CHAPTER – I
INTRODUCTION

"Empowerment of women would lead to empowerment of the nation"¹
- President of India

From the time immemorial women have been considered as a weaker section of the society and they were oppressed in several ways from enjoying the rights on a par with men. Among other things, women have been denied property rights, voting rights and right to work on a par with men for a very long period. As such, several special enactments have been passed to confer these rights on women. However, there is a gender discrimination in many countries, regions and communities which are unfavourable to women. The inherent nature of the society in general is to keep women away from active involvement in the participation of political affairs, economic affairs and social activities because women were considered resourceless in terms of money, material and managerial ability, and as such women were incapable of managing trade and other activities.

Single woman cannot come out of the house due to social reasons and to be entrepreneurs. Women are in need of skill development, managerial empowerment, financial empowerment and leadership qualities.

So, a social movement in the form of women self-help groups [Here after referred to as WSHGs] were sponsored and promoted by the Government at the grass-root level. Banks have been directed by the Government to provide financial assistance to WSHGs and Government

¹Mrs Prathiba Patel, president of India, The Hindu dated, 26th July 2007 P1
departments have been directed to give technical and skill development assistance to WSHGs.

The WSHGs and bank Linkages Programme has emerged as the major micro-finance programme in our country in recent years. While 563 districts in all the States/Union Territories have been covered under this programme, 560 banks including 48 commercial banks, 196 RRBs and 316 co-operative banks along with 3024 NGOs are now associated with this programme. The number of WSHGs linked to the banks aggregated 18.3 lakh as on December 30, 2005. Cumulative disbursements of bank loans to these WSHGs stood at Rs.8,319 crores as on December 30, 2005.

Union Budget, 2005-06 has also given due importance to this rural micro finance programme. The budget has proposed accordingly, reforming the rural micro credit structure by involving and using the infrastructure of civil society organizations like NGOs, rural Kiosks and village knowledge centres to provide credit support to rural and farm sector by allowing the banks to adopt agency model for supporting rural credit structure. Thus, it is expected that with the growing involvement of civil society organizations like NGOs in the field of micro finance, the scenario of rural credit and its flow would likely to improve adequately in the near future.

The focus under the SHG-Bank Linkage Programme is largely on those rural poor who have no sustainable access to the formal banking system. The target groups, therefore, broadly comprise small and marginal farmers, agricultural and non-agricultural labourers, artisans
and craftsmen and other poor people engaged in small businesses like vending and hawkings. Thus if this programme is implemented successfully, the prospect of rural credit structure would be quite bright in future.

As the maximum number of women in a single WSHG should not exceed 20 and any number of WSHGs can be formed in a Village/Town, all women are given opportunities to join WSHGs in their choice in a group but not in more than one WSHG. Irrespective of the caste, creed, religion, colour, region, educational status, economic status, social status, political affiliation and other discrimination, a woman can join a self-help group. Nearly half of Indian population is women and hence there are possibilities for lakhs and lakhs of WSHGs. The role of these WSHGs in developing women will certainly develop India. Hence, it will be quite interesting to undertake a separate study to assess and examine the role of WSHGs in empowering women managerially, financially and socially.

11 STATEMENT OF THE PROBLEM

WSHGs are a novel and innovative organizational set up in India for the women upliftment and welfare. All women in India are given chance to join any one of the WSHGs for training and development, so as to be prospective entrepreneurs and skilled workers. The WSHGs are promoted by the Government as if women in India may not be resourceful enough to be entrepreneurs. When the WSHGs arrange training facilities to carry out certain kind of work which are suitable for women in India, banks must arrange financial assistance to carry
out manufacturing and trading activities, arranging marketing facilities while the Government will procure the products of WSHGs, arrange for enhancing the capacity of women in terms of leadership quality and arranging for the management of WSHGs by themselves so as to have administrative capability. As a social movement with Government support, WSHGs become more or less a part and parcel of the society.

The number of women in a single WSHG is small. All members may not be educated and may not have sufficient background to carry on tiny industries and trade. Under these circumstances, it is believed that WSHGs will enhance women empowerment managerially, financially, and socially. As the WSHGs are of recent origin and there is mushroom growth of WSHGs all over India, all the state Governments and Government of India are interested in organizing WSHGs with the objective that WSHGs will empower women. Therefore a need arises to reexamine empirically whether the Government sponsored and public financial Institutions financial assistance supported WSHGs really empower women of India or not.

