

CHAPTER II

SELF HELP GROUPS - AN EMPOWERMENT OF WOMEN IN TAMIL NADU

This chapter primarily deals with the empowerment of women through various self-help groups, which enable the women to equalize themselves with the men in the society. The famous feminist writer Virginia Woolf says that, “women should be gainfully employed”. Now this study witnesses women as self-employed and tend to upgrade their socio- economic status in Tamil Nadu.

There has been a constructive growth in the population in every Census Reports. In 2001, the census was reported as 62 million in the population, where as in 1991, it was 55.9 million. The male – female ratio was reported as 986 in the year 2001. And in the year 1991, it was 974. And the previous Census Report for the year 1981 was 977. The population of schedule caste and schedule tribes are reported as 113 million among these 5.6 million are women. According to the Indian economic status order, Tamil Nadu has emerged as a fifth place in the year 1990. It also attained a constructive growth with higher economic standards and slows down the poverty consecutively¹⁰⁴. Tamil Nadu stood third highest Human Development Index (HDI) among the other states. It is considered as one of most urbanized states in India comprising a higher literary and hardworking force and a capable civil service. According to the report of HDI in 2001, Tamil Nadu stands 0.657 as compared 0.571 for India as whole. Tamil Nadu is considered as an upheld state among the other Indian Unions. It is applauded by its exemplary performance in the social sector¹⁰⁵. Among the fifteen major states of India, Tamil Nadu holds higher ranks in general literary growth, sex ration, birth rates, infant mortality rates etc. Tamil Nadu was honored as a fourth place in quality of living among other states in India. But on contrary the rural index

¹⁰⁴ Hemingway, F.R. (ed), *Gazetteer of Trichinopoly District*, p.214.

stated as lower income states such as Madhya Pradesh, Rajasthan and Orissa. It has an unattained development agenda. The State has witnessed a high poverty incidence about 20 percent¹⁰⁶. The following details vividly explain the downtrodden situation of the state.

Implementation of New Economic policy adopted by the State and Central Governments after 1991 had been created much more impact on the rural areas. The livelihood of poor has been exploited because of the globalization process. Their opportunities have been diminished by the new policy. The major impact is worse affected the agricultural labourers, fishermen, weavers, rural artisans and especially women. The basic needs such as medical, water supply and sanitation services are not affordable for the ordinary people. They were charged for these necessary things. The natural resources have been exploited by the multi-national companies which disturbs the ordinary people. The water resources are highly squeezed, the land is being exploited by the quarried by these companies. The local communities protested against the atrocities and even the poor revenue has been utilized. Panchayat leaders also fought by hands with the local communities. Coastal area is also mainly affected for this whole coast. Their shrimp cultivation is carried out in a large scale. And it is highly eroded. Not only the fishermen agricultural labourers have lost their livelihood. They fought against these new policy adopted by the governments. They were aware of their livelihood and protested against the new initiatives of globalization¹⁰⁷. When Silicon soil was lifted from the Vandu-Vancheri Gram panchayat area in Tanjore District, it was stopped by the local Panchayat with the help of people. This matter is now in court. Another incident in Sivagangai District when the water from the well was sucked by the mineral water company local people gathered there and stopped the functionary of

¹⁰⁵ Coldwell, *A History of Tinnevely*, p.108.

¹⁰⁶ Ahmed Ariz, *Women Empowerment and Self-Help Groups*, p.14.

¹⁰⁷ Havell Report G.O.No.463, Revenue, dated 24th April, 1885, p.4.

that company. They said that water was not a commodity, but an entitlement of the people and the mineral water company should not be allowed to make it a commodity for the market to make profits. As a result the Government has stopped its subsidy for Khadhi and Handloom products of the local weavers¹⁰⁸. They lost their employment opportunities and started shifting from that place for survival. They migrated too many places. Thus globalization has eroded not only the livelihood of people but also the natural resources. Due to the improvised technology, manual workers and unskilled labourers have been sent out from the construction industries and road projects also by the reform activities initiated by the government many privileges have been cut to the farmers. The subsidy given for electricity consumption for the poor farmers has cut off and as a result small farmers put down their farm activities.

In social development activities, Tamil Nadu has faced a detached relationship with the people because of new economic pressures which globalization is being setup everywhere in India. The local body panchayat is pressurized by the Gram Sabha. The leaders found very difficult to tackle the people and the pressures from the Government. In Tamil Nadu there are 12605 Gram Panchayats, 384 Block Panchayats and 29 District Panchayats. Of these Gram Panchayats 3046 are headed by SC and ST men and women of the 3046 Gram Panchayats, 1107 are headed by SC/ST women; 3150 Gram panchayats are headed by other caste Hindu women leaders. In the year 1994, there established a New Panchayat Act, which provides all basic services to every panchayats out of constraint¹⁰⁹. Panchayat leaders assumed their powers which enable the poor and farmers to resume their responsibilities by getting all funds and subsidies like the earlier.

¹⁰⁸ G.O.No.97, Public, 16th January, 1932.

¹⁰⁹ Issues and Strategies in Social Welfare and Social Development in Asia and Pacific, Bangkok, 1985, p.101.

The economy is being globalized when the democracy deeper through the decentralization of powers. But for the prosperity and growth of the nation, they both have to work together. Decentralization of powers and globalization of the economy are institutionalized. There were country wide studies in this regard. They studied the negative and positive aspects of globalization. There were opposition for globalization and support for decentralization. But decentralization does not help to empower the nation¹¹⁰. Globalization proceeds gradually by the government which is opposed and by the people in democracy.

There was another problem faced by the people. The positions were taken by the individuals, organizations, associations and institutions on decentralization of powers and globalization of the economy. Many institutions raised voice against the policy of implementing globalization. They highlighted the negative impacts of globalization in the lives of people. There are some organizations they supported the policy and highlighted its importance in developing nation. Both positive and negative aspects have been discussed. But the decentralization is pre dominantly voiced everywhere. It is true that both globalization and decentralization depend on how best they are understood by the policy makers and stake holders. So the focus should be on how best both can be utilized for the advancement of society and how best people can be saved from the ill effects of the process of globalization of the economy and the decentralization of powers¹¹¹. The reality can be understood by learning from one another. Globalization partakes in the society through its policies and programmers by both state and Central Governments.

The Globalization made its impact on those marginalized weaker and poor segment of the society. It has to be alleviated through micro action in the field and

¹¹⁰ Palanithurai, G. *Empowering Women Grassroots Experience from Tamil Nadu*, p.15.

macro action through policies and decisions. The ordinary people in the society understood the draw backs of globalization and started facing the obstacles and utilized as possible opportunities. They learnt the clear picture of Global issues and tried to overcome¹¹². Globalization of the Economy, localization of development, decentralization of powers has most affected not only the people in general but the women particularly.

The following data vividly shows the basic profile of Tamil Nadu:

Table: 2.1
Basic profile of Tamil Nadu

Description	Units	Areas	Units
Total Area	12991322sq.kms	Forest Area	21336.17sq, kms
Total Population	62110.84.000	Total Literate	45652.11.000
Total Male	31268.65.000	Total Female	30842.19.000
Urban Population	27241.55.000	Rural Population	34869.29.000
Male Literacy	25743.48.000	Female Literacy	19908.63.000
Population Density	% 324	Male and Female Literacy	% 82.33 % 64.55
Agricultural and Allied Activities	% 49.55	Other Workers	% 66.66

The role of women in the society is very important. Now women have been improving in various aspects. They have obtained the equal status with men¹¹³. For the part centuries women have struggled for their economic freedom. They were not allowed to go for education or proper jobs. But now the things have charged. Women are liberalized to opt their own choice of educational subjects and preferable

¹¹¹ Korten David, C. *Getting to the 21st Century- Voluntary Action and The Global Agenda*, p.67.

¹¹² Directors of Census Operations of Tamil Nadu, Chennai-6.

¹¹³ Directorate of Economic and Statics, Chennai-6.

professions. And also they are equalized with the economic status provided by various welfare schemes and financial assistance. The Micro Financing Scheme through Self-Help Groups has changed social constructs and laid importance to women for their economic status and independence. The schemes of Self Help Groups in all over the countries paved a way to empower women. And in India the 9th Five Year Plan of government gave enormous support and recognition to the Self-Help Groups and implemented various schemes for the empowerment of women¹¹⁴. The contribution of self -help groups challenged the existing male dominated social constructs and culture and gradually improved the well-being status of women.

According to Percy Bose in “A case study on Self -Help Groups in North Tamil Nadu (March 2013) analyzed the economic empowerment of women through Self Help Groups in the North Districts of Tamil Nadu¹¹⁵. It witnessed a constructive growth in economy with the assistance of Self Help Groups.

Beginning of Self Help Groups:

In Bangladesh during 1975, Mohamed Yunus founded Grameen Bank. In 1986, India imitated its function through NABARD (National Bank for Agriculture and Rural Development). But it was implemented only after 1992 in assertion of Self Help Group to banks.

Self Help Group is a team of members (15-20 members) voluntarily formal by inclining its special purpose like savings, credit and social involvement as a tool of empowerment¹¹⁶. Tamil Nadu Corporation for Development of Women (TNCDW)

¹¹⁴ Gupta C.B and S.S.Khanka, *Entrepreneurship and Small Business Management*, p.110.

¹¹⁵ Percy Bose, A. *Credit for Women empowerment – A case study on Self Help Groups in North Tamil Nadu*, p.121.

¹¹⁶ Prema, T.S. *Women Empowerment Through Self Help Groups in Tamil Nadu*, p.210.

defines Self Help Group as a small, economically similar community group of rural poor, voluntarily formed to save and contribute to a common end to be lent to its members as a peer group decision and for serving together for social and economic progression of their family and society.

The Special Attribute of SHGs and Its Function

Self Help Group Comprises 10-20 members in team. There is no need for registering the team in any of accreditation licensing authorities. The group must be exclusively for women and the same set members can be selected. These members have the social and economic background. For the better prospect and growth, they conduct regular meetings at least once in a week. The main function of Self Help Groups is a new credit and saving systems with low interests. They will be provided loan assistance to fulfill the members' needs with low interests. The savings are regular and the members learn how to handle the saving which benefits them during the usage of loans. The same savings can be offered as loans to the members of the group. It helps in opening saving bank account with bank. The Groups convene frequent meetings and discuss the savings and schemes, its obstacles' and find solutions to ratify their drop outs.

