

CHAPTER – V

***SOCIO-ECONOMIC BACKGROUND
AND CAPACITY BUILDING OF
RURAL WOMEN THROUGH
SELF HELP GROUPS IN MADURAI
DISTRICT***

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5.1. Introduction

Capacity Building is recognised by the Government as an essential component in the process of community development and is ensured that communities fully engage with local and regional regeneration initiatives. The Department for Social Development describes capacity building as ‘the process of supporting individuals and community organisations to help them better identify and meet the needs of their areas. It involves building on the existing skills, providing opportunities for people to learn through experience and increasing people’s awareness and confidence to enable them to participate more fully in society.’¹ Capacity is then the ‘ways and means needed to do what has to be done’. It is more than ‘simply skills, people and plans’ and includes the following components

- i. people who are willing to be involved
- ii. skills, knowledge and abilities
- iii. community cohesion
- iv. ability to identify and access opportunities
- v. motivation and the experience to carry out initiatives

¹ Voluntary and Community Sector “Community Capacity Building”, The department of Social Development retrieved from <http://www.dsdni.gov.uk/vcni-community-capacity-building.pdf>

- vi. community organisations, supportive institutions and physical resources
- vii. leadership and the structures needed for participation
- viii. economic and financial resources and
- ix. enabling policies and systems.

Community development requires and helps to ‘build community capacity to address issues and to take advantage of opportunities, to find common ground and to balance competing interests’ (Frank and Smith, 1999). Community development is dependent upon a certain level of capacity within the community and can develop this capacity further.

5.2. Socio-economic Background of the Sample Respondents

Socio-economic background includes a combination of factors like religion, caste, level of education, family situation, income and health condition of the respondents. The socio-economic backgrounds of the individuals are often factors having influence over building their capacity. In this part of the chapter, the researcher has made in-depth analysis of the socio-economic characteristics of the respondents.

Table 5.1
Duration of Membership in SHG

Sl.No	Duration of Membership in SHG	Number of the Respondents	Percentage
1	Below 3 Years	367	48.9
2	Above 3 Years	383	51.1
Total		750	100

Table 5.1 depicts the duration of membership of the Respondents in their Self Help Group. Out of 750 Respondents, 51.1 per cent of the sample respondents have more than three years of membership and 48.9 per cent of the respondents have less than three years of membership in their SHG.

Table 5.2

Age-Wise Classification of Respondents

Sl. No.	Age-Wise Classification	Number of the Respondents	Percentage
1	Below 25 Years	106	14.1
2	25 years to 35 years	105	14.0
3	35 years to 45 years	154	20.5
4	45 to 55 Years	235	31.3
5	55 years and above	150	20.0
Total		750	100

Table 5.2 presents the age-wise classification and of the 750 respondents, 31.3 per cent of the sample respondents are 45 to 55 years of age, 20.5 per cent are between 35 to 45 years, 20 per cent are above 55 years and 14.1 per cent are in the age group of below 25 years and 14.0 per cent are between 25 to 35 years.

Table 5.3

Religion - Wise Classification of the Respondents

Sl. No	Religion - Wise Classification	Number of the Respondents	Percentage
1	Hindu	478	63.7
2	Muslim	134	17.9
3	Christian	138	18.4
Total		750	100

It is clear from Table 5.3 that out of the 750 sample respondents, 63.7 per cent are Hindus, 18.4 per cent are Christians and the remaining 17.9 per cent are Muslims.

Table 5.4
Educational Status of the Respondents

Sl. No.	Educational Status of the Respondents	Number of the Respondents	Percentage
1	Literate	402	53.6
2	Illiterate	348	46.4
Total		750	100

It is learnt from Table 5.4 that majority (53.6%) of the respondents are literates and 46.4 per cent of the respondents are illiterate.

Table 5.5

Literacy Level of the Respondents

Sl. No.	Literacy Level of the Respondents	Number of the Respondents	Percentage
1	Elementary	113	28.1
2	Middle school	41	10.2
3	HSC	82	20.4
4	Graduate	166	41.3
Total		402	100

Table 5.5 shows that out of 402 literate respondents, most (41.3%) of the respondents are Graduates, 28.1 per cent of the respondents have elementary education, 20.4 percent of the respondents have completed education up to higher secondary level, and 10.2 percent of the respondents have education till middle school.

