The economic status of women, over the ages, till Indian independence in Tamilnadu was not only despicable but deplorable too. Due to pathetic and deplorable economic conditions they have been subordinated to men in the patriarchal society. Never considered an equal to men, their role in the society was crucial and discriminatory too. So a resurgent endeavour became essential to elevate their social condition and ensure economic status. This will be possible only when the women empowerment programmes are put into practice. The women folk should be made as earning members in the materialistic society.

Towards making them self-employed and breed winners of the family and such things are made possible only through and by the women self help groups. As they are beneficial for the empowerment of poor women through their involvement in various finance oriented activities, such a joint and co-operative endeavours are recommended. For it creates a silent revolution and serves as a movement, which might dispense with inequalities between men and women and also between the have’s and have not. Through concerted measures and efforts through united actions, the self help groups strive not only to enhance the economic pursuits of women but also enable them to lead a respectable and responsible role in the society.

The self help groups, since allow women to get involved in multifaceted economic activities, it will lead to the avoidance of gender exploitations. The self help groups come into existence due to the support and assistance rendered by non government organizations, social and village level workers, government departments and scheduled banks.
The members, who associate with the groups maintain a cordial relationship and proper understanding with the co-members. Such a trend is essential for the success of any endeavour which aims to promote and protect the welfare of the women folk. Under such congenial atmosphere the self help group will prove to be a successful organization in projecting and promoting the status of the women. The group’s activities infuse a sense of empowerment and relieve its members from the oppressive nature of the society. The **International Fund for Agricultural Development (IFAD)** launched the Tamilnadu women’s Development project which recruited 27 non government organizations to help the self help groups, and undertakes many activities for the uplift of women. Organisations such as the Intercity Marketing Net work for women, Village Resource Centres, Rural Access to Services through Interest (RASI) etc. too are turning out tremendous tasks such as - imparting training to all those who fraternize themselves with self help group activities. They even encourage them to become small scale entrepreneurs.

The National Commission for Women (NCW 1990), the India Mahila Yojana (IMY 1995), Rashtriya Malila Kosh (RMK 1999), were some of the few schemes introduced to encourage self help groups. The centre for Development of Disadvantaged people (CDCP) functioning from 1988 onwards was also a pioneering institution. All the above organizations try to maintain the rhythmic temperament of the members of the self help groups. The Tamilnadu Corporation for Development of Women Ltd, too play a significant role in empowering women by providing them financial assistance. The Norwegian Assistance for Rural Development (NOREP) is also offering financial assistance to self help groups.

**Role of NGO**

The role of the Non Government Organizations in the continuation of the self help group movement in Tamilnadu is quite rewarding appealing and attractive.
Organization of Development Action and Maintenance (ODAM), The Social Awareness and Development Organization for Women (SAADOW), The Unity Charitable Trust, (UCT) are few among many such non government organizations which enable ‘women to empower women” through self help groups. Foundation of Occupational development (FOOD), the Asian Youth centre, The City Improvement Writers Bureau (CIWB), Hand in Hand Trust, The Tamilnadu Consumer Rights Protection Centre, The Mahalir Thittam Project Implementation Unit, The Community Action for Social Transformation (CAST), Masanamuthu Sadayappa Educational Trust (MEST), M.S. Swaminathan Research Foundation (MSSRF), The Rural Institute for Development of Education (RIDE), Mary Anne Charitable Trust (MACT), Society for Women’s Education and Awareness Development (CHANARD) etc., are the units which lead the self help group movement towards progress. They dedicate themselves for the advancement of the women, to be away from gender bias, to gain credit facilities for involving in self help activities by providing income generating opportunities.