1.2 SIGNIFICANCE OF THE STUDY

Men and women are equal before the Constitution of India. Besides women are considered as a privileged class by means of several central and state legislations. In principle, all the political parties of India have agreed to give one-third exclusive reservation for women in political participation, one third reservation in admissions in educational institutions and job opportunities. The Tamilnadu state Government have passed an Act to give co-parcenery right in
properties to women. Women are also a privileged class in obtaining financial assistances for starting industries with one per cent concessional rate of interest. In Tamilnadu, the women Development Board has been set up for the welfare of women. Inspite of these arrangements, women are considered as a weaker section of the society as they are considered as if they are not resourceful financially, managerially and socially. Most women in rural areas of India are uneducated, poor, unskilled, non participatory in economic activity and non-involvement in the economic development of India with the inherent nature of accepting male domination and decision. Women are not allowed to act with economic independence, self-reliance and independent decision-making and thinking. The resourcelessness among the poor and uneducated women may be the cause for economic dependence. As such, a social movement by name WSHGs are promoted with the objectives of empowering women in the economic, managerial and social fields. Organization of WSHGs are a few years old and hence it may be considered significant by means of a separate study to examine the empowerment of women through WSHGs quantitatively and qualitatively by means of field-survey, research, analysis and interpretation.

1.3 IMPORTANCE OF THE STUDY

The principle of gender equality is enshrined in the Indian Constitution in its, Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of State police of India. The Constitution not only grants equality to women, but also empowers the States to adopt measures of positive discrimination in favour of women.
Within the framework of a democratic polity, our laws, development policies, plans and programmes have aimed at women's advancement in different spheres. From the Fifth Five Year Plan (1974-78) onwards, there has been a marked shift in the approach to women's issues from welfare to development. In recent years, the empowerment of women has been recognized as the central issue in determining the status of women. The National Commission for Women was set up by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women. The 73rd and 74th Amendments (1993) in the Constitution of India have provided reservation of seats in the local bodies of Panchayats and Municipalities for women, laying a strong foundation for their participation in decision-making at the local levels.

India has also ratified various international conventions and human rights instruments committing to secure equal rights for women. Key among them is the ratification of the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) in 1993.

The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and the Outcome Document adopted by the UNGA Session on Gender Equality and Development & Peace for the 21st century, titled "Further actions and initiatives to implement the Beijing Declaration and the Platform for Action" have been unreservedly endorsed by India for the appropriate follow-up.
The Policy also takes note of the commitments of the Ninth Five Year Plan and the other Sectoral Policies relating to empowerment of Women.

The women's movement and a wide-spread network of non-Government Organisations which have strong grass-roots presence and deep insight into women's concerns, have contributed in inspiring initiatives for the empowerment of women.

However, there still exists a wide gap between the goals enunciated in the Constitution of India, legislation, policies, plans, programmes, and related mechanisms on the one hand and the situational reality of the status of women in India, on the other. This has been analyzed extensively in the Report of the Committee on the Status of Women in India, "Towards Equality", 1974 and highlighted in the National Perspective Plan for Women, 1988-2000, the Shramshakti Report, 1988 and the Platform for Action, Five Years After- An assessment".

Gender disparity manifests itself in various forms, the most obvious being the trend of continuously declining female ratio in the population in the last few decades. Social stereotyping and violence at the domestic and societal levels are some of the other manifestations. Discrimination against girl children, adolescent girls and women persists in many parts of the country.
The underlying causes of gender inequality are related to social and economic structure, which is based on informal and formal norms, and practices.

Consequently, the access of women particularly those belonging to weaker sections including Scheduled Castes/Scheduled Tribes/Other backward Classes and minorities, majority of whom are in the rural areas and in the informal, unorganized sector -to education, health and productive resources, among others, is inadequate. Therefore, they remain largely marginalized, poor and socially excluded. Hence, the proposed study is considered important at this juncture by way of examining the empowerment of women by having joined the WSHGs.

1.4 SCOPE OF THE STUDY

The present study is conducted in the District of Namakkal which is in the State of TamilNadu. The present study will pave the way to recognize the contribution of women to women’s knowledge. The study will help women to fight their own fears and feelings of inadequacy and inferiority. Women can enhance their self-respect and dignity. The method of controlling resources by women can be understood. Women can be made economically independent and self-reliant. The method of maintaining equal mindedness could be understood. The women can also continue to meet family responsibilities and participate in religious functions. Their talents to increase the standard of the family and society can be utilized and their contribution to the society will be recognized. Thus, the study has a very bright scope in the society.
1.5 LIMITATIONS OF THE STUDY

The proposed study is confined to

a. WSHGs in Namakkal District of TamilNadu
b. the results of the study are based on the information provided by the sample respondents.
c. the data collected are based on the questionnaires, the results would be varying according to the opinions of individuals
d. the statistical tools used to analyse the data have their limitations.