Table 5.6

Marital status of the Respondents

Sl. No.	Marital status of the Respondents	Number of the Respondents	Percentage
1	Married	480	64.0
2	Unmarried	223	29.7
3	Widow	23	3.1
4	Divorced	24	3.2
Total		750	100

Table 5.6 exhibits the marital status wise classification of the sample respondents. It is clear from Table 5.6 that 64.0 per cent of the respondents are married and 29.7 per cent of the respondents are unmarried. 3.1 per cent of the respondents are widow and 3.2 percent of the respondents are divorced.

Table 5.7

Type of family

Sl. No.	Type of family	Number of the Respondents	Percentage
1	Joint	272	36.3
2	Nuclear	478	63.7
Total		750	100

It is found from Table 5.7 that of the 750 respondents, majority (63.7%) live in nuclear family and 36.3 % live in joint families.

Table 5.8

Size of family

Sl. No.	Size of family	Number of the Respondents	Percentage
1	Small	279	37.2
2	Medium	240	32.0
3	Large	231	30.8
Total		750	100

Table 5.8 shows that out of 750 respondents, 37.2 per cent of the respondents live in a small family, 32 per cent of the respondents live in a medium size family and 30.8 per cent of the respondents live in a large family.

Table 5.9

Domicile

Sl. No.	Domicile	Number of the Respondents	Percentage
1	Rural	433	57.7
2	Urban	317	42.3
Total		750	100

It is evident from Table 5.9 that of the 750 respondents, majority (57.7 per cent) has their residence in rural areas and 42.3 per cent reside in urban areas.

Table 5.10

Residential Status

Sl. No.	Residential Status	Number of the Respondents	Percentage
1	Own	343	45.7
2	Rented	185	24.7
3	Leased	168	22.4
4	Others	54	7.2
Total		750	100

It is learnt from Table 5.10 that out of 750 respondents, 45.7 per cent of the respondents have own house , 24.7 per cent of the respondents reside in rented house, 22.4 percent live in leased house and 7.2 per cent of the respondents belongs to other category.

Table 5.11

Amount of Rent / Lease

Sl. No.	Amount of Rent / Lease	Number of the Respondents	Percentage
1	Below Rs.2000	174	49.3
2	Above Rs.2000	179	50.7
Total		353	100

Table 5.11 presents the amount of rent/lease paid by the respondents who are in the self help group. This variable has been classified into two categories viz., below Rs.2000 and above Rs.2000. It is found from the study that 50.7 per cent of the respondents pay more than Rs.2000 as rent/lease and 49.3 per cent of the respondents pay less than Rs.2000 as rent/lease.

Table 5.12

Type of House

Sl. No.	Type of House	Number of the Respondents	Percentage
1	Thatched	202	26.9
2	Tiled	245	32.7
3	Concrete	303	40.4
Total		750	100

It is clear from Table 5.12 that out of 750 respondents 40.4 per cent of the respondents live in concrete houses, 32.7 per cent of the respondents reside in tiled houses and 26.9 per cent of the respondents live in thatched houses.

Table 5.13
Electricity and Water Facilities

Sl.No	Electricity and Water Facilities	Number of the Respondents	Percentage
1	Yes	461	61.5
2	No	289	38.5
Total		750	100

Table 5.13 shows that 61.5 percent of the respondents have electricity and water facility, 38.5 percent of the respondents have no electricity and water facility in their place of living.

Table 5.14

Sources of Water

Sl. No.	Sources of Water	Number of the Respondents	Percentage
1	Hand Pump	269	35.9
2	Municipal Lorry	116	15.5
3	Public Tap	119	15.9
4	Other	246	32.8
Total		750	100

It is clear from Table 5.14 that of the 750 respondents, 35.9 per cent of the respondents source of water is hand pump, 32.8 per cent of the respondents rely on other sources of water, 15.9 per cent of the respondents use public tap for water and 15.5 per cent of the respondents rely on municipal lorry water.

Table 5.15

Suffering from Sickness

Sl. No.	Suffering from Sickness	Number of the Respondents	Percentage
1	Yes	415	55.3
2	No	335	44.7
Total		750	100

It is learnt from Table 5.15 that a majority (55.3 %) per cent of the respondents are suffering from sickness and 44.7 per cent of the respondents are not suffering from any sickness.

Table 5.16

Place of Treatment for Sickness

Sl. No.	Place of Treatment for Sickness	Number of the Respondents	Percentage
1	Government Hospital	286	38.1
2	Private Hospital	273	36.4
3	Other clinics	191	25.5
Total		750	100

It is evident from Table 5.16 that 38.1 per cent of the respondents rely on government hospital for treatment of sickness, 36.4 per cent of the respondents prefer private hospitals for their treatment and 25.5 per cent prefer other clinics as their place of treatment for sickness.