Establishment of Self Help Groups in Tamil Nadu

In association with IFAD assisted community development project. The Self Help Group Movement started its functioning from the year 1991-1992, over the past 20 years the Self Help Movement has extended its schemes across the entire state of Tamil Nadu. The following data presents the status of Self Help Groups for the year 2012- 2013.

Table : 2.2

States of Self Help Groups (2012-2013)

No. of SHGs	5.56 lakhs
No. of SHG Members	85.70 lakhs
No. of Rural SHGs	3.72 lakhs
No. of Members in Rural SHGs	57.37 lakhs
No. of Urban SHGs	1.84 lakhs
No. of Members in Urban SHGs	28.33 lakhs
Total Saving	Rs.3,374.60 crores.
No. of SHGs credit linked	4.85 lakhs
Total Amount credit linked	Rs. 15,633.83 crores

The economic status of women in empower with a greater initiative of Government that is Micro Finance System¹¹⁷. Through the naturalized bank the credit system have been dispersed into saving amounts. This micro financing support awakes a constructive growth and sustainable social upliftment over a decade. At the nature level the formal banking system has approach the door steps above 116 lakh poor household, providing micro credit to them by organizing 7.17lakhs Self Help Groups as of March 2003¹¹⁸. The elective of thin micro finance system in to cover 100 million rural poor is the country. With saving and credit by year 2008 through Self Help Groups.

Tamil Nadu ranks second in the country in promoting Self Help Groups. There are few more states have registered significant progress in the formation Self Help Groups. They are Andhra Pradesh, Karnataka and Orissa as on 31st December 2003 about, 1.51 lakh Self Help Groups have been established in Tamil Nadu state which

¹¹⁷ Rural Development and Panchayat Raj Department Paling Note, (2012 -2013).

¹¹⁸ Ibid.

covers all the districts, blocks and panchayats. The overall coverage of project as on 31.12.2003 is shown below.

Table : 2.3
Overall coverage of the projects

1.Rural Areas	
Number of Districts Covered	28
Number of blocks covered	385
Number of panchayats covers	12619
Total Number of SHGs firmed	119014
Total Number of Women enrolled	2023696
Total Amount of Group savings (Rs.Lakhs)	32539.29
2. Urban Areas	
Number of Town panchayats covers	611
Number of Municipalities covered	102
Number of Corporations covered	6
Total Numberof SHGs formed	32529
Total Number of women enrolled	548938
Total Amount of Group savings (Rs.Lakhs)	6825.06
Grand Total of Rural and Urban	
Number of SHGs	151543
Number of Women enrolled	2572634
Amount of Group Savings (RS in Lakhs)	39364.35

There have been adopted different models of micro finance relating credited linkage with banks¹¹⁹. The Self Help Group Bank Linkage Model involves the team members financed directly by the bank agencies viz commercial bank (both public and privatesector), Regional Rural Banks (RRBs) and Cooperative Banks. The Micro Finance Institution (MFI) Bank linkage Model covers, financing of (MFI) by the Banking Agencies and led to Self Help Groups and small borrowers under mirror finance sector.

The Self Help Group Bank linkage model is a major part for delivering financial assistance to the poor in a sustainable manner.

¹¹⁹ Percy Bose, A. *op.cit.*, 2013.

Table: 2.4

District-wise coverage of the project (31.12.2003)

Name of the District	Blocks Covered	Rural Panchayats				Urban Local Bodies			Grand Total		
		No. of panchayats	Groups Formatted	Women Enrolled	Group saving Rs. In	Formed	No. of women Enrolled	Group Saving Rs. In	Group Formed	Women enrolled	Total saving Rs. In Lakhs
Viruthunagar	11	450	3413	911.3	934	934	17041	245.34	4347	77878	1156.64
Villupuram	22	1104	6672	2269.05	752	752	14629	189.92	7424	143672	2459.42
Vellore	20	753	3938	1178.19	522	522	8489	50.46	4460	74231	1228.65
Trichy	14	408	4587	1023.46	1335	1335	21905	286.87	5922	96795	1310.33
Thoothukudi	12	408	4587	905.35	940	940	17121	220.35	4405	78024	1125.7
Thiruvavarur	10	430	4902	1288.35	513	513	8963	126.78	5415	95755	1415.13
Theni	8	130	2591	459.18	1313	1313	20714	223.94	3904	62493	683.12
Thiruvallur	14	539	4418	1130.69	778	778	12231	113.48	5196	81951	1244.17
Thanjavur	14	589	6058	1321.75	747	747	12758	159.85	6805	115364	1481.6
Tirunelveli	19	425	4773	1170.93	2151	2151	40152	448.8	6924	125163	1619.73
Sivagangai	12	445	3424	889.43	472	472	8628	105.81	3896	66251	995.24
Salem	20	385	4785	1446.89	1302	1302	21397	283.4	6087	101951	1730.29
Ramnad	11	429	3640	1649.35	735	735	13971	151.9	4375	80723	1901.25
Pudukottai	13	498	4498	977.18	352	352	5996	76.42	4850	80310	1053.6
Perambalur	10	322	3673	673	256	256	4372	41.8	3929	65234	714.8
Namakkal	15	331	3438	1273.8	982	982	16751	302.5	4420	76876	1576.3
Niligris	4	35	2103	375.95	1414	1414	21995	304.22	3517	55430	680.17
Nagapattanam	11	331	3438	1257.37	666	666	10802	188.12	6126	101756	1445.49
Madurai	13	431	5460	1137.62	781	781	14886	221.12	4469	87538	1358.74
Karur	8	158	3025	644.31	468	468	6304	73.57	3493	87538	717.88
Kanyakumari	9	99	2954	879.12	3075	3075	58275	789.71	6029	113451	1677.83
Kanchipuram	13	648	4997	1093.14	2339	2335	33705	223.15	7336	113849	1677.83
Erode	20	343	5232	856.34	1847	1847	27326	334.9	7079	102200	1316.29
Dindugal	14	306	3375	545.76	745	745	11352	135.12	4120	62117	680.88

Dharamapuri	18	588	5460	3771.7	439	439	8307	380.85	5899	109359	4152.55
Cuddalore	13	682	5157	1903.7	1002	1002	19463	387.07	6159	118477	2290.77
Coimbatore	19	389	4347	822.03	2807	2807	41608	417.4	7154	102222	1239.43
Chennai	0	0	0	0	2449	2449	42224	174.63	2449	42224	174.63
Total	385	12619	119014	32539.3	32529	32529	548938	6825.1	151543	2572634	39364.35

The Self Help Groups bank linkage programme has widely spread over all the states in India to promote the team workers for saving banks. The below given detail represents the state wise Self Help Groups Bank linkage programme as on 31st March 2014¹²⁰.

Table: 2.5

NABARD: Status of Micro Finance in India, 2013-2014

State	SHGs	Savings (in lakh)	% of SHGs	% of savings
Andhra Pradesh	1418676	349962.18	19.09	35.36
ArunachalPradesh	2588	153.01	0.034	0.02
Assam	285327	11289.51	3.84	1,14
Bihar	268721	16466.57	3.62	1.66
Chhattisgarh	11184	18283,52	1.51	1.85
Goa	8170	1313.37	0.11	0.13
Gujarat	196510	16872.60	2.64	1.70
Haryana	43029	4539.47	0.58	0.046
Himachalpradesh	37634	2732.43	0.51	0.28
Jharkhand	86386	8932.95	1.16	0.90
Jammu Kashmir	87340.740.01	40.74	0.01	0.04

¹²⁰ NABARD: Status of Micro Finance in India, 2013-2014.

Karnataka	709171	108757.29	9.55	10.98
Kerala	61325	56942.49	8.09	5.75
Madhya Pradesh	157481	13010.41	2.12	1.31
Maharashtra	692274	74805.53	9.32	7.56
Manipur	9039	94.92	0.12	0.009
Meghalaya	7230	536.65	0.10	0.04
Mizoram	187	4.46	0.002	0.00
Nagaland	2437	210.08	0.03	0.021
New Delhi	2901	660.57	0.04	0.06
Odisha	517391	45733.95	6.96	4.62
Punjab	23041	2283.98	0.31	0.23
Rajasthan	257262	17906.61	3.46	1.80
Sikkim	343	35.49	0.004	0.00
TamilNadu	942469	105145.21	12.69	10.62
Tripura	9148	558.00	0.12	10.62
Uttar Pradesh	379270	43858.84	5.10	4.43
Jharkhand	37294	3903.04	0.50	0.39
West Bengal	591464	8146.51	7.96	8.23
As islands	4824	115.58	0.06	0.01
Puducherry	24454	2406.41	0.33	0.07
Chandigarh	468	13096	0.01	1.32
Lakshadweep	229	648.81	0.003	0.07
Total	7429500	989741.54	100	100

Among the District wise coverage of project while considering Rural Areas, 12,619 panchayats of 385 blocks in 28 districts have been undertaken the project¹²¹. 20,23,696 women enrolled with 1,19,014 Self Help Groups in 29 Districts. They are benefitted as Rs.32539.29 Lakhs, 6 Corporations, 102 Municipalities and 611 Town Panchayats are covered in Urban areas, from this 5,48,939. Women are enrolled with 32,529 Self-Help Groups and they have saved Rs.6825, 6 Lakhs. In total 25,72,634 Women enrolled with 1,51,543 Self-Help Groups both in rural and urban areas. Their savings are calculated as Rs.39364.35 lakhs.

The above mentioned chart describes the details of Women's Self-Help Groups in 29 districts including both Rural and Urban areas. It is found that among all the districts¹²². Women enrollment in total is calculated as 25,72,634 who have profited a sum of Rs.39364.35 lakhs through 1,51,543 Self Help Groups formed; 1,19,014 groups are noted in rural panchayats 29 districts and 35,529 groups are found in urban area including the capital city of state Chennai. Among the total blocks, 385 Self Help Groups one formed all over the districts by their projects. The total numbers of panchayat under these blocks are 12,619.

The credit discipline is practiced among the team members through loans from their own savings before the linking process of Self Help Groups with any financial institution. They were permitted to avail the loan after six 6 months of their account opened. Those women gainfully utilized the funding assistance through banks. As an 31st December 2003, out of 105733 eligible Self Help Groups which have been

¹²¹ Jacob, J. *Women's entry into management: Trends in Earnings, Authority and Values Among Salaried Managers*, pp.282-301.