They monitor the self help groups in the achievement of economic empowerment through their multi dimensional approaches. Their services in promoting the activities of the self help groups have infused sustainability among women in Tamilnadu. The self help groups, by engaging themselves in varieties of projects and programmes, in a positive environment with self confidence, achieve economic stability through nontraditional enterprises. By exhibiting the hidden entrepreneurial potentialities, managerial prospects of different situations etc in the women members, the self help groups activate and accelerate their involvement in promoting income fetching activities. The self help groups, being highly cohesive entities, in collaboration with various organizations, government schemes and bank assistances enable themselves to be development promotional groups and by which they attempt to elevate their socio-economic status.
They are encouraged to function with the awareness of legal rights, skills, vocational training and linkage to low interest loans. By the findings of various seminars and group discussions their services are further streamlined. The outcome of different training programmes, gained by the non government organizations and promoters of self help groups too ameliorate the activities of the members of the self help groups.

The members undertake productive activities according to the existing environments, surroundings and armistices. Activities concerning production of food stuffs, sanitary napkins, vegetables, cloths, baskets, greetings cards, woolen dress etc. Also they engage themselves in the manufacture of decorative materials with the use of beads, paper, flowers, plastic materials etc. These activities are carried out on the basis of the resources available and also according to the nature of the group. The attraction towards sericulture, dairying and poultry farming etc., too widen their scope and perspectives regarding their activities. By utilizing all the available resources of the native region, due to their integrated capacity building caliber, they further engage in activities such as craft making, banana fiber extraction, vermin compost and organic pest fertilizer production for providing organic food etc., besides promoting the rain water harvesting processes.

Production and sale of handicraft materials and marketing, them through the handicraft emporiums are also included in their activities. They also engage in producing eco friendly handmade paper with the use of a fresh scientific technology called “recycling waste paper”. This apart, the members of the self help groups too have opportunities to assist the implementation of various community development schemes. With the savings, contributed by the members, credit facilities are also introduced. They use mobile and stationary banks to cater to the needs of the people.
The members of the self help groups are having options to involve themselves in executing the activities designed by the Entrepreneurial Development Programme of Tamilnadu Corporation for Development of women and Tamilnadu Slum Clearance Board. The expansion of the **Mahalir Thittam Scheme** to all the districts of Tamilnadu, the Vision -2000 visualized by the government of Tamilnadu, the Cluster self help group system, Federation of the Self Help Groups of Tamilnadu etc., also expand the horizon of the activities of the self help groups.

The various activities, which have economic implications inculcate self confidence and alleviate poverty. Such initiatives undertaken with self satisfaction lead to self sufficiency and to raise a collective voice of the poverty stricken women against common expression and exploitation. Such activities are congenial for assimilation and dissemination of practical and pragmatic wisdom of women who seek empowerment.

To make women to be self reliant and to achieve gender equality one of the devices is the involvement in self help groups which obtains financial assistance from various agencies. For instance, the Rashtriya Malila Kosh (RMK), Women Industrial Co – Operative Societies, the Mahila Samithi Yojana, Women Development Corporation, the Mahalir Co – operative, the Friends of Women World Banking (FWWB), Industrial Development Bank of India (IDBS), Small Industries development Bank of India, National Bank for Agriculture Rural Development (NABARD), District Rural Welfare Sangam (DRSWS), Development of Women and Children in Rural Areas (DWCRA) etc., are some of the agencies which offer financial assistance to women self help group activities. The **Urban Women Self Help Programme (UWSP)** too arranges for loan and subsidy. The Bank linkage and the Revolving Fund system are of immense use to the groups. The savings deposits, the loan provided from such savings and the interest collected too constitute financial arrangements.
The **Foundation for Micro Credit** founded in 1999 by the **Small Industries Development Bank of India (SIDBI)**, a private institution, is helpful to enrich the micro finance sector. The financing also serves as a catalyst for the forward march of the women self help group movement. As the self help groups activities are economy oriented, they are compelled to maintain proper accounts to avoid unnecessary financial irregularities. Since the groups are registered bodies they are amenable for annual auditing. Above all, the groups maintain records of different types to keep every transaction transparent.

