"Empowerment" is a buzz word most commonly used in India today by journalists, social activists, academics, politicians and people from all walks of life. Basically it expresses the desire of people who feel powerless to have more control over their life. In practical terms it requires decentralization of power and authority. In short it aims at the participation of deprived sections of people, including women, in the decision making process. Women, particularly in Asia, Africa and Latin America, view women's empowerment as a means to achieve an alternative future society. This view is best expressed by DAWN (Development Alternatives with Women for a New Era) born in 1985 as a result of the collective endeavour of individual women and women's groups from different parts of the world. Empowerment as a concept was introduced at the International Conference in 1985 at Nairobi. The conference defined empowerment as a redistribution of social power and control of resources in favour of women.

What is Women Empowerment? Women Empowerment is a theory originated for the total democratic equality of women in all fields. Feminism is often misunderstood to be Women Empowerment, but there is a vast difference between the two. Women Empowerment is an ongoing project all over the world and it is the key to sustainable human development. Further Empowerment of women is the act of enabling women to make and enforce decisions concerning matters of vital importance to them in the direction to their choice. Realizing the importance of empowering women, the government has initiated several steps. In other words, Empowerment is the process of equipping a person or group of persons with the power towards the development. Among the various empowerment activities the role of the Self Help Groups are more significant.
By the Self Help groups the women obtain self confidence and they are kept away from depending on others. As the self help groups play a major role in the empowerment of women in the form of engagement of women in savings and credit and also in other income generation activities & management of natural resources it is obvious that the empowerment of women is the basic objective of the self help groups.

The designing, development and introduction of different programmes by the Self Help groups for their uplift will help their empowerment. The Self Help groups with the objective of improving the livelihood of women by individual activity which will automatically infuse not only confidence in them but also assist their empowerment in having an appreciable life. Self Help groups are the small, economically homogenous affinity group of women formed voluntarily to a common fund to lend to its members as per the decisions of the other groups. So by infusing the decision making function in the group they have liked to achieve self-confidence and that in turn improves their empowerment. Because from time immemorial the Indian women especially Tamilnadu women have not enjoyed the decision making power though they were engaged in various kinds of economic activities.

Women, the passive receptacles, were invisible in the economic history of early Tamilnadu that is during the Sangam age which lasted between the period between 300 B.C. and 300 A.D\(^1\). As there are ample references about the flourishing economic condition of the Tamil country due to their agricultural prosperity, there are evidences in the Sangam Classics about the employment of women in agricultural pursuits. They had neither little nor any control over either production or distribution activities. Obviously they were engaged in different activities associated with smaller and mean pursuits of agriculture.
Planting, weeding, harvesting, husking, winnowing and protecting the ripened crops from the damages caused by birds, locusts etc. are some of the activities carried out only by women. Besides, they also were involved in such activities like processing milk, weaving, basket making etc. For basket making the Sangam women used Korai, a kind of reed. Extraction and crushing of oil was yet another common industry. Gingelly seeds were used for getting oil. The Sangam age was not merely an Augustan age of Tamil literature but also it was known for its economic prosperity. Generally the Sangam classics portray women as those known for their chastity, modesty and beauty etc. Cilappatikaram by the Jain monk Elango Adigal and Manimegalai, a Buddhist work by Seethalai Sattanar attest to the above traits as their characteristic qualities. Some of the best examples were Kannagi, Madhavi and her daughter Manimegalai. In the same way, Ahananuru and Purananuru, (which are included in Ettutogai i.e. Eight Anthologies), depict the various traits of Aham (inner) and Puram (outer) elements. But they had their own personal and individualistic economic involvements.