¹²² Saxena, A.K. *Women Welfare and Empowerment*, p.22.

sanctioned with Revolving Fund Assistance to about Rs.8070 lakhs. The gives table shows the district wise sanctioned Revolving Fund Assistant as on 2003¹²³.

Table: 2.6
Directorate of Economic and Statics

S.No	Name of the district	Total No. Of Sanctioned RF	Amount sanctioned	No. of SHGs Disbursed RF	Amount Disbursed
1	Virudhu Nagar	633	158.25	626	154.00
2	Villupuram	2748	410.55	2748	410.55
3	Vellore	1360	312.38	1073	268.25
4	Trichy	1474	368.50	1287	321.75
5	Thoothukudi	765	191.25	765	191.25
6	Thiruvarur	1321	316.95	1250	299.05
7	Thiruvallur	1214	303.50	1205	301.25
8	Theni	352	88.00	335	84.00
9	Thanjavur	1260	316.00	1042	272.25
10	Tirunelveli	1595	267.34	939	234.10
11	Thiruvannamalai	1231	307.75	1198	299.50
12	Sivagangai	629	154.35	626	154.35
13	Salem	2641	660.25	2483	620.75
14	Ramnad	829	243.47	827	238.47
15	Pudukottai	1237	254.50	1114	227.15
16	Perambalur	1180	294.50	1052	263.00
17	Nilgiris	489	122.25	344	86.00
18	Namakkal	1056	264.00	969	242.25

¹²³ Directorate of Economic and Statics, Chennai-6.

The Self- Help Group have been funded by different sources to do their economic activity and empower their status. The most successful medium for enabling women to enhance the credit by means of Micro-Finance System. It provides opportunity to the poor especially women for receiving adequate amount of credit to start of fair income generated enterprises. Under this scheme the eligible Self- Help Groups can access the funding assistance by giving he details prescribed¹²⁴. They were provided the loan with subsidy or without subsidy. The banks sanction the loan accordingly the proposal stated and on the basis of project undertaken by those Self - Help Groups. The Self -Help Groups receive loan from different source like SGSY, NABARD, THADCO and NGO. As on 31st December 2003, 109046 Self Help Groups have received loans for their economic activity to the tune of Rs.56415 lakhs. The given table states the funding assistance for Self Help Groups to empower their economic activities.

¹²⁴ Census of India, Provisional Report, 1991.

Table: 2.7
TNCDW : Loan for Economic Activities

Total No. of SHGs functioning for more than 6 months	131044
Number of SHGs Rated	117042
Number of SHGs eligible from the Rated List	105733
Number of SHGs sanctioned Loan	112712
Amount of Loan Sanctioned (in Rs.in Lakhs)	61727.37
Number of SHGs Disbursed Loans	109046
Amount of Loan Disbursed (Rs.in Lakhs)	56415.23

The District wise disbursement of loan to do economic activities of Self - Help Group is given below.

Table : 2.8
District – wise Disbursement of EA Loan

Sl. No	Name of the District	Group Formed	No. of SHGs more than 6 months	Total No. of SHGs relate as per the Credit Guidelines	No. of SHGs eligible from the rated list	Total No. of SHGs Sanctioned Loan	Total No. of SHGs Sanctioned Rs. in Lakhs	Total amount of Loan Disbursed Rs. in Lakhs
1	2	3	4	5	6	7	8	9
1.	Villupuram	6672	6603	5523	3891	5306	2826.05	5173
2.	Dharmapuri	5720	5457	5420	5288	8751	8255.78	8704
3.	Namakkal	3438	3717	3662	3662	4246	3893.36	3998
4.	Cuddalore	5157	5629	5133	4461	4132	1495.47	4132
5.	Ramnad	3640	4119	4549	4552	4037	3315.56	4015
6.	Thiruvarur	4902	5027	4397	4260	4875	1420.60	4717
7.	Vellore	3938	3342	2843	2459	3330	1550.13	2468

8.	Madurai	3688	3972	3705	3297	3856	3204.34	3856
9.	Thiruvallur	4418	4228	3482	3342	2818	859.47	2709
10.	Salem	4785	5646	4925	471	5389	3437.68	4954
11.	Karur	3025	3138	2781	2507	2692	1799.79	2657
12.	Thoothukudi	3465	3921	3796	3796	4912	2444.94	4912
13.	Theni	2591	3156	2731	2542	1543	841.51	1511
14.	Virudhunagar	3413	3874	3874	3872	4177	2319.23	4154
15.	Sivagangai	3424	3599	3147	2864	2966	2333.21	2963
16.	Tirunelveli	4773	6399	5291	4783	4324	2238.14	3573
17.	Trichy	4587	5586	408	4209	3917	1262.76	3716
18.	T.V Malai	4941	4612	4908	3783	3080	1943.89	2953
19.	Pudukottai	4498	4659	4164	3770	2041	1262.76	3203
20.	Nilgiris	2103	2997	4080	2320	1762	958.44	1494
21.	Erode	5232	6214	2942	5727	5224	1564.94	5127
22.	Coimbatore	4347	5594	5894	4357	5117	2188.61	4939
23.	Kancheepuram	4997	5493	2905	2017	2284	639.05	2144
24.	Kanniyakumari	2954	5754	5486	5028	6256	3911.91	6235
25.	Perambalur	3673	3285	2862	2501	2340	1215.31	2156
26.	Thajavur	6058	5069	4985	4916	4968	1455.92	4630
27.	Nagapattinam	5460	5639	5517	5074	6351	2079.42	6269
28.	Dindigul	3375	3783	2919	2438	2005	909.82	1671
29.	Chennai	0	932	69		13	2.17	13
	Total	119014	131044	117042	105733	112712	61727.37	109046

Table : 2.9

Economic and Special Activities by SHGs at State Level

S. No	District	Economic Activities taken up by SHGs	
1	2	3	4
1.	Coimbatore	Area sheath plate, Paper cups, Coir and Jute bag	Mineral water supply, Tamarind paste and powder, chapels Toll at Temples
2.	Cuddalore	Cashew processing, Core making, bakery Unit	Curry Leaves Powder, Drum Stick Leaves Power, Being supplied to Anganwadi Centres
3.	Erode	Quarry, Door Mats, Kora Silk	Textile Weaving
4.	Kanchipuram	Canteen, Readymade Garments	
5.	Kanyakumari	Core Products, Coastal Area Products, Lace and Embroidery Works	Physically Handicapped Groups (SGSy Funds)
6.	Kaur	Textile, Cotton Sarees, Bed Spreads	Chapel by Sabarmati Group
7.	Madurai	Readymade Garments, Awin Booth, Cell phone Repair	Already visited by DRD
8.	Nagapattinam	Canteen, Paper cup, Area Sheath plate	Wasteland Development (Orehid) Tourism
9.	Nilgiris	Construction of Foot-path, Paper Cups, Motor Pump Repairs, Floriculture	Masonry Training to SHC
10.	Perambalur	Greetings Cards, Wood Carving	Eunuchs, Youth groups and CSW group have been formed
11.	Pudukottai	Waste paper products, ration shop, terracotta	Male SHG formation (SGSY) Hilet Brewers Rehabilitation, Waste Land Development, Mathi Litearacy child Labourer's Mothers SHC, Adolescent Girl Groups
12.	Ramand	Charcoal Production, Home Appliances Repair cell phone Repair, Palm Leaf products, Dry Fish Processing	Tie up with National Minorities Finance Development Corporation for giving Loans through Co-op Banks at minimum rate of Interest.
13.	Salem	Silver Anklet Making, Tractor, Departmental Store	
14.	Thiruvallur	Ration shop, Jute bag, Readymade Garments	
15.	Trichy	Judy bags, Greeting cards	Conducted Eye camp (Mission for Women Vision) AIDS Awareness Camps, Special Skill Training for Women Prisoners
16.	Thanjavur	Terracotta, Medicinal Plants,	Nachiyar Koki KuthuVilakku by

		Turkey Farm	artisans groups, Folk Arts Groups
17.	Vellore	Natural Colour, Bathik Printings, Organic Farm, Palm Leaf Products	CSW groups are given employment opportunities at Match Industry
18.	Virudhunagar	Readymade Garments, Candle Making	Selling forms at RTO Office, Beauty, Parlour, Lease Land for Vegetable Cultivation

Among all the districts in the state Villupuram District has formed more number of Self -Help Groups by 6672 Self Help Groups as on 31.12.2003. And in the rated list, Erode District stands first by having 5727 Self Help Groups. Dharmapuri District ranks top in the amount of loan sanctioned by disbursing Rs.8255.78 lakhs and Rs.8704 lakhs respectively¹²⁵. With this loan assistance the Self Help Groups utilized the amount for their economic activities are not only the income generating one but also provide a quality and environment friendly. This opportunity has provided a decent standard of living and earns respect for them from the society. In addition to the economic activities, these women have engaged in social activities like conducting medical camp and other awareness programmes. In Trichy District the Self Help Groups frequently conduct eye camp under the title “Mission for women vision”. These activities show women’s unified empowering role. This role has to be related to women’s power in terms of economic independence and social emancipation.

The present study focuses on women’s empowerment through Self-Help Groups. In Tamil Nadu people give equal importance for both genders. And in particular they are very cautious about the subordinate gender and their welfare. The Self- Help Groups enable these women to upgrade their status and economically

¹²⁵ Satya Sundaram, I. *The Status of Indian Women*, pp.17-20.

neutralized with the opposite gender. It shows an enormous support and growth in these welfare schemes¹²⁶. And in particular Southern Districts witnessed a vast development in social and economic activities of women through these self -help groups. The present study deliberately portrays the southern districts especially Thoothukudi district and its development through Self- Help Groups. Thoothukudi is situated in the extreme south eastern corners of Tamil Nadu state it is bounded on the north by the districts of Tirunelveli, Virudhunagar and Ramanathapuram on the east and south east by the Gulf of Mannar and Kanyakumari and on the west and south west by the district of Tirunelveli. The total area of Thoothukudi District is 4621 Sq.kms and the administrative headquarters of Thoothukudi is an Urban area having large number of people living¹²⁷. It has talk headquarters within the district of Tamil Nadu. It ranks 5th place by income among other districts of Tamil Nadu and 3rd in the literacy rate 2nd in the combined gross enrolment ratio. It also fares well in the Gender development index in Tamil Nadu coming next to Chennai, Kanchipuram, Kanyakumari respectively.