Since they are not commercial institutions, the members of the self help groups, being entrepreneurs maintain proper records and accounts to understand their own economic position and status. They maintain receipts and vouchers for their transactions. For a precise and correct estimate of the savings, loans lent and borrowed, records are maintained which are valuable in making the self help group movement a success. During the period between 2000-2010 an enormous growth and development in the life of women has been attained due to formation of SHGs in huge numbers throughout Tamilnadu. They are able to draw women out of their routine household work, help them to become an entrepreneur through training, secure them loan to start a business, and guide them in marketing their products. Resultantly their social, economic and development of skills are enhanced.

There is a constant increase in the number of SHGs during the past ten years. Sufficient awareness is created among the rural and urban citizens about SHGs. NGO the trend has been set that the rural poor women cultivated the habit of saving money in banks, which is solely due to SHGs. The banks operate an exclusive website for SHGs, which makes bank operation procedure easier and successful. In order to encourage the SHGs the discount amount of the loan has been increased from 10,000 - 15,000 from July 2011 onwards by the Tamilnadu Government, which has a positive impact on all SHGs.
The ruling Government has announced that EA loan has been also extended to urban SHGs, which was availed only by the rural SHGs until July 2011. Certainly it will open a new dimension over the urban SHGs. It may be pointed out here that due to insufficient loan amount, some urban SHGs are unable to run the napkin and brick industries in Madurai. After the Government notification that the EA loan is enhanced upto 5 lakhs, these urban SHGs are able to resume and operate their respective industries.

Those hesitant women to come out of their home, are now encouraged to attend training programmes even outside their places, with the support of their family members. Such a sea-change has been brought about solely due to successful functioning of SHGs. Now SHGs have attained a new dimensions as PLF system, which try to create more entrepreneurs from rural areas, so that they need not depend on other NGOs. In addition, the SHG members obtain from private parties for loan with high interest. Yet another system namely, tem level Federation (SLF) is also existing apart from PLF. They are functioning both in rural and urban areas. Just like other NGOs, this system also form groups for the progress of women.

1. Eventhough these SHGs are recognized for women development, their future is a big question mark, because of some problems. One of the most important problems is the MFI (Micro Finance Institutions), instituted by an individual person. MFI also extend financial help to those women who had already committed loan through Mahalir thittam. More or less it is similar to a private party loan with high rate of interest (Kanduvatti Usaries).

2. Mr. Sahayam, then District Collector of Madurai advised the women to form SHGs under Mahalir thittam, and try to get loan benefits only through SHGs but not through any other sources. He also compared the interest for loan, which is only 24 per
cent per annum when arranged through women groups, whereas it is 24 - 30 per cent per month through MFI. The SHGs are confronting the danger due to MFIs, since the main objective of SHGs is to save women from private loan lenders which will have adverse result. The Managing Director of DHAN NGO also point out the same problem of MFIs.

3. The non-co-operation among the members may result in negative impact on the progress of SHGs. Several groups are forced closed their business due to non-co-operation among its members. For example, the canteen run by SHGs in Rajaji Government hospital, Madurai is closed because of the same reason. Now the NGOs are taking effective steps to bring about a comprise among the two groups. To quote Ms.Anandavalli, P.O., Madurai Mahalir Thittam, ‘that the women are not ready to compromise in getting loan even for education purposes. For successful functioning of SHGs the adjustability among the members is more important’.

4. In order to market their products, the women members are still depend on men only. It is an urgent necessity that the number of marketing centres should be expanded much. Some of the SHGs are purchasing the products from other parties and sell them through their groups, without manufacturing themselves. If the same trend continuous further, in due course, there may be a great decline in the production activities of SHGs. In Madurai 12 registered NGOs are functioning, but among them only four NGS are having groups in the corporation limit. It is sad to note that most of the NGOs are functioning with an aim of self profit. They expect the groups to function according to their whims and fancies. So on most occasions the groups are unable to act freely and independently. Certain NGOs are enjoying loan facilities in the name of some other groups. Such undesirable and unhealthy practices should be prevented.
5. The findings indicate that most of the groups are formed with an intension of minting money only. These groups after getting loan, are not interested in group activities and obstain from them. Also they try to keep themselves away from repaying the loan amount. ‘Out of the SHGs of Madurai, only 2 groups out of 100 follow its main objectives properly’; observes Ms. Anandavalli, P.O., Madurai Mahalir Thittam.