*Kurinji, Mullai, Marudam, Neithal and Palai,* were the five fold landscapes prevalent covering the entire part of the prosperous Tamil country. Among them various kinds of economic activities were carried out by women. They were regular participants of dairy farming and cattle breeding also. There were shepherdesses and cowherds. Aychchiyar and Idaichchiyar women were the chief among them. While selling butter milk, curd was utilized as commodity of exchange for getting good grains. It was also a customary practice among them to exchange ghee for obtaining buffaloes. The above facts testify to the fact about the involvement of the Tamil women in the day to day economic pursuits which centered around the barter economy. The activities of the aychchiyar, dealing with the milk and its by products expose the relationship between the womenfolk and economic pursuits.
The barter economy, which prevailed in the Tamil country during the Sangam age, was to some extent centered on the different activities of women. They were ubiquitous and predominant. As women were confined to household work it is warranted to notice the economic implications with special reference to the women of that period. References such as Paruthi Pendir\textsuperscript{10} will attest to it. The widows, who held a secluded and isolated life, pursue this occupation as congenial to produce different varieties of thread.\textsuperscript{11} Purananuru and Manimegalai speaks about Kaimai pendir and ail pendir who had involved in spinning activities. Such performances continued to survive uninterruptedly up to the age of the Vijayanagar period in the Tamil Country between 1336 A.D. and 1565 A.D.\textsuperscript{12} One of the womenfolks of the Sangam age called Pulathiar carried out the washing activity. In the fallow (Kalar) region they used starch made of rice to dip the cloth in hot solution for purifying and whitening the cloth.\textsuperscript{13} By constant processing they were engaged in these activities.\textsuperscript{14}

It is apparent that women of sangam age were engaged in multifarious minor works which had their own economic implications. The Neithal region of the Tamil land’s coastal area was known for its salt production. The umanar who led a wandering life \textsuperscript{15} had umathiyar as their wives.\textsuperscript{16} One can have a graphic description about the engagement of even women in the preparation of salt along with their head of the family. \textsuperscript{17} The umathiyar too were selling salt as hawkers and peddlers who got exchanged salt for paddy. \textsuperscript{18} The women were employed in the making of toddy also \textsuperscript{19,20}. They shared their labour in the making of toddy and liquor.\textsuperscript{21} The women sellers of toddy again had their role in the economy by way of selling even intoxicating liquor. The women folk of the coastal region were generally called as Paradhavar\textsuperscript{22} or Valaignar\textsuperscript{23} or Minavar\textsuperscript{24} who assisted in promoting fishery. For instance, in the work of processing fish, the fisher women who got involved, were known as panimakal, sold fish in the streets.\textsuperscript{25}
The *valayar* women procured rice as an exchange commodity for fish.\textsuperscript{26} The Tamil women folk of the *Sangam* age earned their livelihood through several ways like the sale of boiled rice cakes as hawkers.\textsuperscript{27} It seems that the women alone, got involved to deal with flowers as flower gatherers, sellers and garland makers whereas the *Vettuva mahalir* or hunter women collect honey in bamboo pipes and sold them in the rural centres.\textsuperscript{28} The low caste women engaged in agricultural activities were known as *Kadayar*.\textsuperscript{29} The women known as *Kadaisiyar* were engaged for executing minor activities.\textsuperscript{30} The *Kalamar*, were women engaged in tilling and weeding in the paddy fields.\textsuperscript{31} The *eyirriyar* were women, served as weeders and smoothening the soil.\textsuperscript{32} From Narrinai, yet another *Sangam* classic, there are references about the movement of the *Ulavar* (farmers) and their wives to the paddy fields after their breakfast. The *Ulattiyar*\textsuperscript{33} (the wives of the farmers) were engaged in planting the seedlings in the wet clay field.