Table : 2.10

Revenue Divisions in Tamil Nadu

S.No	Revenue Divisions	Taluks comprising Revenue Division
1	Thoothukudi	a. Thoothukudi b.Srivaikundam
2	Tiruchendur	a.Tiruchendur b.Sattankulam
3	Kovilpatti	a.Kovilpatti b.Ettayaapuram c.Vilathikulam d.Ottapidaram

Revenue Firkas : 40

¹²⁶ Jacobs, J. *op.cit.*, pp.283-300.

¹²⁷ Srivastava, T.N. *Women and the Law*, pp.112-118.

Revenue Villages : 468

The district is divided into 7 Assembly constituencies and covers 3 parliamentary constituencies, they are

1. Parliamentary Constituencies

- a) Tirunelveli
- b) Tiruchendur and
- c) Sivakasi

2. Assembly Constituencies

- a) Vilathikulam
- b) Ottapidaram
- c) Kovilpatti
- d) Sattankulam
- e) Tiruchendur
- f) Srivaikundan
- g) Thoothukudi

3. Local Bodies

* Corporation	:	Nil
* Municipalities	:	2
* Panchayat Unions	:	12
* Town Panchayats	:	20
* Village Panchayat	:	408
* Revenue Villages	:	468

Table : 2.11**Area and Population**

Thoothukudi District has a geographical area of 4,621 sq.km.

Sl. No	Name of the Taluk	Area in Hectares	Male	Female	Total
1	Thoothukudi	21706.22	162671	160009	322680
2	Tiruchendur	33330.83	131196	146046	277242
3	Kovilpatti	88851.99	142094	146379	288473
4	Sathankulam	34379.26	464200	54991	101411
5	Srivaikuntam	556620.84	94289	100851	195140
6	Vilattikulam	109788.55	79057	82290	161347
7	Ottapidaram (SC)	72972.97	540033	55594	109627
	District Total	416650.66	709760	746160	1455920

Source : Provisional Population as per Census 2001 : 15,65,743

Table : 2.12**Directorate of Census Operation of Tamil Nadu**

Total Area	Units		Forest Area	Units	
	4590.54	Sq. Kms		110.12	Sq.Kms
Net Sown Area	1594.53	.000	Net Irrigation Area	372.46	.000
Total Population	1565.53	.000	Total Literates	1283.81	.000
Total Male	764.09	.000	Total Female	801.66	.000
Urban Population	661.93	.000	Rural Population	903.81	.000
Rural Population Male	437.60	.000	Rural Population Female	466.21	.000
Urban Population Male	326.49	.000	Urban Population Female	335.49	.000
Total Male Literacy	677.44	.000	Total Female Literates	606.37	.000
Rural Literates	706.72	.000	Urban Literates	577.12	.000
Rural Literates Male	377.30	.000	Rural Literates Female	329.43	.000
Urban Literates Male	300.08	.000	Urban Literates Female	277.05	.000
Rural Male Literacy	86.22%		Rural Female Literates	70.66%	
Urban Male Literacy	91.91%		Urban Female Literacy	82.58%	

Table : 2.13

Directorate of Economic and Statistics, Chennai

Description	Units	District	State	Description	Units	District	State
Population Below Poverty line	%	37.81	29.16	Urbanization	%	42.28	43.86
Growth per Annum Population	%	7.54	11.19	Literacy	%	81.96	73.47
Agriculture and Allied Activities	%	35.44	49.55	Urban Literacy	%	87.17	82.07

The Self Help Groups in Thoothukudi pay the way for socio-economic status of women through different small scale enterprises¹²⁸. And they were benefited a lot. This study analyzed some of the enterprises run with the support of Self Help Groups. They are:

1. Palm Candies and Jaggery

Karpagatharu Women Self- Help Groups have established its branches in different places of Thoothukudi namely Karuvelam Patti Allwarthirungari. They produced Palm Candies and export to values places and benefited by the revenue from that. Karuvelam Patti is a remote village in Alwarthirunagari block, Thoothukudi District. Most of the people depend mainly upon palm trees. Previously the income generated by Palmyra was had sufficient to run their families. So the men and women of Karuvelampatti switched over to employment as migrant coolies. Their monthly income constituted ground Rs.750 to 1150 only¹²⁹. After the function of Self Help Group, women found a boon in their economic status. Eventually this Self Help Group, women decided to harvest from this owns land and the resources available with them. They succeeded overcoming the poverty line by the support of government. With the support of District Rural Development Agency the well-known NGO and CEDCO jointly brought the women under a single fold towards the objectives earning and saving among themselves. These women members were

¹²⁸ Sharmashakti, *National Commission for Self- Employed Women and Women in the Unorganized Sector*, pp.87- 102.

financially assisted with the rerolling found of Rs.25000 under the SGSY scheme. This led the members economically higher in place¹³⁰. So women in these groups cooked with full spirit of manufacturing palm candy products and palm Jaggiry. They were given special training in preparation of these products by the expert trainers from Marthandam¹³¹.

Since their previous occupation was fully dependent on Palmyra they had full confidence in their success. Although palm candies are seasonal products. So that they make use of the seasonal periods to harvest the yielding. Then they have launched a new business yielding a monthly income of Rs.1900 to 4500 per head. Their monthly production of Palm Candies reached around 150 to 200 kg and Jaggiry to around 130 to 150 kg. Their monthly earnings reached around 130 to 140 kg and annual sales around 825 kg¹³². This changed their life style of people in their village. They hired building for the better production with the support of electrification. Later they have planned to construct their own building for their production unit in the near future. At present they have 60 set boxes for palm candies and basement stores with adequate utensils for preparation. The previous generation they were forced to borrow money from money leaders with the high rate of interest. They struggled to run their families and even for daily meal. But now the enter seen has changed. They were able to settle their former debts. The living standard of SHG women has been raised considerably they are able to give education to their children through earnings. This made a platform to work at a full extend of production and widening their market up to Thirupur and Coimbatore. There was a high demand for palm candies, because the people

¹²⁹ Bakshi, S.R. *Empowerment of Women and Politics of Reservation*, pp. 61-77.

¹³⁰ Ibid.

¹³¹ Managing Committee Report of PWDS, Marthandam, 1978, p.4.

¹³² Paul Chowdhry, D. *Social Welfare Administration*, p.160.

believe that the palm candies and Jaggeries are good for health and for medicinal values. Apart from this work the Self Help Group members are also engaged in social activities. They have streamlined the delivery of services¹³³. The group activities are observed by the official members and they will be provided they certificate of appreciation sponsor by the Indian Overseas Bank, Sathankulam in the year 2000-2001.

Each and every member extended the wholehearted support towards the success of their establishment. They share the excitement of their struggle and success. They understood the opportunities that are abundant and they have to be utilized by the needy. They have aspiration to earn and make achievements in their traditional work for their livelihood¹³⁴. This is the cause of the great support of NGO and DRDA worked amidst the Self-Help group women.

2. Palm Leaf Production

The sources from palm made an exemplary flourishment in day today life. The members of Fathima Self Help Group Kolasai. The Indian Women Self Help Group Kayammozhi, The Mutharamman Women Self Help Group Sivaloor of Udangudi, Jeevaoli Mahalir Mandram Nayalapuram Puthoor and the Women Self Help Group Kayanmozhi, Thiruchendur of Thoothuludi District are involved in the processing of palm leaf products.

There women groups served together and highly benefited tremendously. They deserved the self- dignity to rise their social status. They found out and perused. Subsequently they decided to purchase the dried leaves in large amount with cheapest rates¹³⁵. The district Rural Development Agency arrested them by realizing the devolving found of rupees 25 thousands. The amount was utilized for the purchase of

¹³³ Gopala Krishnan, M. *Gazatteers of Kanyakumari District*, p.1152.

¹³⁴ Vasanthagopal and Santha, S. *Women Entrepreneurship in India*, pp. 62-85.

raw materials and buildings and for repaying their old debts. There have been arranged a training programme by DRDA which was highly beneficial for everyone in the groups from that they were able to make Toys, Plates, Garments, Baskets and few others products. The impact of training made a tremendous change in their lives. They produced mats, Boxes and Baskets as per the order received from various marketing agencies. Also they were motivated to exhibit their product in different trade fairs held at Chennai, Kanyakumari, Delhi, Mysore by DRDA¹³⁶. Their efforts were considered and applauded by all. The bank loan of Rs.2 Lakhs has been Sanctioned to this groups. They utilized the amount for their personal needs and remaining was used for developing their enterprises. They maintained the accounts and benefited the profit of Rs.6450 monthly. In average the members earn net income of Rs.1000 to 1500 per month. With the large scale orders from Monday Market and Kanyakumari. Accordingly the income has been increased day by day. The members are highly satisfied with lots of confidence and contentment with their jobs¹³⁷. By their creative ability they further produced new products and established many business units. Their children were able to continue their education without any financial hurdles. The DRDA and its officials frequently conducted training programmes and guided in their profitable way. The women visited many places and participated in exhibition. They have been improved in competitive methods adopted. Since they enjoyed the profit of their own concern, they initiated various innovation by producing new articles for business extensions.

3. Pickle Preparation:

¹³⁵ Bakshi, S.R. op.cit., p.75.

¹³⁶ Paul Chowdhry, op.cit., p.161.

¹³⁷ Annual Report of PWDS, Marthandam, 1992-1993, p.66.

