of the SHG members will have economic development.

SHG membership may support for a social development but not only by their counterpart – male folk.

The level of empowerment is higher among the SHG women.

3.4 PILOT STUDY

The researcher referred ample number of books and journals pertaining to say of the ‘SHGs conceptualization with erstwhile stated aim and objectives of this study purpose. This knowledge helped the researcher to discuss the above mentioned areas with the specialized personalities in the field of SHGs development arena, in order to get a clear – cut idea about the identified study concept. The researcher had formal and informal discussions with the SHGs members as cited to be either as administrative capacity holders or a mere membership holders. These above stated proceedings are considered for the pilot study of this study conceptualization.

3.5 RESEARCH DESIGN

Research itself is a plan with a structure and strategy of investigation conceived in order to obtain answers to research questions with viability to control the contradicting elements. The structure of research is more
specific. It is the outline, the scheme, the paradigm of the operation of the contradicting element. When we draw diagrams that outline of the variables and the relations and juxtaposition, we build structural schemes for accomplishing operational research purposes. Strategies are used here in order to overcome certain barriers. There are several well known scientific methods are available in social research. Due to the nature of the problem the researcher is force to undertake one rather than another. For the study purpose, the researcher had identified a group of subjects identified with inter/intra status of their SHG membership. Hence, the appropriate design for the study purpose can be designated as Descriptive design.

3.6 CONSTRUCTION OF THE TOOL FOR THE STUDY PURPOSE

Based on the viscosity of the pilot study many an interrogations were arrayed as a tool for the study purpose. The queries were arranged on the basis of aim and objectives formulated for the study purpose. They were in the order of:

- Socio – demographic factors.
- Formations and functionary procedures of SHGs
- Social empowerment found among the women in SHGs.
- Economic empowerment found among the women SHGs.
- Problems faced by women after SHG membership.
- Empowerment of women between Office Bearers and Member.

3.7 PRE – TEST

After preparing the study tool, the investigator carried out a pre – test with 30 members identified for both the groups. SHGs group members based on their group characteristics to test the validity and effectiveness of the prepared interview tool, and the unwanted queries were eliminated out of interview – schedule; in order to hold an efficacy for the study tool. The researcher to surface the research to remove and add some of the questions to the study tool, the removed questions were found to be almost in - elaborate and duplicating in nature.

3.8 METHODS OF THE STUDY

The topography of the study area is Chennai city. Chennai, the metropolitan city holding its Corporation led administrational capacity with 155 Wards circumnuated to only 10 Zonal divisions:

- Tondiarpet - 13 Wards
- Basin Bridge - 18 Wards
- Pullianthopu - 18 Wards
- Ayanavaram - 14 Wards
- Kilpauk - 15 Wards
- Ice – House - 18 Wards
<table>
<thead>
<tr>
<th>Ward</th>
<th>Number of Wards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nungambakkam</td>
<td>17 Wards</td>
</tr>
<tr>
<td>Kodambakkam</td>
<td>16 Wards</td>
</tr>
<tr>
<td>Saidapet</td>
<td>12 Wards</td>
</tr>
<tr>
<td>Adyar</td>
<td>14 Wards</td>
</tr>
</tbody>
</table>

Out of these 155 Wards, based on a Lottery method some of the legislaied Wards were identified based on the serialized constitutional numeral. Out of the identified legislaied serialization all the Wards were identified based on 10 percent randomized modality based on lottery structure and out of these identified SHGs the researcher fact founded to select a respondent as the Office Bearers and the Members of the respective SHGs based on Lottery modality.
<table>
<thead>
<tr>
<th>ZONE</th>
<th>WARDS</th>
<th>IDENTIFIED LEGISLISED WARDS</th>
<th>NO. OF SHGs</th>
<th>RESPONDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>OFFICE BEARERS</td>
</tr>
<tr>
<td>Tondiarpet</td>
<td>13</td>
<td>11</td>
<td>77</td>
<td>8</td>
</tr>
<tr>
<td>Basin Bridge</td>
<td>18</td>
<td>22 and 31</td>
<td>240</td>
<td>24</td>
</tr>
<tr>
<td>Pullianthopu</td>
<td>18</td>
<td>40 and 44</td>
<td>246</td>
<td>25</td>
</tr>
<tr>
<td>Ayanavaram</td>
<td>14</td>
<td>54</td>
<td>80</td>
<td>8</td>
</tr>
<tr>
<td>Kilpauk</td>
<td>15</td>
<td>78 and 64</td>
<td>86</td>
<td>9</td>
</tr>
<tr>
<td>Ice – House</td>
<td>18</td>
<td>80 and 84</td>
<td>107</td>
<td>11</td>
</tr>
<tr>
<td>Nungambakkam</td>
<td>17</td>
<td>100 and 102</td>
<td>36</td>
<td>4</td>
</tr>
<tr>
<td>Kodambakkam</td>
<td>16</td>
<td>118 and 126</td>
<td>271</td>
<td>27</td>
</tr>
<tr>
<td>Saidapet</td>
<td>12</td>
<td>138</td>
<td>162</td>
<td>16</td>
</tr>
<tr>
<td>Adyar</td>
<td>14</td>
<td>145</td>
<td>230</td>
<td>23</td>
</tr>
</tbody>
</table>