1.6 OBJECTIVES OF THE STUDY

WSHGs are novel organizations at the grass root level to bring a socio-economic transformation to women of India. There is scope for every woman to join WSHGs and to have empowerment economically, managerially, financially, socially and what not. As such, the objectives of the proposed study are to re-examine the empowerment of women by having joined the WSHGs. However, the specific objectives of the study are as follows:

i. To re-examine the rationale behind women empowerment.
ii. To review the role of Government for the uplift of women.
iii. To examine the role of WSHGs for the empowerment of women on principle.
iv. To examine empirically the empowerment of women managerially, financially and socially by having joined WSHGs.
v. To summarise and make suggestions, if any, for further empowerment of women through WSHGs.

1.7 HYPOTHESES TESTED

The null hypothesis of no significant relationship between a variable taken to examine the empowerment of women and the classification of respondents on the basis of religion, community, occupation and education is to be tested. Seventeen such variables are taken for the study.

1. Economic dependency of members before joining WSHGs
2. Financial decision making powers before joining WSHGs
3. Empowerment to take financial decision after joining WSHGs
4. Training to member of WSHGs.
5. Business or profession started after training taken in WSHGs
6. Training given by the members to other members.
7. Able to overcome financial constraints after joining WSHGs
8. Earnings of the members from the profession newly started
9. Earning of members greater than earning before joining WSHGs
10. Gaining Art of Interaction with others
11. Ability to influence the behaviour of others
12. Qualities of respondents from the ability to influence the behaviour of others
13. Empowerment to employ others
14. The professional knowledge acquired by members
15. Mode of marketing the products
16. Gaining marketing skill
17. Social status of respondents in the society

1.8 REVIEW OF LITERATURE

The role and significance of WSHGs have been given much importance in various parts of the world. This has been evident from the research works carried out on WSHGs. A few such research works, articles, books... etc which are connected with the proposed study have been briefly reviewed in the following pages.

Empowerment is an attempt to improve their status and should start with empowerment. It is the process through which individuals gain efficacy, defined as the degree to which an individual perceives that he or she controls his or her environment\(^1\).

In traditional societies, life cycle events are very important makers of status which are often ignored by the development planners and those who wish to promote social changes. Yet a simple reference to the status of women is meaningless, since the woman’s status, or

role, or self-conception varies not only with the cultural and structural characteristics of her society, but also with her status in the life cycle\textsuperscript{2}.

The women-led WSHGs have successfully demonstrated how to mobilize and manage thrift, appraise the credit needs and enforce the financial self-discipline. The research study of WSHGs reveals about the effectiveness of these groups with linkage-programme and awareness among the rural folk about the significance of women empowerment and rural credit. These women groups, having confidence among themselves have mostly created the attitudinal changes and transformed the social outlook of the members\textsuperscript{3}.

Though the Government has continued to allocate resources and formulated policies for empowerment of women, it has become strikingly clear that political and social forces, that resist women's rights in the name of religious, cultural and ethnic traditions, have contributed to the process of marginalization and oppression of women. The basic issue that prevents women from playing full participatory role in nation-building is the lack of economic independence\textsuperscript{4}.

Empowerment should include (a) access to and control over productive resources, (b) knowledge and awareness of oneself and society, and of personal needs, health issues, legal rights, technological

\textsuperscript{2} Bart, P., 1969, 'Why women's status changes in middle age', Sociological Symposium, 3 : 1-18


innovations, and availability of social and economic resources and how to take advantage of them, (c) self-image, and (d) autonomy. Female empowerment approach stresses the capacity of women to increase their self-reliance and internal strength. It aims at restructuring of gender relations within both family and society at large, and it is society's recognition of women's equality with men. Further, it is an accepted fact that the fruits of development are most equitably distributed and enjoyed equitably when development strategies are women-centered. The Indian post constitutional arrangements have emerged across the states and enabled women to participate in the local Government and panchayats. It questions whether the constitutional changes have improved the development efforts or merely altered the gender-relationship quantitatively and the training can be a factor by which women-performance in the local institutions be improved.

The empowerment of women involves four interrelated and mutually reinforcing components: collective awareness and capacity-building and skill-development; participation and greater control; decision-making power; and action to bring about gender-equality. Thus, it implies control over decision-making process, both at personal and co-operative, control over income and expenditure, and acquisition and exercise of knowledge. It has four dimensions: economic, social, political, and psychological. Empowerment of people requires action.

on: (a) investing in education and health of the people so that they can take advantage of market opportunities, (b) ensuring an enabling environment that gives everyone access to credit and productive assets so that playing fields of lives are more even, and (c) empowering both women and men so that they can compete on equal footing. It gives the people of a community the ability and opportunity to take part in decision-making process with regard to socio-economic and political issues affecting their existence.

Keller\textsuperscript{8} 1974; Kelsall\textsuperscript{9} say that in Western cultures there is increasing concern that middle-aged wives have no role to play. Since most children now survive into adulthood, women no longer need to spend all of their reproductive lives in producing children.