The WSGS has started various profitable business in different areas. Among them few credited the pickle making business and succeeded everywhere. Especially Annai Women Self Help Group of Vilathikulam and Kadayanodai Self Help Group Alwarthirunagari have successfully completed the other business run by Self Help Groups¹³⁸. Even in the modern society people have the craze to taste the salty products (ie) Pickle along with their food. It is considered as a tasty and ideal side dish today. There women group joined together and produced pickles for people. Women identified the tasty of pickle which naturally grasp tongues of everyone. So that they started working without hesitation to fix upon target of success. The Annai Women Self Group of Vilathikulam in Thoothukudi district has showed a path for successful business of pickle making. The women members were gathered in house or some work places to prepare the pickle, squash¹³⁹. The Community Polytechnique of Ettayapuram organized a training programme for those who involved in the pickle business. They guided the women members to prepare the recipe which given more tasty then the previous. They have been trained to make pickles in lime, mango, onion, tomato, mixed vegetables etc. In order to improve their activities, DRDA has arrested group by giving the resolving fund of Rs.25 thousand. The members put the amount for preparing pickles in a large scale. The district supply and marketing society along with DRDA made a tie-up with this Self Help Group to sale their pickles and other by products in the local market and some of them extended to the market at Madurai, Trichy and Salem. The members of Self Help Group activity participated with the fullest involvement and they hired a building for establishing their production units with the support of all equipment's and storage facilities. The box were given in shift basis. They formulated to shift from 10 am to 1 pm and 1 pm to 4 pm. Their average preparation attained from 15 to 20 kg of pickles in a day and they are benefited with the profit of Rs.17,182 for month of

¹³⁸ *Ibid.*, 2002-2003, p.20.

January and February 2014. Also the members started scheduling their works by canvassing the all market and household. They worked with the objective of increase in their production about 20 to 25 kg per day¹⁴⁰. As a result they earn sufficient income and repaid previous loans. The support of district supply and market division play a vital role. In market change for the pickles produced by the women groups. These activities are supervised by DRDA. The training given by the community college was appreciated by DRDA and they planned to link the community college and district supply and market division with them.

The other Self Help Group of Kadayanaidai in Alwarthirunagari block Thoothukudi District also started doing pickle preparation. They have been troubled with the moneylenders with high rate interest previously. So that for redemptive reassurance they started the pickle preparation¹⁴¹. The union of Alwarthirunagari convened the meeting with the members and encouraged them to start a new business in order to standing their economic status. The steps taken by DRDA along this union made a great success. They were given number of methods and techniques to prepare pickle in a successful manner. After this the members started preparing without any training assistance. Gradually the income has been raised in their saving accounts. After 6 months of Self Help Group activities they were given 25 thousand revolving fund assistance the backup their business. They purchased necessary utensils and furniture for better production. In addition the bank loan of Rs.1,05,000 was sanctioned for this group with the subsidy of Rs.52,500 on 7/1/2000 by their constructive development they repaid the bank loan within 2 years. The members started their extension of outlet shops in local and nearby places. Parallel, Canvased and sold their products successfully around 400 bottles of 500g sold in a week. They produced nearly 3 to 8

¹³⁹ Krishna Raj, Maithreyi, *Women and Development*, Bombay, pp.234-340.

¹⁴⁰ Prema, T.S. *Women Empowerment through Self Help Groups in Tamil Nadu*, p.215.

¹⁴¹ Devi U.Lalitha, *Status and Employment of Women in India*, pp.103-127.

variety of products were attracted because of elegant packages such as bottles and pouches. They earned 2000 to 2500 as an average income. They have been awarded by district collector¹⁴². This group learnt the skill of making pickle easily. Also they were supported by the government. Later they established their trade in a big scale with the involvement of all members.

4. Wafers :

The DRDA has promoted the Self Help Groups by providing yet another training to prepare wafers and Pappads. The home made Pappads and wafers are highly preferred by people in all sessions. By understanding the mind set of people, Annai Kasthuri Bai Mahalir Mandram, Chenamareddi patti, Pudur, the Gokulam Mahalir Mandram, Sankaralingapuram, Pudur, the Prismi Women Self Help Group, Arampatti, Karungulam and Bharathiyar Women Self Help Group Sivagnenapuram started their preparation of variety of wafers and pappads attracting many people¹⁴³. The groups were stabilised graded by SGSY District committee. For the initial investment, DRDA granted a revolving fund of Rs.25000 to produce wafers. The members produced 16 varieties of wafers and 14 kinds of Pappads. They produced 120kg of each variety in a month. Their profit is calculated as 6300 per month. Each members earn Rs.35 per day and the net profit is accumulated in their saving accounts. The district supply and marketing society had placed a bulk order of 240kg for selected varieties. All the members of the group worked together from 11 am to 2 pm every day. With the fireless efforts of members lead to repay their debt and amount in stipulated time. In addition from the large sum of orders the members visited door by door canvassing and retail store for sales. They have covered local areas industrial centers such as cement factories and spinning mills employees. The groups invested their

¹⁴² Paul Chowdhry, D. *op.cit.*, p. 167.

¹⁴³ Ibid.

savings for setting up the Grinders, Electronic weighting machines hand and pedal sealers and some useful utensils for their production. This business made a platform for women in the villages to upgrade their status and developments. They gained usefully by educating their children and upgrade their standard living. Also this members involved in social activities such as awareness programme on clean village and taken part sanitation programme by solving many problem in the villages¹⁴⁴.

5. Stone Quarry :

The places Padmanabha Mangalam and Servaikaran madam surrounded by stocks which pared the way to livelihood of the villages. The women labours put forth their efforts to break the stone and made revenue on them. The families of Suyam Siddha Vinayagam Self Help Group Padmanabha Mangalam, The Annai Velankani Self Help Group Chettikurichi and Everest Self Help Group of Karisalkulam in Thoothukudi district worked in the stones quarries. Their earnings are meager to fulfill their essential needs like food and otherthings¹⁴⁵. There was no sustainable growth by this income. So the Self Help Group members approach the district collector for occurring the quarries on lease. As the result there Self Help Group had undertaken the Quarries on lease for 3 years. Also they were able to remit their initial instalments from the revolving fund sanctioned by DRDA. Such away their people were employed in the quarries. The beginning they utilized the rented compressors, Trucks and Tractors hates they decided to purchase the essential things from the loan sanctioned. They were able to earn 40 rupees per person also they accompanied 6 to 9 male members for the jobs. The monthly sales of stone reached Rs.86000 by loading 3 to 4 loads of stones in 3 rates Rs.450 to Rs.900 per day. Their net profit for the month was Rs.20000 and the same is transferred to their accounts. This made a confidence and happiness in each and

¹⁴⁴ Minutes of Managing Committee Meeting of PWDS, 13th April, 1984.

every one of the members¹⁴⁶. They felt the sense of self employment with pride and happiness. Now their families upgraded to fulfil their needs. They extended their participation in social activities and contribute much in family welfare, family planning and sanitation campaigns.

6. Crab and Lobster Rearing:

Crab rearing one of fishing activities by the fisherman folk. It enlightens the livelihood of women, especially those involved in the business. The coastal fishers of Periyathalai of Sathakulam block was involved in fishing activities. The 11 members of Nala Women Self Help Group entered the field of crab rearing by challenging the high fights of sea¹⁴⁷. As the result the gainfully attained the serving and prosperity. The District Rural Development agency conducted a training programme at Punnaikayal, Author and Vellapatti crab rearing for this group about the employment opportunities and certain techniques to be adopted in crab rearing. They were provided proper

¹⁴⁵ Gopalakrishnan, M. op.cit., pp.110-1127.

¹⁴⁶ Ibid.

¹⁴⁷ Batliwala, Srilatha, *The Meaning of Women's Empowerment, Women's World* , pp.23-43.

building with motor and adequate electric work by the bank loan sanctioned Rs. 35000 kg of fully grown crab was Rs.200 based on the variety¹⁴⁸. The earning of women came around Rs.30 to Rs. 35 per day by working just for 5 hours. They were appreciated by the village people. Also they took part their interest in sanitary work and extended their support to poor and needy people.

Moreover 11Pandian Grama Bank, Tharuraikulam with the subsidy of Rs. 123000, 6 cages for main culture are being used by the members. They rear the Lobsters from 100g to 1½ kg. They purchased the young lobsters for just Rs. 5 and rear them big lobsters. These Lobsters fetches a minimum Rs.100 for a person as income for their families¹⁴⁹. As a result during the off season the members are involved in other activities like tailoring and pickle production. The activity popularize themselves and stabling their economic status among the coastal community.

7. Fish Farming :

Fish farming is one of the fast growing business among the coasted area. They believed that ocean is the main source of income. The members of Nehru Gramodhya Women Self Help Group Karungulam and Muthumalaiamman Women Self Help Group of Thottiyar Kudieruppu, Alwarthirunagari took keen interest in farming and re-producing fish in a pool. They found an alternative source of employment through fish. They formed a Protuberant Self Help group on 1st June 2003¹⁵⁰. Before that they were engaged in agriculture. Due to the heavy drought they shifted their business to vary fields. And they were supported by DRDA agency and trained by them. Also they were arrested with the revolving fund of Rs.25000. By that amount, they preferred a

¹⁴⁸ Director of Census Operations of Tamil Nadu, Chennai, 6.

¹⁴⁹ Self Help Organization Schemes, Santhankulam, 2008, pp.1-4.

place for setting up a pool for Rs.4000 per year for 5 years. They installed motor to suck the water from 4 foot depth. And also separate motor room was constructed for Rs.5000. an additional bank loan of Rs.167300 was sanctioned with a subsidy of Rs.8375. The pool was set for farming with the support of fisheries department¹⁵¹. Nearly 7500 fish of four varieties were put for the first 22 days. Some small fishes were kept in the nets for save guarding and later they were freed. The groups worked from 6 am to 7 pm in the evening. They had 2 shifts. Their shifts are re-shuffled in every 5 days. They made fencing in the pool with 15x15 feet nets for protection. It taken 65 months for full growth of fish. The selling price increased upto Rs.200 per kg. Though their initial investment was very low, they earned Rs.2000 to Rs.4000 per week. They also involved in purchasing of cows by their loan sanctioned¹⁵². 3 lows were purchased and a building worth Rs.35000 was constructed for their protection. The excreta of the cows were used us chow for the fish. There by the savings and self-esteem of women increased constructively. They extended their support in social activities.

8. Muscoth Halwa :

Halwa a tasty bud for every tongues. The Self Help Groups in Thoothukudi namely Thendral Women Self Help Group, Nila Self Help Group involved in the preparation of a new flavor Halwa. The BPL members of their groups were previously involved in mud block making and snacks making. The main objective of DRDA is to

¹⁵⁰ Sujhata, Viswanathan, *Grouping Women for Economic Empowerment*, pp.37-42.

¹⁵¹ Sushma Sahay, *Women and Empowerment*, pp.150-155.