On an overall aspect the researcher found 155 SHGs in Chennai District composing of 155 Office Bearers and 155 members. This type of selection can be considered based on either Lottery method or Randomization of sampling technique; but the researcher humbly accept certain things that it can be considered to be Simple Random Sampling.
3.9 METHODS OF DATA COLLECTION

The constructed study tool was administered on the randomly identified 155 SHGs dwelling in the study area – Chennai which comprised of 10 Zone entangling with 155 Wards: by adopting it towards either one of the office bearers among necessary three and either one of the respective SHGs member out of a range of 9 to 17. The randomly identified respondents were asked to respond all questions without mentioning their name anywhere. They were assured of strict confidentiality of the valued responses. Hence, a direct interview method is followed on.

Here, the researcher wants to hold an opinion based on the availability of sample structure, that too with the purview of 155 Wards prevailing in the Metropolitan city – Chennai capital, and in particularization of SHGs prevailing more than that to of it from the whole universe of the city, the researcher selected only a SHG for his study purpose based on Simple Random Sampling and utilized for the study purpose; even though, this mode of sampling technique may come out from the purview of many a sampling techniques. But, this thought should up - generated by the reader in order to hold for a thoughtful significance. Moreover, to this the investigator applied participatory and non – participatory observational modality during interview in order to find out the efficacy of the respondent’s responses.

3.10 ANALYSIS OF DATA

The engathered responses of the 155 Wards identified two groups SHGs for this study purpose, with two respondents from each SHGs one from
Office Bearers and one from Members with its parametrical statements till the end of this bound. The data gathered from the field survey has been subject to centralized editing. The edited data has been coded as per attributes and variables. Data was classified and represented in tables and charts.

In this regard, the mean score were drawn for the purpose of statistical analysis. Row and column percentages have been used to analyze data represented in tables. Percentage bar diagrams have been used in relevant place to represent the data. The statistical evidences have been interpreted to draw inferences. The findings thus generated have been utilized for drawing generalization and conclusions of this study.

3.11 CHAPTERIZATION

The study report consists of eight chapters with appendices.

Chapter one elaborates the background of the study along with the concepts related to the study. It contains a brief introduction to the concept of empowerment and empowerment strategies. This is followed by a discussion on Self Help Groups and its relevance for empowerment of women. The statement of the problem and ideological perspective also discussed. This chapter also covers aim, objectives and significance of the study.

A brief review of the current literature on empowerment of women and empowerment strategies, how women empowered through Self Help
Groups are discussed in the second chapter.

The research methodology is discussed in the third chapter. The area of the study, the sampling procedures adopted in the study, the tools and techniques of data collection and the difficulties faced during the study are also explained in this chapter.

The fourth chapter analyses the socio – demographic factors, the fifth chapter describes the formation and functions of SHGs, the sixth chapter discussed the socio – economic empowerment of SHGs and the seventh chapter depicts the problems faced by women in SHGs. This is followed by a detailed discussion of the results presented.

The eighth chapter gives out the major findings derived out of the study with suggestions and it concludes with direction for further research.

Also, with afore stated eight chapters the Appendices constitutes a copy of the Interview – Schedule and the references made for the study purpose were given in the Bibliography.

3.12 LIMITATIONS OF THE STUDY

This study is limited to focus only on the Role of Self Help Groups in the Empowerment of Women in the selected Wards of Chennai because studying all the SHGs women in Chennai is not possible by the level of the individual researcher due to constraints imposed by money, time, energy and efforts.
This study focused only the urban SHGs which are not applicable for the empowerment of rural SHGs. So, the findings of the study are applicable to urban women Self Help Groups and it may not applicable to rural women Self Help Groups.

This study reveals only the status of women SHGs prevailing during the time of data collection which may have changed further.