Table 5.17

Type of Treatment for Sickness

Sl. No.	Type of Treatment for Sickness	Number of the Respondents	Percentage
1	Allopathy	174	23.2
2	Ayurvedic	47	6.3
3	Homeopathy	217	28.9
4	Home remedies	312	41.6
Total		750	100

It is learnt from Table 5.17 that 41.6 percent of the respondents prefer home remedy for treating their sickness, 28.9 percent of the respondents prefer homeopathy, 6.3 percent for ayurvedic and 23.2 percent for allopathy treatment.

Table 5.18

Nature of Occupation

Sl. No.	Nature of Occupation	Number of the Respondents	Percentage
1	Permanent	157	20.9
2	Temporary	304	40.5
3	Daily Wages	181	24.1
4	None	108	14.4
Total		750	100

It is clear from the Table 5.18 that nearly 40.5 percent of the respondents fall in the Temporary category while 24.1 percent of the sample respondents are fall in the daily wages category, 20.9 per cent of the respondents have a Permanent occupation and 14.4 per cent of the respondents have no occupation. .

Table 5.19

Period of Salary Payment

Sl. No.	Period of Salary Payment	Number of the Respondents	Percentage
1	Daily	141	18.8
2	Weekly	417	55.6
3	Monthly	84	11.2
4	None	108	14.4
Total		750	100

Table 5.19 it is understood that a majority (55.6 %) of the respondents receive weekly salary payment, 18.8 per cent of the respondents receive their salary payment daily, 14.4 per cent of the respondents do not receive any salary, 11.2 percent of the respondents receive monthly payment of salary.

Table 5.20

Monthly Family Income of the Respondents

Sl. No.	Monthly Family Income	Number of the Respondents	Percentage
1	Below Rs.5000	158	21.1
2	Rs.5001 to 7500	102	13.6
3	Rs.7501 to 10000	184	24.5
4	Above Rs.10001	306	40.8
Total		750	100

It is observed from the Table 5.20 that most (40.8 %) of the respondents have a monthly family income of more than 10001. 24.5 per cent of the respondents have a family income of Rs.7501 to 10000. 21.1 per cent of the respondents have below Rs.5000 as income and 13.6 per cent of the respondents have an income of Rs.5001 to 7500.

Table 5.21

Habit of Savings

Sl. No.	Habit of Savings	Number of the Respondents	Percentage
1	Yes	332	44.3
2	No	418	55.7
Total		750	100

Table 5.21 depicts the savings habit of the respondents. It is observed from the analysis that a majority (55.7 %) of the respondents does not have the habit of savings and 44.3 per cent of the respondents have the habit of saving.

Table 5.22

Place of Saving

Sl. No.	Place of Saving	Number of the Respondents	Percentage
1	Bank	54	16.3
2	SHGs	48	14.5
3	Post Office	132	39.8
4	Others	98	29.5
5	Total	332	100

Table 5.22 exhibits the place of saving by the respondents. It is seen that 39.8 per cent of the respondents prefer to save in post office, 29.5 per cent of the respondents save through other modes 16.3 per cent save through bank and 14.5 percent save through SHGs.

Table 5.23

Amount of Saving

Sl. No.	Amount of Saving	Number of the Respondents	Percentage
1	Below Rs.1000	102	30.7
2	Rs.1001 to 2000	20	6.0
3	Rs.2001 to 3000	73	22.0
4	Rs.3001 & above	137	41.3
5	Total	332	100

The above Table 5.23 depicts the amount of saving managed by the respondents per month. It is clear from the Table 5.23 that 41.3 per cent of the respondents have a saving of above Rs.3001, 22 per cent of the respondents save between Rs.2001and Rs.3000, 30.7 per cent of the respondents save less than Rs.1000 and 6 per cent of the respondents save between Rs.1001 and Rs. 2000.

Table 5.24

Maintenance of Savings Pass book

Sl. No	Maintenance of Savings Pass book	Number of the Respondents	Percentage
1	Yes	539	71.9
2	No	211	28.1
Total		750	100

From Table 5.24 it is learnt that in total, a maximum of 71.9 per cent of the respondents are maintaining their savings pass book and 28.1 per cent are not maintaining their pass book.

Table 5.25

Periodicity of Saving

Sl. No.	Periodicity of Saving	Number of the Respondents	Percentage
1	Weekly	90	27.1
2	Fortnightly	15	4.5
3	Monthly	77	23.2
4	Bi monthly	150	45.2
5	Total	332	100

Table 5.25 presents that in total, a maximum of 45.2 per cent of the customers save bi monthly, 23.2 per cent of the respondents save monthly, 27.1 per cent of the respondents save weekly and 4.5 percent of the respondents save every fortnight.