¹⁵² Ibid.

make the village women self- employed. So that they encouraged there groups to insist self - employability. The Self Help Groups of Mudaloor gave proper training at the door steps of every woman¹⁵³. In addition a revolving Rs.25000 was sanctioned by the DRDA and a bank loan of Rs.11000 was sanctioned in order to help them. This amount was utilized for utensils and packaging materials. An average of 50 to 75 kg of Halwa is prepared daily. The member activity participated in the preparation of Halwa, they sent to the market with the retail outlets and households in Erode, Chennai, Chengalpattu and in local areas¹⁵⁴. The sale attained 60 to 75 kg per day. And it is transported for various places. They earned a daily income of Rs.50 and remaining earning was deposited in banks as savings. Such a way these women established their capability and credibility.

9. Energy-Gasifier:

Energy plays a vital role in the modern world. We get energy from various sources like fossil fuels and other renewable energy sources. Gasifier is a process of converting light energy into electric energy by the help of burning of wooden pieces. The Vanavil Women Self Help Group of Melathattaparai, along with the do BPL members selected an ample of activities to improve their standard of living. Previously, women were engaged in wood work, which yielded very low income¹⁵⁵. So they put forth their hand work to encourage the habit of thrift. They named the group as Vanavil Women Self Help Group on 28/8/2000. They were given 10 day training in gasifiers by Gujarat team collaborated with DRDA. As a result they installed the gasifier unit and handed over the operating to this group. Also they were sanctioned the revolving fund of Rs.25000 for developing their occupation. The members shifted their occupation

¹⁵³ Prasad, *Economic Development of Rural Women: Case Studies of IFAD and DWCRA*, p.79.

¹⁵⁴ Sunitha Singh and Sengupta, *Women Leadership in Organizations*, pp.153-167.

from quarries to dairy farming. Each one of them received 5 to 6 goals. And they refund their revolving fund within 6 month. To appreciate their activity, the bank sanctioned 1 lakh for their welfare¹⁵⁶. The member found it convenient compare with the previous work. They were given 2 shifts encaging 3 members in each shift. They earned Rs.250 to 300 per week.

10. Non Vegetarian Pickle:

The women are more confidents to eradicate poverty in the society. Their efforts have been made credulous change in their economic status. The Self Help Group named Annai Therkklin Villapatti, Thoothukudi District here started fish pickle unit in their place. They covered the whole village market to establish their contentment¹⁵⁷. Day by day they more forward towards success. This Annai Thersaa Pickle unit was established by the founder Swaminathan. A unit worth Rs.2000000 lakh was estimated with proper infrastructure and necessary machines with Rs.349000. also it inorders 4 electronic freezers, 1 electronic weighting machine, hand and paddle sealing machines, necessary utensils, dressing tables, aprons, headcaps and well established laboratory. The Self Help Groupmember were given training for the preparation of Prawn pickle, Sangu chips, Coony etc. The group comprised of pickle and they were trained by Navam Pickle in Nagercoil. They worked for 3 hours daily from 2 pm to 5 pm daily. They prepared all there varieties of pickles from 50kgs to 150kgs daily. Also they maintained proper hygienic condition which were attracted by the retails and the markets around their. They made an agreement with private marketing company and supplied the fish and prawn pickles.

¹⁵⁵ Lavanya, *Women Empowerment through Entrepreneurship*, pp.82-118.

¹⁵⁶ Ibid., p.119.

¹⁵⁷ Ibid.

In August 2003 they gained with Rs.163000 worth of fish and prawn pickles sold. In addition to that the members were involved in selling marine products which has profited 1,33,000. The members who worked in the fish pickle unit were paid Rs.750 per month¹⁵⁸. The fishermen found a bit difficult to manage their households with the merge income and a sessional job. So they women society extend their activities to support the downtrodden fishermen families by giving fee to the students and materials to the families. Annai Therese Fish Pickle unit maintained a perfect credit account regularly. There members were appreciated and recognized by the district collector, DRDA and DIG of police by providing the main certificate for this groups.

11. The District Markets Complex of Thoothukudi :

The District market complex was constructed under the scheme of SGSY at the estimate of Rs.2800000 in eighth street, in Doovepuram. The complex constructed of 28 shops and 16 well-furnished toilets. In particular the soaps are exclusively allotted for Self Help Groups for the established of selling groups there were 8 Self Help Group occupied in this soaps¹⁵⁹. The Sharonroja Women Self Help Group with their 20 members started the enterprise on 20/5/2001. They contributed their earnings with the interest of the circulated their amount to every members. Their main objectives save the money from the high interest. The district Rural Development Agency rendered the skills to the Self Help Groups. The member approach the DRDA to give permission to establish STD booth for facilitating a regular income. The members interested Rs.30000 in their group savings. They were activity participated the managing the business¹⁶⁰. The income reached Rs.17200 per month and they made

¹⁵⁸ Jayaweera, Swarna, *Women Education and Empowerment in Asia*, pp .411-423.

¹⁵⁹ Pillai, J.K. *Women and Empowerment*, p.134.

¹⁶⁰ Raju, M.L. *Women Empowerment Challenges and Strategies*, pp.234-276.

a profit of Rs.1200 to 2000 per month. The member who was in charge of shop for paid Rs.25 per day. They prepared expend their business to stationery and Xerox provisions.

12. Departmental Store :

The Money Vinayakar Women Self Help Group started a Departmental Store covering 3 stalls in the district market complex. They decided to make use of their earnings to establish a unit with all categories of products. They were experienced to attract the customers by means of colour and other tactics to display their products. So their planning and the quality of products made them success. So they maintained market current value with updating. Also they provided door delivery to Fitch more customers. The average sales of month as reach Rs. 96244. The member taking change of store was paid 100 per month. So in course of time they updated to become computerized billing system and export their products in the district at affordable cost.

13. Fancy Stores

Kalaimagal Women Self Help Group along with their 20 members initiated to established fancy store in the district market complex. They give stall in the market complex through DRDA, they began to rise up their income. Initially they invested Rs.15000 for purchasing fancy articles and other products in whole sale price. The average sales for a month is Rs. 25000. Later they planned to expand their business by purchasing commotion for the battlement. Also they applied for loan facility to do so. The member took the responsibility was paid per 20 per day and all the members took part in shift basis.

14. Food Canteen

In order to survive the financial crisis, Kurinchi Women Self Help Group along with the 20 members stated their concern in Kurinchi Nagar. They cook a homemade food with taste and professional presentation to attract the public. They were hardly worked in full swing preparing food and serving the customers. Their main objective is to increase the servings and establishing their prominent among other groups¹⁶¹. They were worked in shift basis. 5 member in a shift for 7 hours in morning 7 to 2 pm. The Self Help Group was motivated by DRDA by giving food orders. Their delicious food ratites attracted the customers. An average of Rs.600per day is earned as a profit by the members. They become popular in the locality because of the homely preparation made by this group. The district collector and banking sectors uploaded their works.

15. Solid based Managements

The women of Muttainpuram stated Muthu Vidiyal Self Help Group in their district. These women were worked in the salt spans for 8 to 9 hours per day by inhaling salty breeze¹⁶². By the introduction of solid based management scheme it created a garden pleasures by challenging the polluted environment. Among them 12 BPL members were picked up a job of solid based management unit. They started the sold based management in February 2004, they were given training by DRDA. They fixed a work time of 7 am to 2 pm daily. The municipality provided a vehicle for collected the waste materials. The few members were allotted to gather wastes sorting, processing and collecting. They were able to collect two areas nearby place¹⁶³. They collected waste with the help of vehicles. The wastes sorted by 5 members in separated building. The work schedule changed once in a week. They were trained to operate the

¹⁶¹ Hemingway, F.R. *Gazatteer of Tiruchinopoly District* , p.215.

¹⁶² Palanthurai, G. *Empowering Women Grassroots Experience from Tamil Nadu*, pp.23-27.

plastic grinding machine and the grand up to 10kg of plastic in day. Also they inspect 8 waste compartments regularly to identify the decomposition status. These grained aortic granules were purchased by the Girl by buying the plastic roads¹⁶⁴. They earned Rs. 33500 in a months. They involved in a social activities such as casing sanitation campaign. So that they received appreciation from the public as well as Government.

16. Soda Manufacturing

A group of 20 workers from salt pans formed Self Help Group under on 10.9.1999. The group was named as Denzla Woman Self Help Group, Thallamuthu Nagar. They put forth their efforts to sell these products. They prepared soda water with the help of their members. A revolving fund of Rs. 25000 was sectored to install a separate unit for production. In addition they load amount of Rs. 2,50,000 was sanctioned by the bank in a subsidiary rate Rs. 1,25,000 by that money the purchased the missionary 26350 and packing material for Rs.9200 and the infrastructure for production unit around 30000. The member were earned Rs. 25 to 30 per day. Self-reliance and confidence made them. Success in their business¹⁶⁵. They circulated their products around householder and retail unit of Thoothukudi.

The member worked for 2 shift and they were trained to prepare 100 bottles in 2 hours. They delivery of products done by the members themselves. They flavored their products by means of mango and black current. They were profiled at Rs 8950 in 8 months. Since soda is a sessional product the members encaged themselves to extend their preparation of making Jagging and pickle¹⁶⁶. They paid more attention to stabiles their business and repaid the loan promptly. Moreover they had competent big

¹⁶³ Ibid.

¹⁶⁴ Coldwell, A. *History of Tirunelvely*, p.112.

¹⁶⁵ *Ibid.*, p.28.

¹⁶⁶ Prema, T.S. *op.cit.*, p.220.

companies to face the challenges in business. A stage of self-sustainability has been attained by the members¹⁶⁷. Also the concentrated on social activated by conducted medical comparing, financial support to the poor.