These facts enable one to infer that women were enlisted and employed in the economic pursuits of farming in the villages during sangam age. More other details are not available about their services in economic and religious activities. Such references reveal that women were mostly engaged in agricultural or related activities for earning their livelihood. The same trend of using the word *Ulattiyar* (farmer women) continued even during the 13\textsuperscript{th} century i.e. the period of *Periyapuram* of Sekkilar.\textsuperscript{34} Along with their acts of plantings, weeding and harvesting they were also engaged in cleaning paddy by husking and winnowing.\textsuperscript{35} The use of the terms such as *ural*\textsuperscript{36} and *ulakkai* \textsuperscript{37} (stone mortar and pestle) indicate that the women too were engaged in pounding paddy for the removal of the husk from the grain. These references indicate that the Tamils had entrusted such works which requires patience and perseverance to women. Similarly the *Vallippattu* associated with women while pounding too indicate their minor and unimportant economic activities during the *Sangam*
age. Kurinjikkali written by poet Kabilar in his Kalittogai have references to substantiate this fact. Being period labourers, the ulathiyar, idaichchiyar and pulathiyar too were the adherents to the tradition of Vallaippattu. The young spinster girls were assigned with the work to protect the ripened millets from birds with the use of sling (Kavan). The unbearable sound produced by the beat of drum was yet another method employed for the protection of the yields of the agricultural field from the havocs caused by birds. Thus the women of the Sangam period had an opportunity to participate only in the agro-based economic activities.

Over the period of time, there seems to be a change in the status of women, especially among those in the royal household. For instance, the queens of monarchs of several dynasties, committed to certain economic activities through their philanthrophic deeds. Due to their economic status and access to economic activities, they contributed to temple development. For instance, one Rangapathaka, the Queen of Narasimhavarman II (695-722 A.D. alias Rajasimha Pallava) donated liberally to the Nityaviniteswaragraham in the Kailasanatha temple of Kanchipuram. Another consort of Rajasimha also had carried out a similar act, just adjacent to that of Rangapathaka. During the sixth regnal year i.e. 853 A.D. a lady called Madevi had donated a sum for the renovation of a Jain Palli and also granted a big bell to the same palli. Ample inscriptional evidences are available to attest to such activities by women during the time of Pallavas.

In the subsequent period of the Imperial Cholas, noble women of royal house hold such as Chembain madevi, Queen of Gandaradhiya (950-957 A.D) constructed the Thirukkoteswara temple and expanded the Vriddhigiriswara temple at Vridahachalam etc. Kuntavi, daughter of Sundara Chola and elder sister of Raja Raja I (985-1014 A.D) too contributed to Thirumalapadi temple.
Loga Madevi, wife of Raja Raja I too constructed the Kshetrapala temple at Tiruvarur. Such facts indicate that the queens of the rulers of Tamilnadu maintained their reputation by their economic contributions to the public. Their bounteous religious feats blended with economic activities enabled the public to venerate the members of the royal family for their charitable activities. During these periods also the same economic status of women continued to exist. However during the nineteenth century and the beginning of the twentieth century, the emphasis was laid on educating women and eradicating illiteracy among them.

An awakening spread across the globe concerning the need to educate women. Thanks to the efforts of zealous Christian missionaries and the British Govt. who had established schools exclusively for girls. During modern times, secular humanists and reformers too endeavoured to reform the educational pattern. Despite Women’s access to education, employment ratio is kept on improving, but the percentage is less. Emphasis on providing formal and professional education to women should not be minimized till the last woman in the country/world is educated sufficiently. Hence, in this regard, over the years, India has witnessed a radical shift in the approach - from the Women’s Welfare to Women’s Development to Women’s Empowerment.

**The British Efforts**:

In the patriarchal society like India, the status of women was often underestimated since women had to oppose the men and society, the conservative attitude and outlook also a cobweb which captivated her. So to relieve her from such distresses steps were taken legally. In 1829 itself sati was abolished by law and by this act women’s position was safeguarded. The widow Remarriages Act of 1856 did not allow widows to lead a secluded life.
The Special Marriages Act of 1872, the Hindu Succession Act of 1956, the Abolition of Dowry Act of 1961 are pertaining to women whose general aim was to promote the status of women by avoiding gender disparities. But all such Acts could not solve the entire issues of women. It was also realized that the offering of more rights to women will assist her progress, and women of India were given rights through various Acts. Indian constitution’s sections 16 (1), 16 (2), 51 etc., contain details about the rights, privileges and prerogatives of women. Only on this basis, the Equal Wages Act, 1978 was enacted to remove the disparities existed between men and women. In this regard one has to notice the various laws passed for the betterment of women in different walks of life. They suffered a lot mainly because of the social taboos.