NGOs are building social capital in the form of groups that can generate a sound base for their members to develop their credibility as borrowers and encourage the financial institutions to develop confidence in establishing a lending relationship with the groups. NGOs can transform the beneficiaries into borrowers leading to the establishment of systems and structures in which a sustainable process of linking the poor borrowers to sources of capital and other financial services with formal financial institutions is achieved\textsuperscript{10}.

Economic empowerment is not automatic consequence of the provisions of financial resources to women. The question of how

\textsuperscript{8} Lakshmi R. Kulshrestha and Archana Gupta, ‘NGOs in Micro Financing’, Kurukshetra, Feb 2002, P.26
\textsuperscript{10} Mahesh Vijaypurkar ‘Towards Empowerment of women’ – The Hindu, 6\textsuperscript{th} Feb 2006 P.7
directly the credit contributes to women empowerment is rarely raised in evaluation of credit schemes implemented in the past. Mere disbursement of loan in the name of women alone does not contribute to their empowerment 11.

The decision of the Maharashtra Government to hand over ration shops to WSHGs is laudable. Will it work? The commissions paid to the ration shops are low. The margins are 7 per cent for rice, 8 per cent for wheat. Since the sale of other profit making items is banned, breakeven becomes almost impossible. So the question raised is “Can the first generation women entrepreneurs cope with all these”? If they do, it would truly be a revolution 12.

The provisions of micro credit has special relevance to Orissa as it has the highest proportion of people living below poverty line. Women who constitute nearly half of the total population of the state, are the most vulnerable section of the society in relation to poverty, illiteracy and ignorance 13.

Rural institutions influence household savings. The micro credit programmes of the institutions, targeted to alleviate employment activities, have a distinctive positive role in influencing household savings. The important policy implications that follow are to continue

12 Mohammed Abdul Latif, ‘Micro Credit and Savings of Rural Households in Bangladesh’, The Bangladesh Development Studies, Vool XXVII, March 2001, NM0.1, P.51
with the credit programmes and formally extend them to the landed category as well\textsuperscript{14}.

There is the possibility of WSHGs members moving into micro enterprise. While none can deny the importance of micro enterprises in creating higher income possibilities as also employment generation in the rural areas, in the absence of any specific land holding strategy for financial and non-financial support services in an integrated manner, a cautious approach is called for\textsuperscript{15}.

Many of the goals of women's movement could be best achieved by improving the status of women through public policy. While the Governmental programmes do not provide the solutions to all problems, they do carry with them the authority and resources to change behaviour, if not attitudes. In the early decades, the women movement focused considerable attention on the policy-making process\textsuperscript{16}.

An analysis of the compositional characteristics of WSHGs and on assessment the impact of WSHGs on pattern of household income, expenditure, savings, investment, assets and indebtedness of the members revealed the functioning of WSHGs in mobilizing savings and providing micro credit. An analysis on the impact of WSHGs on economic empowerment of rural women. revealed that most of the respondents have opined that the banks provide enough loan and their

\textsuperscript{14} Nirmala Buch 'State Welfare Policy and Women, 1950-1975', Economic and Political Weekly, April 25, 1998 P. 18
\textsuperscript{16} Prabhu Ghate, 'Microfinance, Not Microcredit' The Economic Times, 22.03.2005 P.8
services are satisfactory in their formalities. The WSHGs functioning for more than one year are involved in more fund, income and employment generating activities17.

The credit-linking of banks with WSHGs is one of the great success stories of microfinance worldwide, although many qualitative challenges remain and there is a long way to go quantitatively. All that is required is immediate steps for legislations. The WSHGs model is also based squarely on the accumulation of member savings, both as an end in itself and as a means for leverage bank loans18.

The women WSHGs should go for brand names for their products and if it were done, the demand would go up. The brand names would give an assurance to the buyers about the quality of the products19.

WSHGs is a media for the development of savings habit among the women folk. It mobilizes a large quantum of resourcing. It is a window for better technology and skill upgradations. It helps to increase the income of the family. Collective action and solidarity are important for the empowering mechanism of WSHGs20.

The Government has decided to offer vocational training courses to two lakh women associated with WSHGs. The WSHGs members were being involved in income generation activities, which helped them

18 Rajamohan S., Dr. ‘Activities of SHGs in Virudunagar District – A Study – Migration and Gender, ICU commission on Gender and Geography, April, 2003 P. 15
to manage their family economy. The Government departments should coordinate and guide the WSHGs in implementing the schemes\textsuperscript{21}.

Sengupta\textsuperscript{22} says that empowerment of the deprived begins with their ability to voice their opinion through the process of consensuses politics and dialogue, backed up by access to education, information, organization, employment, and credit.