17. Banana Cultivation

The Women of Kottaikadu, Sri Thondainallur, Srivaikundam, formed a Kamaraja Women Self Help Group and started their business on Banana cultivation. The place where they opted was green and highly attracted by the public. There were 20 BPL families actively involved working in their fields. The district rural agency and panchayat members encouraged and insist them it develop the habit of thrift. They supported with the financial assistance off Rs 210000 with the subsidy Rs. 105000. The members were trained to cultivated banana trees and they were given 3 acres of leased land for that purpose. About 3,600 banana seed links were planted with 2 special varieties. Also they installed motor engine to suck water from the well. The total investment was 160000 and the remaining amount distributed to every members to settle their previous debts¹⁶⁸. They achieved remarkable social status and turned themselves to a better standard of living. They settle their debt and render then children their education. Each member earned Rs 40 per day and they felt happy to work on their land. During the sessional time they earned 40 to 50 per day which made easier to repay their debts. They yield was around Rs 350000 to 360000 per term. They earned money and saved for their future. Also they supported the poor school children, aged person and conducted free eye camps and other public programs.

18. Stationaries :

¹⁶⁷ Havell Report G.O.No.463, Revenue dated 24th April, 1985, p.13.

¹⁶⁸ *Ibid.*, p.28.

The Jaya Bharath Women Self Help of Savariyarpuram of Thoothukudi has started a stationary shop in their place. They sound this business as a redeemable way to succeed. There were 17 member in the group involved in production files, pads and envelops. They were given special 7 day training by union officials. They were supported by a revolving fund of Rs.25000. Initially; they started in a small scale business. So in they were provided bank loan of Rs.222000 with the subsidy Rs 1,11000. The members confidence in their business and inverted the loan amount for purchasing machines¹⁶⁹. So the whole unit was mechanized. They setup the production unit with the worth of 79000 and purchased machines with the cost of 137000. They started their journey to prepare office covers, file pads, envelops and sold it is Madurai and Sivakasi. They purchased the paper materials in bulk with the company rates¹⁷⁰. They supplied their goods at cheaper rete compared with other competitive in Thoothukudi. They produced 1000 envelops of 8 sizes and 1000 file pads in a day. They earned Rs.340 to 450 per week. Their sales reach Rs.258680 in the month January, February 2004. Their canvassing tactics attained ample of orders from varies places.

19. Nose Filters :

The Kurichi Mahalir Mandram of Palliraselapetti, Puthur in Thoothukudi District has initiated a new business of preparing nose filters. Today environment is polluted because of varies reason. It is our bound duty to create awareness and find out

¹⁶⁹ Pillai, J.K. *Women Empowerment*, p.247.

¹⁷⁰ Raju, M.L. *Women Empowerment : Challenges and Strategies*, pp.403-409.

proper remedial measures in order to present¹⁷¹ it. The mentioned group with the 17 members were trained for tailoring Puthur Union. After their training they were involved in stitching of uniform and other household things by order. Their earnings were not sufficient to fulfill the family needs. To control this situation they diversified their duty to stitch the cotton nose filters. A bank loan of Rs.150000 with the subsidy of Rs.170000 was sanctioned to expend their business. They utilized the amount for 12 sewing machine and built a production unit with proper storage room. They were worked for 2 shifts daily from 10am to 1pm and 2pm to 5pm. They sold the cotton filters nearly 700 to 900 pieces per month¹⁷². Also they visited cement factory and spinning industries for canvassing their products. Ramco Cements and 2 spinning mills have placed orders from this Self Help Group. They earned 210 to 250 per week and gained the profit of Rs.1450 per month considerably the savings of the members increased and they were able to stitch 200 pieces daily. The DRDA along with DSMS has upraised their efforts and placed orders for cotton nose filters¹⁷³. Moreover the member activity participated in social activities like cleaning environment and sponsored school chairs and place for poor students.

¹⁷¹ *Ibid.*, pp.32-37.

¹⁷² Rural Development and Panchayat Raj Department Policy Note (2012-2013).

¹⁷³ *Ibid.*, p.36.

20. Rented Utensils :

The women from Keelanalumoolaikinaru village of Thiruchendur Block has formed Self Help Group group named Ambedkar Self Help Group in 20.10.1999 with the main objective starting a new business and economically standardized. They looked for a suitable employment to fulfill their essentials. They started purchasing of utensils, gaslights, decorate, chair, table and waterdrums by the direction given by union officials. They could earn by hiring these things for rent. The DRDA arrested them with revolving fund of Rs.25000 and additional amount Rs.240000 was sanctioned. The 18 BPC members invested Rs.130000 in the business and the remaining was shared to everyone to repay their old dept. they constructed a build to store utensils and other articles. In the festival seasons advertised their enterprise by posters, circulars and notes and created awareness among people. They fix their rent compared with other competitors. 3 wheeler vehicles were utilized to supply utensils and decorations. They were engaged in creative decoration and attracted the people. Male persons were also arrested the women group with wage of Rs.50 to 60 per day. During the sessional time, it comes around Rs.5000 to 6000 monthly¹⁷⁴. They earned Rs.150000 in a period 3 months. This constructive development of Self Help Group was attracted and induced by other Self Help Groups various places. As a result Indira Self Help Group, MGR Self Help Group, Chandragiri Self Help Group of Alwarkarkulam, Karumkulam block in Thoothukudi district. They were able to literate their children without any hindrance. Also they participated in social activities and contributed their economical support towards education of poor people, care for age old and physically challenged persons.

21. Rasi Maiyam :

A team of 16 womens in Mellathattaparai in Ganga Women Self Help Group in Thoothukudi block. They started in technical support for the benefit of rural areas. Their main objective was increasing income by radiating the unemployment problem. They installed Rasi Maiyam by the support of block official's district rural development agency (DRDA)¹⁷⁵. They arranged a computer training programme for these members. Among them 4 members have completed 8 standards, which were given additional training by the officials. They were technically trained by Aptech computers. By using the computers they gave information to the rural background people regarding the ration stock list and prices forwarding Monday petitions, stock and share details, price details of varies goods and articles and ticket reservation at all. They created awareness among people to utilize the Rasi Maiyam effectively. The members extended their services to door to door and maintained self- employed status of living.

22. Paper Cups :

Thoothukudi is considered as well known industrial area. In particular Adaikalapuram and Athimarapatti and Thiruchenthloor and Thoothukudi block setup in unit for manufacturing paper cup. At the entrance of Adaikalapuram we could see the manufacturing unit by the busy working condition. The families around that place receive sources from palm trees and on other side Athimarapatti is completely salt plans. The motivation of union officials and DRDA transformed the people to high task workers. They were satisfied with self -employability especially women formed Self Help Group in order to tackle the financial crisis¹⁷⁶. The DRDA found them Rs.25000 as a revolving fund and condition they received the bank of Rs.279000/- with 50%

¹⁷⁴ Pillai, J.K. op.cit., p.102.

¹⁷⁵ Ibid., p.38.

subsidy through DRDA. The block officials again uploaded the Self Help Groups and give the confidence to establish. The members used the amount for setting a new manufacturing unit with adequate machine worth Rs.191000. They were given frequent training to the business activity better. They ran the unit successfully with surplus orders. They worked from 9.30 to 6pm and produced 3500 cups per day. It showed the constructive raise in their earnings Rs.300 to Rs.1500 monthly. They were able find out markets to sell more than 900 cups per week. The stock materials were sold at selling points in Thoothukudi. The members were supported by DRDA and DSMS for their official requirements. Apart from the sufficient income they extend their social activities by helping disabled, marriages and students financially. They were considering well in family and society.

23. Power Tiller :

The Self Help Group named Tholavilliamman Women Self Help Group from Suganathapuram in Srivaikundam. Here chosen different employment like power tilling. Women turned themselves to take the many work like this. They were involved in agriculture area and concentrated much on agricultural activities. The group was formed 15/5/2000 in the first 6 month the members were trained for preparing washing powder. The trade to increase their savings through selling in their own locality and nearby places¹⁷⁷. After 6 month the approach DRDA with the help of block officials for attending different orientation programmes. An exclusive training was given for power tiller by the TV, Srivansan Trust Chennai. They were funded by Rs.25000 and the bank loan of Rs.125000 with the subsidy of Rs.62500 for ladies. So with that amount they purchased power tiller. Most of the people owned and worked in agriculture fields. So

¹⁷⁶ Palanithurai, G. op.cit., p.39.

¹⁷⁷ Report on Feasibility Survey of Productive Income Generating Activities for Women, UNICEF.

power tiller is necessarily hired by the landlords for making their forming easier. They changed Rs.20 per acres and the operators were engaged for daily wages Rs.100. They earned profit of 53000 and they were able repay their loan amount and revolving fund simultaneously. Even the power tiller dealing it was a sessional one. So they had alternative work bike maintaining cable network in their villages¹⁷⁸. The said Self Help Group has crowned with appreciations for providing a good cable network. In addition they engaged in preparing incense. Sticks, washing power, Blue, Omam water, Phenyl and readymade clothes.

24. Groceries :

Around 22 Self Help Groups in Thoothukudi has started during business on groceries. CEDCO a prominent Non-Governmental Organization supported the Self Help Groups to sustain their business successfully. To reduce the poor line and unemployment around 396 ladies of 22 SGS grievance the block officials to get the guidance and established unit. Among them 40 Self Help Groups were funded by SGSY with revolving fund Rs.50000. And Rs.5000 was distributed by each one of the Self Help Group with the total investment Rs.110000 to setup shops. A central building was rented Rs.700 with adequate space for packing and sorting the stores¹⁷⁹. They had a very good infrastructure with 7 steel racks for displaying the products and storage facility with electronic weighting machine also arranged. The members were

¹⁷⁸ *Ibid.*, p.40.

¹⁷⁹ *Ibid.*, p.41.

deputed by various responsibilities such as purchase packaging, sales and canvassing orders. They maintained the current market price of articles. They have overcome the poverty by marching towards successful future. They adopted various tactics to attract the local customers like poster advertising, pamphlets cable TV advertisements and special orders during festival time. The monthly earnings ranged from Rs.1500 to 2000 and in cumulative the sales is calculated as Rs.3000 to Rs.4000 per day. A 2 member workers commenced their work from 9 am to 9 pm. All the members were fully satisfied with their careering's and ready for great achievements in the future.