The Law Commission (1938) pointed out that growth could be achieved by the common consent of both the parties only. On that line the Hindu Marriage Act insisted on the husband to have one wife. Such legal proceedings widened their scope in promotions of their economic pursuits and status. The Married Women’s Property Act of 1874 allowed the married women to utilize the money earned by her according to her will with the consent of her husband. Under such pretext B.N. Roy’s Commission was established in 1941 and the Indian Law Commission of 1944 pin pointed that transitions and transformations in the life of women should be endeavored subsequently.

Since 1947, in the independent India, several Acts were passed during the years 1949, 1955, 1956, 1960, 1964, 1976, 1978 etc., which led to the enhanced rights of women. From these measures it is assumed, that in the post independent period in India, efforts were made to stabilize and consolidate the status of women legally in order to promote their economic status. The various laws which emerged in the independent India enabled the enactment of the Social Laws for their enhanced economic order.
The Hindu Marriages Act of 1954 did its best to improve the position of women which prevented their sorrows and misdeeds by which they suffered till then\textsuperscript{58} commencing with their rights relating to marriages, in the ensuing periods, they realized them as causes for their economic stability. The Property and Succession Acts laid the foundations for the rise of economic status of women in due course. While the presents, donations and money granted to a girl at times of her marriage enabled her to have the rights over them. \textsuperscript{59} Her property rights were depended upon marriage, dowry, widowhood, children, religious sanctions etc.\textsuperscript{60} But the women had rights in the properties obtained through agrarian projects because it was felt that it will weaken the economy due to sub division and fragmentation.\textsuperscript{61} The Hindu Succession Act of 1956 introduced changes in the property rights of women. \textsuperscript{62} A proper understanding of that act will offer an opportunity to have a complete study about the rights of women. This allowed the religious converts and to those who returned back to old religious orders. \textsuperscript{63} Dowry which was given to a married lady either in the form of cash or kind too affected the economic as well as the status of a woman. \textsuperscript{64}

Since dowry was a more horrible economic attack and devastating the status of the women, in 1961 the Dowry Prohibition Act was passed \textsuperscript{65} and the same pointed out that the getting or offering of dowry was treated as a fineable as well as punishable crime. This was stressed by the Dowry Prohibition Act of 1984. Various things are included as part of dowry.\textsuperscript{66} The amendment made in this Act in the year 1985 also introduced additional sections to explain the facts regarding punishments. But the ignorance about the laws still prevails which hinders the proper enactment of the Act. \textsuperscript{67} Anyhow it created an impact over the women hood in asking for their rights which will assist their empowerment. The Property Rights Act of 1956 introduced uniform treatment among all the sections without any disparity,\textsuperscript{68} which pointed out that the property of a woman will go to women. \textsuperscript{69}
Thus the making of the women to be property owners will offer an opportunity for women to ensure their economic stability as well as empowerment in the society. Further for achieving social status and to claim a rightful position in the society, many social organizations emerged even during the 20th century. The above facts reveal that the enhanced economic status of women are so much centered on their rights and opportunities provided to them. One such endeavour is carried out by the implementation and introduction of women self help groups. A common approach for maintaining the status and economic standard of women, should be a joint venture of the Government, parents, individuals, welfare agencies and organizations. It is obvious that the Tamil women through the ages had their own economic involvements. But in the post independence period, when the concept of equality between men and women was realized, many opportunities were provided for their economic upliftment. One among such measures was the introduction of Self Help Group which stood for the uplift of the poor women of the society.