Sivaramakrishnan\textsuperscript{23} (March 2003) in his study on ‘Poverty alleviation through WSHGs’ has stated that nearly 10 million new persons enter into workforce of the country every year. The need accordingly is to generate and enhance additional livelihood opportunities for about 50 million rural poor households, besides the already existing one, during 10\textsuperscript{th} plan period, which itself establishes the essentialities of effective implementation of the Self Employment programmes.

Sundar, I and Asokan R.,\textsuperscript{24} in their study on Performance of cooperative banks in financing women WSHGs, say that “co-operative perspective have stated that co-operative banks have a significant role to play in the economic development of rural areas and as an instrument of social change”. It has significantly added to the availability of rural credit both short-term and long-term for the WSHGs.

\begin{footnotesize}
\begin{enumerate}
\item Sivaramakrishnan K., ‘Poverty alleviation through SHGS’, TNJC Journal, March 2003, P.8
\item Sundar, I and Asokan R., ‘Performance of cooperative banks in financing women SHGs,’ Cooperative espective Vol.38. No.4, Jan-Mar 2004 P.5
\item Sundaram R., ‘Silent Revolution through SHG’ The Hindu, Mary 27, 2002, P.2
\end{enumerate}
\end{footnotesize}
Sundaram R., in his study on Silent Revolution through WSHGs has stated that the list of activities undertaken by the rural poor under various schemes are increasing. With the help from NGOs and banking institutions, rural women have begun to taste the fruits of economic independence.

States should take data relating to women empowerment. WSHGs should enable women to gain access to credit. Several women groups have asked the Government to set up a committee on the status of WSHGs to review the existing perspective, policies and programmes relating to them to strengthen their potential for addressing the social, economic and political rights of women.

Empowering women socially and economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards providing security for them. Women are in for a new deal today as they are the focus of economic development. All possible steps are being taken to strengthen them to achieve their economic, social, cultural and political growth and welfare.

Empowerment is an attempt to improve women's status rather a change on cultural and structural characteristics. A change in the status in life cycle is required. Through WSHGs, women can mobilize and manage thrift and could enforce financial self-discipline. Lack of economic independence prevent women from playing full participatory role in the nation building. Training is a factor by which women's

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25 The Hindu, 'Report on SHGs: Call for status report', 08.11.2006, P.17
26 Valsamma Antony, 'Education and Employment -- The key to women empowerment' Kurushetra, Feb 2006 P.27
performance can be improved. To bring gender equality collective awareness and capacity building, skill development, decision making power and participation are the required four components.

Mere distribution of loan in the name of women alone does not contribute to their empowerment. Can women bring a revolution with low margin profit? Women are the most valuable section of the society in relation to poverty, illiteracy and ignorance. The micro credit programmes in rural areas can alleviate unemployment. There is a possibility for women to go for micro enterprise through women WSHGs. Goals of women can be achieved by improving their status. The impact of WSHGs enhanced the economic empowerment of women. WSHGs model is based on the leverage of members savings and bank finance. Brand name shall be given to their products. Collective action and solidarity are the empowering mechanism of WSHGs. The Government departments should co-ordinate and guide WSHGs in implementing the schemes. The availability of rural credit can play a significant role in the economic development. Empowering women is giving security for them.

Collective awareness and capacity-building, skill-development, decision making power and participation are the required four components for gender equality vis-a-vis women empowerment. As such the proposed study is aimed at examining the role of WSHGs in empowering women by means of empirical analysis from the primary data collected from the sample respondents in the following respects.
i. Economic dependency and financial decision making in the family before and after joining WSHGs

ii. Capacity-building in terms of skill development, entrepreneurial skill development to do micro business.

iii. Administrative capability in terms of business management, marketing decision making, wage administration and so on.

1.9 SAMPLING TECHNIQUE

Namakkal is one of the industrial districts in the state of Tamil Nadu. There are fifteen blocks in the district and they are grouped in four taluks. The data relating to the number of WSHGs and the number of members in the groups are shown in Table 1.1 for analysis.

There are fifteen revenue blocks in Namakkal district and there are 8156 WSHGs in the study sample district. The number of members in the WSHGs are 1,33,278 and the total savings amount to Rs.39.1 crores as on 31.3.2006. It is found that among the blocks, maximum number of WSHGs is noticed in Pallipalayam with 1072 groups and then comes Namakkal block with 946 blocks. The third one is Tiruchengodu block with 654 groups. Least number of groups are noticed in Kolli hills, Vennandur and Mallasamudram.