25. Readymade Garments:

Annapoorani Women Self Help Group formed a business of readymade garments with its 15 women members engaged with sewing machines and packing of garments. The villages were engaged with their traditional occupation Palms. Due to drought and poor condition of rainfall the duty came down affecting their families. So they started shifting themselves to city places seeking for better employability for their survival. Their group members, then formed a Self Help Group on 10.11.1999. They were given training and orientation programme by the districts industry center¹⁸⁰. The members started a tailoring unit and profited for their survival. Also they were supported by the revolving fund of Rs. 25,000 from DRDA and bank loan Rs. 15,000 by that amount they purchased sewing machines and boxes and boosted their business. So their members produced nighties, in skirts, blouses and chudidars. Also they purchased sarees, for bulk and sold them for installments. The members worked twice for sales and productions. They were paid individually Rs.30 per day and the monthly sale has reached up to Rs. 5,000 to 15,000 per months. They were satisfied with their earning and fund more sufficient and sustainable with their income. Every day they

worked for 3 to 4 hours which would be easy accessible to look after their families within a short time they settled their debts and loans by their earning. In addition, they extend their support to social activities by cleaning the environment and support the poor students economically in their locality.

26. Cool Parlour:

The member of Thirumagal Women Self Help Group stated a parlor in the place provided to them in their district marked complex. Before that there members were involved in dried flowers processing and snacks making. Since the profit in not satisfactory and found difficult to survival with the low income. So they started the ice cream parlor allotted by the district ruled development agency. The 20 members of Thirumagal Women Self Help Group started their work enthusiastically¹⁸¹. They apply for bank loan of Rs. 1 lakh from Pandiyan Grama Bank after receiving the loan they invested it for interior modification and infrastructure. The parlor was equipped with electronic freezers and refrigerator. The prepared 12 varieties of ice cream from Lazza and displayed in the parlor. Further they prepared soft drinks like Lehar and Coke, fresh juices and 5 variety of fruits are prepared. For the sake of attracting and creating awareness among the public, porter advertisement and palm let distributions were followed. Their daily income was raised up to Rs.150 to Rs.1500. This positive impact made the members to increase the snacks item in their menu¹⁸². Since snacks making is the traditional profession it made easy for them to attraction the customers by preparing hot and delicious cutlets, vegetarian and non-vegetarian rolls and samosas. This added good future to their life. They were satisfied with their daily income.

27. Rasi – Two Wheeler Driving School :

¹⁸⁰ Palanithurai, G. Parthiban, T. Vanisree, J. op.cit., pp. 126-127.

¹⁸¹ Ibid., pp. 127-128.

In the modern world women also provided themselves equal to men society. They have been involving in all sectors like technology, law and order, education etc. Also women are good in driving automobile in the modern society. The women Self Help Group name Rasi Vidyal Women Self Help Group setup a driving school for ladies. With the help of DRDA, they were allotted a room on the first floor of district marked complex. The members of SHG belonged to Municipal area jointly inaugurated the driving school in Feb 2004. They used 2 two wheeler for training the learners. They trained them 4 hours, for 4 batches. They attracted the surrounding women set through local cable advertisement and palmlets. They also had door by door two wheeler training for the village women. They have covered even the rural ladies by training them at their houses¹⁸³. The income of the driving school reached upto Rs. 1750 to 5000 per week. The individual earning came around Rs.250 per day.

28. Sanitary Shops:

The Sanitary shops is a dealing with sanitation requirement of construction industry and provides technical assistance for household latrine and other environmental sanitation in the town area. Around 12 rural sanitary shops have been formed a commercial enterprises. This sanitary shops extend their services to provide sanitation material and guidance given for constructing different types of materials and other sanitary facilities suitable to the rural areas¹⁸⁴. The RSMS marts should be set up as an information centers and should have different models and they should be sanitation related. The IEC materials also displayed in these centers along with their products and the rates fixed. The list of masons and their contact details also mentioned of the center. The rural sanitary marts should be run by suitable Self Help Groups. The Self Help Group should monitor and evaluate the RSM. The production center is established with the features of less water sanitary pans and portable sanitary materials. There were two production center in Thoothukudi Block of Melathattaparai and Ottapidaram Block. They have produced

¹⁸² Self Help Group Organization Schemes, AID India, Sathankulam, 2008, pp. 5-9.

¹⁸³ Ranjava Harish, Bharathi Harishanear, V. *"Multidisciplinary Perspective on Women's Empowerment in India"*, pp. 280-283.

¹⁸⁴ *Ibid.*, pp. 129-130.

less water sanitary pans the production center is kept open everyday during working hours. The price list is displayed and competitive prices are fixed. The production center is fully furnished with working shed and roof for storage and different working models of toilets are displayed in the production center. They had the provision to the manufacture other sanitation related item like bathrooms, soaps, brushes, ash and powders. The production centre is run by the Self Help Group who undertake to monitor and evaluate the production centre¹⁸⁵. This centre is run by the Women Self Help Group who be trained in the production of less water sanitary pan in Melathattaparai and Ottapidaram.

29.Bio-Diesel Extraction from Pungan Oil Seeds:

The Self Help Group members in Thoothukudi are engaged varies business activities. The Thamirabarani River is the main source for the people over there. In Sriparakanalur panchayat the river flows surround that village which was mostly planted with Pungan trees. By the initiation of Sutra (Sustainable transformation of rural areas) the villagers plant to exact bio-diesel extracting unit at Sriparakanalur. This agency is constructed for erecting 5 HB speeds breaking machine and 15 HB oil rostering unit at the cost of Rs. 2.10 lakhs. In addition, they have constructed the room for Rs. 150lakhs. The trail functioning is made by DANWA Pannai Self Help Group. Big number of Pungan seeds were purchased at the rate of Rs. 5 per kg. and stored in the shed. The seed breaking machine used for breaking the Pungan seeds and oil rotary unit was used for crushing the oil seeds. This unit is used to grain the Pungan seeds. Around 40 k.gs of Pungan seeds are grained of 1 hour. So that, this unit cannot be used for more than 5 hours daily¹⁸⁶. If they run the unit of 5 hours contentiously they would produce 50 kg bio-diesel and 150 kg of oil cakes by using 200 kg Pungan oil seeds. The Self Help Group members are provided proper training and DRDA.

¹⁸⁵ Arun Nigavekar, “*Organization and Structure of Women Development and Empowerment*”, pp. 281-387.

¹⁸⁶ Palanithurai, G. Parthiban, T. Vanisree, J. op.cit., pp. 130-132.

Moreover, the Canara Bank Srivaikundam assisted the Self Help Group by funding them.

30. Power Generation Through the Treatment of Night Soil:

In Melathattuparai village, the Self Help Group women started a pilot project of generating power from the night soil. The district authority promoted individual toilets and women children sanitary complexes under the total sanitation campaign and other schemes. Pegle came forward to utilize the sanitary complex and in a short span of time the septic tanks are filled quickly. They cleared periodically. The district authority launched a new idea for clearing night soil from the environment. They planned to produce powers from the night soil¹⁸⁷. A one ton capacity of fixed dome type bio-plant was constructed in the sanitary complex where around 300 persons use the toilets daily. This plant produced power to run at least the generator of 1 km and the water pumping device of 1.5 HP. The power from the generator can be used to illuminate 25 lights of 40 waltzes for fans to 5 hours. The slurry of night soil from the bio-gas is used to promote the vermin-composting. Thus the vermin composure is rightfull converted to value added organic manure. The Self Help Group privileged this power generation project and producing organic manure. The expense for this project is Rs. 1.85 lakhs and they paid return for eight years.

31. Solar Fish Dries

Most of the Thoothukudi District is surrounded by coasted villages. There are nearly 27 coastal villages. The people in this villages engaged themselves to fishing. Being a healthy and delicious food variety among other foods, people prepare to take fish. Dry food is a value adding dish in fish variety. Now it is marketed locally and

¹⁸⁷ Ibid.

export too many countries. The leading companies of Thoothukudi engaged in exporting the fishes to many countries. In coastal areas, these fishes are dried in two or three days. The villages planned to construct a hygienic preparation of dry fish. And after few days they installed the Solar Drier Unit at Periathalai village, in Sathankulam panchayat union. It was estimated as Rs. 5.51 lakhs by Madurai Solsen Equipment's and consultants. In this village, the Women Self Help Group such as Annai Therasa, Vinnarasi and Jayamatha Women's Self Help Groups are selected to run this business¹⁸⁸. The unit is erected under the supervision of Fisheries department after visiting Gangavaram Unit in Vishakhapatnam. This unit can be used as large scale production. So the members, they dry 300 fishes per day and get 100 kg of dry fish. This fry fish is kept more than one year and considered as a hygienic and delicious food among the people. In this process fishes are cleaned thoroughly and

¹⁸⁸ Self Help Group Organizations Schemes, AID India, Sathankulam, 2008, pp.1-4.

kept in boxes with 1/3 quantity of salt for full day. The next day they are cleaned and kept inside the solar drier. For small variety of fish it takes 5 hours to dry and for others it will take 10 hours. And it will go for packing with 10-15 percent of humidity. Participation in economic activities is the women's key to their personal advancement and their status in the society¹⁸⁹. After women started associating themselves in Self Help Groups many changes have taken place in all spheres of life. Self Help Groups have paved the way for the emergence of a new awakening in women by giving them an opportunity to come out of their houses, making them associate with others and providing them loan for their economic activity and also a ground to realize and practice their social and political responsibility. Their interactional position in the society has been elevated and they tend to involve themselves in community work, which was once considered men's sphere and they have got a hold and decision-making both in the household and outside. It also enables them to acquire knowledge, develop self – esteem and take responsibility for their lives. Moreover activities through Self Help Groups will bring an end to the gender disparities in economic power sharing which is an important factor of the poverty of women. The experience through the Self Help Groups shows that setting up of micro enterprises at grassroots level will help to cope with their problem. Women contribute to the economy and eradication of poverty through their micro enterprises. In this way, empowerment of women proves to be critical factor in the eradication of poverty¹⁹⁰. Since women's poverty is directly related to the absence of economic opportunities, lack of access to economic resources and their meagre participation in the decision – making process, the opportunity and the freedom created through the will meet their requirements. Self Help Groups entrance the access of disadvantaged women in remote rural areas and also strengthens their links

¹⁸⁹ *Ibid.*, pp. 132-133.

with the formal banks and increases the availability of credit. The participation of women in the economic activity not only reflects on the economic development but also has certain other implication for fertility and population growth, access to educational opportunities, health care and so on. The study shows that women play a significant role in the socio-economic as well as political development of a country and their contribution through the process of empowerment cannot be ignored as such. Opportunity and freedom have to be given to the women to exhibit their full potential for the all-round development of the country.

¹⁹⁰ Ibid.