The Tamil women, who had their own share and role in the economic pursuits of their day today life, had to concentrate on their economic empowerment for maintaining their own status on par with men, with legal sanctions and social approval. Under such circumstances, the Self Help group movement too emerged as a means to improve the economic condition of the rural and urban poor women. So in the succeeding chapters, the role of women self help group will be analysed. The self help groups system, being flexible, are able to satisfy the needs and requirements of its members. The groups ensure its members to engage themselves in economically sound and technically feasible enterprises. Thus, the self help groups’ activities are to be studied so as to notice the distinctive nature of the women empowerment programme. Being encouraged by the concepts such as liberalism, humanism, humanitarianism, progressivism - women self help groups, as one of the steps, endeavour to ameliorate the pathetic
and heart rending conditions of women. Along with English education, the concept of modernism and modernization enabled the poor and downtrodden women to regain their prestige and privileges which were hitherto either refused or restricted. These modern concepts widened the scope and space for women, in setting aside the unwanted restrictions and to prevent the pernicious social disparities as seen previously, which has been gaining momentum from the closing decade of the 20th century onwards. For women the attainment of an empowered position, is a prime concern, across the globe today. In so far as India is concerned the cultural practices stood as a barrier between women and their empowerment atleast up to 20th century. The Indian women could not come out of the tradition oriented despicable shell. However, during 19th and 20th century, women had opportunity to get engaged in the freedom struggle. Especially, the women of the affluent community, with higher education, set out and involved in several social activities under this context, India in general and Tamil Nadu, in particular, the issue of empowerment of women occupied a place of foremost importance since Independence.

Besides the enhancement of their educational prospects, opportunities are also provided for them in securing jobs for earning their livelihood. While the womenfolk of the urban centers enjoy better scope, their counter parts in the rural areas are still, lagging behind and discouraged because of the conservative attitude of the society. But it is realized, that the empowerment could be accomplished only, by improving the amplification of their economic measures, removal of gender inequalities and offering opportunities for their active participation in the civil society. The role of women in solving their own problems by appropriate decision making is, yet another necessity in gaining women empowerment. As such economic empowerment of women through the self help groups too requires a study. In a large democratic country like India, unless the positions of the women are promoted, none can enjoy the fruits of democracy.
The United Nations Organization is concentrating on this essential and wider perspective, by launching various women oriented programmes. Decided by many World Level Conferences on different occasions, efforts were made by world countries to concentrate on women empowerment. The government of India too had conceded to such measures of development. It had ensured women’s progress and promotion in many spheres which include their economic empowerment. As stipulated in the Indian constitution, importance is assigned to promote gender justice and equality, and to avoid discriminations of any nature between men and women.

Many welfare schemes are launched for the development and well being of women. Among them, the poverty alleviation schemes top the list. Because, the Indian women are mostly affected by their economic backwardness due to illiteracy and the conservative attitude of the society. With broad based ideas, deep insights and wider visions several programmes are manifested conspicuously for the community development and the welfare of the families in total. But no specific schemes were introduced exclusively for the uplift of individual women up to the third quarter of the previous century. When the United Nations Organization announced the period between 1976 and 1985 as Women’s Decade, that had its own echo in different countries of the world. India too was not an exception.

The ever changing trends in the economic structure of independent India, caused due to the implementation of Five Year Plans, Mixed economy and socialism through the Five year plans, had widened the possibilities for wide acceptance of the multidimensional, social and economic development schemes. They were the basis for the economic uplift of the society. Much stress is laid to the promulgation of the economic empowerment of women. In 1985 when the Nairobi Conference, arranged by the UNO, prompted the distribution of power and control of resources with positive approaches, the women empowerment programmes began to gain greater significance.
The women’s movement also attained greater impetus due to the inculcation of the awareness and awakening among women regarding progress by proper decision making and to achieve a social status through economic empowerment. The last decade of the 20th century witnessed the introduction of economic liberalization in the economic policy and planning in India. This included the development of the womenfolk of the urban as well as rural centers. The two amendments (73 and 74th) made in the Indian Constitution during 1993 offered 1/3 reservation to women to local self government institutions such as Panchayats and Municipalities. Such aspects rendered an opportunity and encouraged women to ascertain themselves by their own ways to stabilize their status economically as a cooperative endeavour with the women of similar mind.