As regards the number of members, maximum members are found in Pallipalayam with 17,279 members, next comes Namakkal with 14,591 members. The third is Tiruchengodu with 10,491 members. Least number of members are found in Kolli Hills with 4,653, and Vennandur with 5,670.
TABLE 1.1
WSHGs AND NUMBER OF MEMBERS IN NAMAKKAL
DISTRICT (AS ON SEPTEMBER 2006)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>BLOCK</th>
<th>No. of groups</th>
<th>No. of members</th>
<th>Savings Rs. in Crs.</th>
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<tbody>
<tr>
<td>1</td>
<td>Namakkal</td>
<td>946</td>
<td>14591</td>
<td>3.96</td>
</tr>
<tr>
<td>2</td>
<td>Senthamangalam</td>
<td>449</td>
<td>7867</td>
<td>7.39</td>
</tr>
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<td>3</td>
<td>Kolli Hills</td>
<td>354</td>
<td>4653</td>
<td>0.79</td>
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<tr>
<td>4</td>
<td>Erumaiappatti</td>
<td>542</td>
<td>9306</td>
<td>3.50</td>
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<td>5</td>
<td>Puduchatram</td>
<td>404</td>
<td>7305</td>
<td>1.65</td>
</tr>
<tr>
<td>6</td>
<td>Parmathi</td>
<td>414</td>
<td>7089</td>
<td>1.94</td>
</tr>
<tr>
<td>7</td>
<td>Mohanur</td>
<td>454</td>
<td>7851</td>
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</tr>
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<td>8</td>
<td>Kabilarmalai</td>
<td>596</td>
<td>9211</td>
<td>1.41</td>
</tr>
<tr>
<td>9</td>
<td>Rasipuram</td>
<td>529</td>
<td>8726</td>
<td>3.84</td>
</tr>
<tr>
<td>10</td>
<td>Vennandur</td>
<td>362</td>
<td>5670</td>
<td>1.27</td>
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<td>11</td>
<td>Namagiripet</td>
<td>506</td>
<td>9140</td>
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<td>12</td>
<td>Tiruchangodu</td>
<td>654</td>
<td>10491</td>
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<td>13</td>
<td>Pallipalayam</td>
<td>1072</td>
<td>17279</td>
<td>2.92</td>
</tr>
<tr>
<td>14</td>
<td>Mallasamudram</td>
<td>382</td>
<td>6190</td>
<td>1.00</td>
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<tr>
<td>15</td>
<td>Elachipalam</td>
<td>492</td>
<td>7909</td>
<td>2.16</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td></td>
<td><strong>8156</strong></td>
<td><strong>133278</strong></td>
<td><strong>39.1</strong></td>
</tr>
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</table>

TALUK GROUPS MEMBERS SAVINGS

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<th>GROUPS</th>
<th>MEMBERS</th>
<th>SAVINGS</th>
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<tr>
<td>I</td>
<td>NAMAKKAL</td>
<td>2695</td>
<td>43722</td>
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<tr>
<td>II</td>
<td>P.VELUR</td>
<td>1464</td>
<td>24151</td>
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<tr>
<td>III</td>
<td>RASIPURAM</td>
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<td>IV</td>
<td>TIRUCHENGODU</td>
<td>2600</td>
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</tbody>
</table>

Classification is made as per Taluks for the purpose of the study. It is found that the number of WSHGs in Namakkal Taluk is 2,695; Paramathi Velur is 1,464; Rasipuram is 1,397 and Tiruchengodu is 2,600. The total number of groups in the study district is 8,156. The number of members in Namakkal taluk is 43,722; in Paramathi Velur is 24,151, in Rasipuram is 23,536 and in Tiruchengodu is 41,869. The total number of members is 1,33,278 and the total savings is Rs.39.10 crores.

1.10 SAMPLING DESIGN

Proportionate stratified random sampling technique was adapted. In the study district there are four taluks and the respondents were taken from all the four taluks. The details of sample taken are shown in Table 1.2 for analysis. Convenient sampling method was followed in taking samples from the taluks. The details are shown in Table 1.2 for analysis.

Around 0.25% of samples were considered for the study. On the first phase, a sample of 109 from Namakkal, 60 from Paramathi Velur, 59 from Rasipuram and 105 from Tiruchengodu were considered. However, the responses were got only from 95 respondents from Namakkal, 55 from Paramathi velur, 55 from Rasipuram and 95 from Tiruchengodu. Thus the total sample respondents amount to 300 WSHGs members for the purpose of this study as has been exhibited in chart – 1.1.
TABLE 1.2
SAMPLE SIZE

<table>
<thead>
<tr>
<th>TALUK</th>
<th>MEMBERS</th>
<th>SAMPLE (0.25%)</th>
<th>ACTUAL SAMPLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>NAMAKKAL</td>
<td>43722</td>
<td>109</td>
<td>95</td>
</tr>
<tr>
<td>P. VELUR</td>
<td>24151</td>
<td>60</td>
<td>55</td>
</tr>
<tr>
<td>RASIPURAM</td>
<td>23536</td>
<td>59</td>
<td>55</td>
</tr>
<tr>
<td>TIRUCHENGODU</td>
<td>41869</td>
<td>105</td>
<td>95</td>
</tr>
<tr>
<td>TOTAL</td>
<td>133278</td>
<td>333</td>
<td>300</td>
</tr>
</tbody>
</table>