6. Despite these defects, the SHGs of Madurai are functioning well. They play a constructive role in determining the social, economic/political and educational status of a society. For example, if a woman member visit some other place due to her group work, her husband substitute her part at home. Since the housewife is a earning member, she is given due importance and treated equally and respected by her husband and other family members. When the husband accompany his wife in order to help her, he witness her status in decision making skill and thus respect her. By traveling to many places to market the products, a woman member get not only earning for living but respect from the society also. The members are able to approach even the District collector with confidence, which is an indication of how much the society respects her.

7. The establishment of Mahalir Thittam programme gradually decreased the control of men on women. Now the women realized the importance of education and are trying to give proper education to their children. It may be stated that majority of the loans issued by SHGs are meant for education only.

8. During the election times, the political parties attempts to lure SHG as their women wing and expect the SHG members to vote for them. So in politics too it has considerable influence.
9. As a member in SHGs, women are capable of shouldering the responsibility of men in various activities such as - budgeting, rendering advice to husband, making decision on the children’s education, saving money for marriage purposes, increasing the family income and reducing the financial burden of the family. By sharing the responsibilities of a husband, now women are more empowered, compared to the status of women in the past. The Mahalir Thittam is a venture started with a vision and mission to create more women entrepreneurs, but the result is not encouraging.

10. As of now there are 3162 groups existing in Madurai but out of them only 35 women have become entrepreneurs. During the year 2009-2010, only 175 women got entrepreneurship training in Madurai District. Between the years 2006-2009, 350 women were given EDP training. So far as Madurai is concerned, it may be admitted that the SHGs are successful in the empowerment of the women, but not upto the level of expectation.

SUGGESTIONS FOR THE SUCCESS OF SELF HELP GROUP’S

- The Mahalir Thittam should take steps to expand the network of marketing centers, across the district where there is scope and feasibility.

- Apart from the members of SHG, awareness among the public also should be created about the functions of SMGs.

- For marketing the products of SHGs, transport facilities must be improved, to suit their convenience.

- Facilitation like Dairy product centres, hospitals and counseling centres should be established for the benefit of members.
• To insist on the integration and co-operation among the members, apart from Animators & Representatives, a trained personnel must be appointed.

• The amount of Revolving Fund and Economic Assistance loans must be enhanced considerably because it is not possible to start a project with Rs.60,000, in a group having 12 to 20 members.

There is a suggestion from the members of SHGs that inorder to avail RF loan, waiting period of 6 months, can be reduced to 3 or 4 months. The members of a group should motivate their own family members about the importance of SHGs so that they may also propose an idea to start new SHGs.

Apart from including the Thirunangais (transgender) as members in SHGs, they must be given trainings so as to improve their living conditions in the society. It is a fact that Self Help Group women are empowered, but not upto the expected level, since the number is very less in terms of the progress and the achievement gained by the SHG’s. Of late, not only in Madurai, but throughout Tamilnadu, the WSHGS are taking sincere efforts to demonstrate the power and caliber of women across the country. Thanks to the commendable efforts of Tamilnadu Government which form several groups in order to explain the merits and demerits of these groups and creating awareness about them, so that women folk can achieve a total and fulfilled progress besides empowerment in large numbers. Thus, the Self Help Group is an effective mechanism set to secure the empowerment of women, which has induced entrepreneurial potential and productive capabilities among them besides being responsible for introducing micro enterprises to enhance their benefits.