To make women to be self sufficient and to have gender equality, in 2001 the National Policy on Women Empowerment was introduced. Under such circumstances, to alleviate poverty, emphasis was laid on the self help activities by women. To gain the total bargain through collective perception, decision making and adoption of common programmes, self help groups assumed greater importance. The achievement of protection from various distresses led to the formations of poor women groups.

The investment of their thoughts and labour in a collective manner enabled them to think of their financial backwardness, which offered them only a secondary position to men. So they are directed towards economic growth through borrowing, investment and savings. Their economic stability will instill self confidence, cover individual risks and the preservation of the strength of unity of the members. Savings plus credit facilities by various means such as banks and NGOs assign an appreciable introduction for the formation of self help groups, which are mostly cohesive entities. The savings techniques minimize dependency on financial institutions and individuals and mainly improve self reliance.
The self help groups could thrive effectively with the assistance and intervention of voluntary Non Government Organizations (NGOs). Such a support will set aside the bureaucratic attitude and intervention of the Government officials. Further, the activities of the self help groups become beneficial due to the proper guidelines offered by the experienced social welfare agencies. Also such acquired experiences by the members of the self help groups, will encourage them to expand their horizon of multifaceted activities.

The rural women self help groups assist its members to collect, save and manage their financial commitments in a methodical way. This practice help them to improve their economic standard. The group savings serve a wide range of objectives other than their immediate investments. The savings still impose discipline on all the group members. As a sign of group encouragement, savings promote the enhancement of not only financial assistance but also instill self confidence in the minds of the members. The savings plus credit will strengthen the self help groups. Besides the financial prospects, the managerial skills of its members are also enhanced through their active participation in the different pursuits of the group.

Small loans for production and consumption purposes are adjustable within the limited fund available with the group. Besides the monitoring and recovering processes of the voluntary agencies, the banks successfully cater to the needs of the financial requirements of the members. These factors encouraged the scholar to undertake this research initiative to have an estimate of the women self help group movement in Tamilnadu. In the context of the Indian women attaining a specific place in the society, with an acknowledgement and approval of equality in the post independent period, a proper study towards their upliftment is considered a desiderata.
NEED FOR THE STUDY

Due to the initiatives made by several schemes and agents, Indian women have come a long way. Steps were also taken to introduce the women self-help groups with more vigour and strength. To infuse women empowerment among the Non-Governmental Organizations are also used. Further to enhance women’s decision making capability, stress is laid to help the self- Help Group Women to become as entrepreneurs.

The study about the relationship between the members and the funding institutions such as Banks and the contact between the Non Government Agencies and the SHGs indicate - that there emerges a cordial relationship and perfect understanding among the members. Such an encouraging aspect will go a long way in the pursuits of the self help groups uninterruptedly, in a successful way. Hence it may be beneficial to have an estimate of the achievements of the women self-help groups and its impact on society. So far no such attempt has been made to have a proper estimate about the activities of women self-help group movement in Tamilnadu. Hence, this present study.

STATEMENT OF THE PROBLEM

The women self help group will not only avoid gender disparities but also will influence changes in the society through the community and social action programmes. It encourages and enhances empowerments, capability, democratic processes and community development activities. To cap it all, it contributes to the broader transformations with in and among the oppressive structure of the society. As such it is desirable to analyse the movement further. Such an analysis will be beneficial as a tool, for an efficient and effective empowerment of women. Hence this academic endevour on the women self-help groups of Madurai City, TamilNadu.
OBJECTIVES OF THE STUDY

The following are the main objectives:

1. to trace the origin and development of the Self-Help Groups in Tamil Nadu.
2. to study the various sustainable aspects of the Self-Help Groups under Mahalir Thittam.
3. to examine the role of NGO’s in the growth of Self-Help Groups.
4. to focus on the financial aspects of Self-Help Groups.
5. to estimate the changing position of women of Self-Help Groups in families and society.
6. to critically analyse women empowerment through the activities of Self-Help Groups.