(Source: Primary data)
FIGURE 1.1

CHART SHOWING SAMPLE SELECTION

NAMAKKAL DISTRICT
total members 133278

NAMAKKAL TALUK
Total members 43722
Sample 95

PARAMATHI VELUR TALUK
Total members 24151
Sample 55

RASIPURAM TALUK
Total Members 23536
Sample 55

TIRUCHENGODU TALUK
Total members 41869
Sample 95
1.11 RESEARCH METHODOLOGY

Statistical survey method of research was followed. The survey was conducted on the women self-help groups of Namakkal district of Tamilnadu. The researcher visited every village of Namakkal district. There are about 600 villages in Namakkal district and there are about 8156 WSHGs as on 2006 in Namakkal district. From out of 8156 groups 300 respondents were chosen at random. The sample size is decided at the convenience of the researcher as the population size is larger. The researcher met the respondents with a Tamil [vernacular language] version of the question scheduled and gathered information. A few of the respondents were illiterate as such the researcher had to read the question schedule to the respondents and had to fill up the question schedule as per the reply given by respondents. The statistical survey research was undertaken with a view to reach certain conclusions.

1.12 PROFILE OF NAMAKKAL DISTRICT

Namakkal District was bifurcated from Salem District with Head Quarters at Namakkal. It has two Revenue Divisions, viz., Namakkal and Tiruchengode and four taluks viz., Namakkal, Rasipuram, Tiruchengode and Paramathi-Velur. In Namakkal, Kottai (Fort) area is on the West and the Pettai (Business) area is on the East and at the centre is the rock Namagiri, which is the source for the town’s name.

HISTORY

Since the Namakkal district is a part of the Salem district, the historical background of Salem and Namakkal remains the same. After
FIGURE 1.2
Location of state of TamilNadu in India

FIGURE 1.3
Location of Namakkal District in state of TamilNadu

FIGURE 1.4
Map of Namakkal District
the struggle between the Cheras, Cholas and Pandiyan, the Hoysalas rose to power and had control till the 14th century followed by Vijayanagar kings till 1565 AD. Then, the Madurai Nayakas came to power in 1623 AD. Two of the Poligars of Tirumalai Nayak namely, Ramachandra Nayaka and Gatti Mudaliars ruled the Salem area. The Namakkal fort is reported to have been built by Ramchandra Nayaka. After about 1635 AD, the area came successively under the rule of Muslim Sultans of Bijapur and Golkonda, Mysore kings and then the Marattas, when about the year 1150 AD Hyder Ali came to power. During this period, it was a history of power struggle between Hyder Ali and later Tippu, with the British. Tamil is the main language spoken in this district.

GEOGRAPHICAL LOCATION OF THE DISTRICT

Namakkal district is bounded on the North by Salem district, on the East by Attur taluk of Salem district, Perambalur and Tiruchirapalli districts, on the South by Karur district and on the West by Erode district. The administrative headquarters of this district is located at Namakkal town. The District lies between 110°09' and 110°65' north latitude and 78°23' and 79°45' East longitude. The general geographical information of the district is simple and flatted area. Kollimalai hill range occurs on the East of the district. The Cauvery River is flowing in the district, which will be dry during the summer season. Namakkal District consists of Four Taluks, namely 1. Namakkal, 2. Rasipuram, 3. Paramathi-Velur and 4. Tiruchengode. The total geographical area of the district is 4,376.57 Sq. Km.
COMMUNICATIONS

The district is well served by both rail and road transports. By broad gauge line of Southern Railway, it is connected by Salem, Mangalore, Thiruvananthapuram, Bangalore, Chennai, Mumbai and Delhi, whereas NH 7 pass through most of the taluk headquarters. Other towns and most of the villages are connected by motorable roads including State highways and Major District Roads.

METEOROLOGICAL INFORMATION

The monthly average rainfall in the district is worked out and it is 82.5 mm. The months of June to October receive a rainfall that is more than the annual average rainfall. The average mean maximum and minimum temperature for the district have been 34.00 C and 21.60 C, respectively.

CLIMATE AND RAINFALL

On account of the general dryness of the atmosphere, comparatively cool nights and the appreciable drop in temperature from June following the onset of the monsoon season, the climate of this district is more pleasant than that of the adjoining eastern and southern districts. The climate on the plateau due to elevation is generally mild and equable.

Generally dry climate prevails over major part of the year in plains. The year may conveniently be divided into four main seasons, the dry season from January to March, the hot season during April and May, the Southwest monsoon season from June to September and the Northeast monsoon season from October to December.
HUMIDITY

The district on the whole enjoys a dry climate. The driest months are from January to April, the average relative humidity in the afternoon being less than 40 per cent. Even during the rainy months the average humidity is appreciably below the saturation level.

