Summary of Chapters:

The introduction chapter, highlights the economic position of women through the ages and the steps taken by the government to improve their status. The necessity of self-help groups and the support rendered to them by Government and non-governmental organizations are highlighted. The need for the study, the hypothesis, the methodology, scope and limitations are outlined.

The chapter on Review of literature, elaborately discusses the relevant works available relating to the present study which provides a proper backdrop for a comprehensive understanding of what has been done already.

The Third chapter entitled, Women Self Help Group in Tamilnadu, attempts to trace the origin and development of women’s self help group in Tamilandu. The self help group movement has widened its scope in inducing a silent revolution in Tamilnadu. The objectives of the self help group such as the provision for money saving mechanism and co-operative joint endeavour are explained. The agencies responsible for the formation and functioning of the self help groups are also described. This apart, the membership, activities, functions, projects undertaken, the assistance from the Government and Non-government organizations, the schemes and programmes, the role of organizations like The Rural Community Action Centre (RCAC), Organization of Development Action and Maintenance (ODAM), the Social Awareness and Development Organization for Women (SADOW) etc., are also highlighted.

Besides, the activities of the Rural Education and Action Development (READ), Foundation of Occupational Development (FOOD), The Asian Youth Centre (AYC), etc. and the projects such as Mahalir Thittam Project Implementation Unit, The Community Action For Social
Transformation, Masanamuthu Sadayappa Educational Trust etc. are also brought out.

The activities undertaken by many women’s forums such as The Working Women Forum, The Self Employed Women’s Association and the financial assistance rendered by The Tamilnadu Corporation for Development of Women Limited, etc. are also described. In addition to these details, Self help groups functioning in different parts of Tamilnadu are also highlighted to have an estimate of them.

The fourth chapter is entitled, *Self Help Groups under Mahalir Thittam (Mathiijn Madurai)*. This chapter deals with the approved N.G.O.’s of Mahalir Thittam, their activities, training and social works followed by group member’s NGO. Association for Rural Development (ARD) Madurai Non- Formal Education centre (MNEO) Social Service for Education and Environment Development Trust (SSEED) FEDCROT - are few NGO’s which encourage the effective functioning of SHG of Madurai.

The fifth chapter with the caption, *Self Help Groups under NGOs (non-mathi), in Madurai* is exclusively meant for highlighting the self help group activities in Madurai. The Kalanjiya Iyakkam, The Dhanam Trust, The Vaigai Vattara Kalanjiyam, The Development of Human Action Foundation (DHAN), People’s Association of Rural Development (PARD) - are some of organizations which encourage the effective functioning of the self help groups in Madurai. The 4,030 self help groups in Madurai are supported by Swarnajayanthi Gram Swarojagar Yojana Scheme of the Government of India. The Good Will Social Work Centre, Grace Trust, Mahatma Gandhi National Rural Employment Guarantee System, Annai Joy Kiruba Trust, Organization for Accelerated Services to Impoverished in Society (OASIS) etc., are few other institutions which assist the promotion of self help groups in Madurai. Varieties of schemes are undertaken by Self help groups functioning in Madurai. They concentrate even on Medical activities also. Their routine works includes, the records maintenance, conducting regular meetings,
trainings, accounting, insurances facilities, bank transactions besides productions and marketing etc. Financial activities of the Groups are also highlighted.

The sixth chapter entitled, *Financial Aspects of Self Help Groups of Madurai* examines the financial position of the self help groups, since their success very much depends upon it. Hence an attempt is made to have a critical review of the financial activities of these groups. For future reference, records are maintained of different categories. Besides, obtaining floating and fluid financial assistance are also explained in this chapter. The activities of District Rural Development Agency (DRDA), Industrial Development Bank of India (IDBI), Small Industries Development Bank, Swarna Jayanthi Gram Swarozgar Yojana (SGSY), Rashtriya Mahila Gosh (RMG), National Bank for Agriculture Rural Development Agency (DRDA), and The Urban Women Self Help Programme (UWSP) etc. are few organizations which deal with the financial assistance of the self help groups are also explained. The need for understanding the schemes of both Central and State Governments is also discussed. It is also pointed out that the members of the self help groups could achieve success only by enriching their economic status. Again without finance and maintenance of proper records no organization could achieve success, which aspect is also discussed in this chapter.

The seventh chapter is about *Self Help Groups and Women Empowerment in Madurai*. A profile on self help group’s women, their level of education, economic position, decision making power, encouragement of women entrepreneurs, their achievements, problems and prospects are analyzed in this chapter. Since the self-help group movement has created an awareness among deprived women of Tamilnadu, an attempt is also made to assess and estimate such aspects.
Findings, Suggestions and Conclusions are given in the concluding chapter. The self help group movement, rightly termed as a silent revolution has achieved considerable success in rendering the rural as well as urban women folk as self supportive self-reliant and self dependent.

Self-help groups serve as a conducive channel of information and communication among the families in a cluster form. They have introduced the concept of not only mutual self help but participation in community improvement programmes also. The group activities have taught them the process of amicable adjustment in the society. They have encouraged even community organizations for involvement in the formation and functioning of the self help groups. Further the study reveals the fact that the women self help groups created for the economic upliftment of women will certainly augment the expected women empowerment. This silent revolution, is inducing and encouraging women to exhibit their latent talents and capacities, not only in highlighting but haranessing their potentials too, which assures self dependency and empowerment.