SCOPE OF THE STUDY

The study attempts to analyze each and every aspect associated with the self help groups engaged in multifaceted and multidimensional economic and empowerment activities. Also to assist the general understanding of the self-help groups, which as a movement, not only in India but also in Tamilnadu, had created a decent status to women. The study attempts to have a microscopic peep into the self help group movement in Tamilnadu, which is considered as a conducive and suitable alternative for the empowerment and economic uplift of women through financial assistance by commercials banks as also with the assistance from various funding agencies. Major focus and thrust has been shown to the functioning of the self-help groups with in the precincts of Madurai City.

HYPOTHESIS

The following hypothesis has been set forth for this study: Women empowerment is being processed through the untiring efforts of the government schemes, the financial assistance rendered by various organizations and the monitoring guiding principles of the
Non Governmental Organizations. The participation and achievements of women self help groups and their consequences made women to come out of their shells. The self help group is a proper and suitable alternative for the women empowerment which will promote and sustain the economic uplift of women through micro credit systems, besides financial assistance by commercial banks and NGos.

**METHODOLOGY**

The descriptive, analytical and interpretative historical methodology is attempted based on primary as well as secondary sources. Different kinds of activities undertaken by various self-help groups of Madurai are highlighted with data interpretation as an illustrative measure.

**LIMITATION**

The study has its own limitations in terms of sources, coverage and scope. Since the functioning and activities of the self help groups are scattered, the space and time are a major constraint. Data collection thro field survey has its own inherent problems like the verbal communication, exacting the facts and figures from respondents besides accessibility to group leaders and members of the self-help group.

**SOURCES**

*The study is based on both primary as well as secondary sources.* Among the primary sources, most important literatures useful for this study is briefly discussed. The **Sangam** classics contain details about the economic activities of women of the Sangam Age. Works like *Tolkappiyam, Ahananuru, Perumbanarruppadai, Purananuru, Narrinai, Kalittogai, Kurinjippattu, Kuruntogai, Cilappathikaram, Manimegalai* etc., are very helpful. The Epigraphic sources, are also useful to glean into the economic activities of bygone centuries. In this regard, *South Indian Inscription volumes and Archeological Reports on Epigraphy* are consulted.
**Government Publications:**


**Secondary Sources:**

Stuart Rutherford’s *Self help groups as Micro finance Providers : how good can they get?* Madeline Hirachand’s *Savings Service for the Poor: An Operational Guide*, Y.S. Nanad’a *Study Report Self Help Group, Tamilnadu* etc., are also some of the published works consulted for this study. Journals such as *Community Development, Mannushi, Murram, U.N. Chronicle* are also consulted.

*Women’s Link, Women’s Concerns, Search Bulletin*, are the journals consulted for having an estimate of the development of the women self help groups in Tamilnadu. The Manual of DHAN Foundation, Booklet by Hand in Hand Trust, the Registration Certificate of the Kalanjiyam Trust etc., are utilized. Relevant Balance Sheets of Banks, the *Administrative Reports of the Women Self Help Groups, Minutes of various women self help groups*, various letters to and from the government. Field visits were also undertaken for the collection of datas. By interviewing people of specific women groups at different places of Tamilnadu facts have been acquired and utilized.

**Layout of Thesis**

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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 Tamilnadu. 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-governmental 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 (Mathijin 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.

**END NOTES**

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6 *Perumanarruppadai*, 156-60
7 *Purananuru*, 33:56
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9 *Purananuru*, 276:4-5
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