CLOUDINESS

Skies are generally clear or lightly clouded, during the period January to about middle of April. The cloudiness increases from the latter half of April and after about the middle of June the skies are generally heavily clouded till about the middle of December.

WINDS

From October to March winds blow mainly from north easterly to easterly directions. In April, winds from directions between south and west are also common. From May to September, south westerly and wester-lies predominate. The wind speeds AIMS Research, Chennai – 600 018. Directorate of Environment, GTN. Namakkal District Environment Profile – Final Report 5 are least in October with maximum in May. It is interesting to note that the primary and secondary rainfalls occur in these months to the maximum.

POPULATION

The population of Namakkal District has grown from 8.67 lakhs in 1961 to 15.90 lakhs in 1991. The growth rate indicates that there has been a significant increase during the 1981-91 decade with the average growth rate being 3.54% per annum during this decade. According to
the 1991 census the Namakkal taluk is the most thickly populated and
Paramathivelur taluk is the least populated in the district, because this
taluk was constituted only in year 1991.

LITERACY LEVEL AMONG THE POPULATION

The literacy level of Namakkal district according to figures
available for the year 1996 is 48.97% with male literacy level being
more than the female literacy level. It is also observed while the male
literacy level has grown steadily from 51.85% in 1981 to 57.61% in
1996, there has been a significant increase of female literacy level from
27.51% in 1981 to 39.89% in 1996.

GEOGRAPHY AND PHYSICAL FEATURES

The district is extensively covered with hilly ranges and rocks
with undulatory plains. The Kollimalai range with peaks 1219 metres
runs along the East of Namakkal and Rasipuram taluks. The parent
district Salem has fairly extensive forest area of considerable value. The
main products from the forest are sandalwood, bamboo, timber
(silveroak and similar varieties) and firewood. The main source of
revenue from the forests is from the Sandalwood trees which grow
naturally in abundance in the plateau and hilly ranges.

RIVERS, CANALS AND WATERWAYS

Cauvery is the main river of this district, and the river from its
natural boundaries on the west and the south-west. The Vasishta Nadhi
and Sweda Nadhi which flow across Attur taluk of Salem and
Cuddalore District, drain the area between the Kalrayan hills, and the
Pachaimalai and Kollimalai ranges. Sirabanga Nadhi and Tirumanimuttar are the other important rivers in the district.

TOURISM

The Namakkal Fort is said to have been built during the Madurai Nayak regime and is famous for the Sri Narasimhamurthy temple. The mythology of this temple is that after destroying Hiranya Kasipu, the demon ruler, Sri Narasimhaswamy (in the form of man & lion) was in a ferocious mood. After he cooled down, he was brought to this place by Sri Anjaneya, so as to stay with his consort Mahalakshmi who was doing penance there. A colossal idol of Sri Anjaneya, 18 feet in height has been installed here facing east with folded hands worshipping Sri Lakshmi Narasimha. Another place of attraction is the Ardhanareeswarar temple of Tiruchengode. The temple is at the top of a hillock at a height of 900' above MSL and can be reached by a flight of steps. The mythological history behind the temple is that Lord Siva gave this consort Uma His left half so as to be inseparable. The deity is known by the name Ardhanari (half female). Kolli hills in Namakkal taluk is being developed into a district excursion centre.

1.13 DATA COLLECTION AND ANALYSIS

Both primary and secondary data were widely used. Secondary data were collected from the records of the Government of TamilNadu, Revenue Department, Social Welfare Department and district records. Savings details were also collected from the WSHGs. Primary data were collected with the help of a well structured interview schedule. First a pilot study was conducted and data were collected from 40
government officials, leaders of WSHGs and senior members of WSHGs. Their opinions were considered and the interview schedule is modified and a well structured schedule was utilized for collecting primary data from the sample respondents. The filled in question schedules were arranged in such a way as to prepare tables. From the tables the data were analyzed by means of charts, diagrams and various other statistical tools. Besides, chi-square tests were used to test the hypothesis.

1.14 CHAPTER ARRANGEMENTS

CHAPTER I Introduction
CHAPTER II Concept of empowerment
CHAPTER III Rationale Behind women empowerment
CHAPTER IV Formation, functions, objectives, monitoring and evaluation of WSHGs
CHAPTER V Development of WSHGs : An over all review
CHAPTER VI Empowerment of women through WSHGs : An Empirical analysis – I
CHAPTER VII Empowerment of women through WSHGs : An Empirical analysis – II
CHAPTER VIII Summary and Suggestions

APPENDIXES

i. Question Schedule
ii. Question Schedule (Vernacular language)
iii. Bibliography