Table 5.26

Availed Loan for Medical Expenses

Sl. No.	Availed Loan for Medical Expenses	Number of the Respondents	Percentage
1	Yes	497	66.3
2	No	253	33.7
Total		750	100

Table 5.26 presents that a majority of the respondents (66.3%) have availed loan for medical expenses and 33.7 per cent of the respondents have not availed loan for medical expenses

Table 5.27

Amount of Loan availed for Medical Expenses

Sl. No.	Amount of Loan availed for Medical Expenses	Number of the Respondents	Percentage
1	Below Rs.1000	120	24.1
2	Rs.1001 to 2000	43	8.7
3	Rs.2001 to 3000	111	22.3
4	Rs.3001 & above	223	44.9
5	Total	497	100

Table 5.27 shows the amount of loan availed for medical expenses. It is learnt from the analysis that 44.9 per cent of the respondents have availed a loan of more than Rs.3001 for their medical expenses, 24.1 per cent of the respondents have received below Rs.1000 for their medical expenses, 22.3 per cent of the respondents have availed between Rs.2001 to 3000 and 8.7 per cent of the respondents have got a loan of Rs.1001 to Rs.2000.

Table 5.28

Availed Loan for Agriculture and Allied Activities

Sl. No.	Availed Loan for Agriculture and Allied Activities	Number of the Respondents	Percentage
1	Yes	471	62.8
2	No	279	37.2
Total		750	100

It is clear from Table 5.28 that a majority of the respondents (62.8%) have availed loan for Agriculture and Allied Activities and 37.2 per cent of the respondents have not availed Agriculture and Allied Activities

Table 5.29

Amount of Loan availed for Agriculture and Allied Activities

Sl. No.	Amount of Loan availed for Agriculture and Allied Activities	Number of the Respondents	Percentage
1	Below Rs.1000	111	23.6
2	Rs.1001 to 2000	78	16.6
3	Rs.2001 to 3000	104	22.1
4	Rs.3001 & above	178	37.8
5	Total	471	100

Table 5.29 shows the amount of loan availed for Agriculture and Allied Activities. It is clear from the analysis that 37.8 per cent of the respondents have availed a loan of more than Rs.3001 for their agriculture related activities, 23.6 per cent of the respondents have received below Rs.1000, 22.1 per cent of the respondents have availed between Rs.2001 to 3000 and 16.6 per cent of the respondents have got a loan of Rs.1001 to Rs.2000.

Table 5.30

Availed Loan for Business

Sl. No.	Availed Loan for Business	Number of the Respondents	Percentage
1	Yes	382	50.9
2	No	368	49.1
Total		750	100

It is evident from the above Table 5.30 that a majority of the respondents (50.9 %) have availed loan for business and 49.1 per cent of the respondents have not availed loan for business purpose.

Table 5.31

Amount of Loan availed for Business

Sl. No.	Amount of Loan availed for Business	Number of the Respondents	Percentage
1	Below Rs 1000	97	25.4
2	Rs.1001 to 2000	76	19.9
3	Rs.2001 to 3000	83	21.7
4	Rs.3001 & above	126	33.0
5	Total	382	100

Table 5.31 depicts the amount of loan availed for business purpose.

It is learn that 33 per cent of the respondents have availed a loan of more than Rs.3001 for doing business, 25.4 per cent of the respondents have received below Rs.1000, 21.7 per cent of the respondents have availed between Rs.2001 to 3000 and 19.9 per cent of the respondents have got a loan of Rs.1001 to Rs.2000.

Table 5.32

Availed Loan for Repaying another Loan

Sl. No.	Availed Loan for Repaying another Loan	Number of the Respondents	Percentage
1	Yes	422	56.3
2	No	328	43.7
Total		750	100

It is evident from the above Table 5.32 that a majority of the respondents (56.3 %) have availed loan for repaying another loan and 43.7 per cent of the respondents have not availed any loan for repaying another loan.

Table 5.33

Amount of Loan availed for Repaying another Loan

Sl. No.	Amount of Loan availed for Repaying another Loan	Number of the Respondents	Percentage
1	Below Rs.1000	93	22.0
2	Rs.1001 to 2000	54	12.8
3	Rs.2001 to 3000	81	19.2
4	Rs.3001 & above	194	46.0
5	Total	422	100

Table 5.33 present that of the 422 respondents, 46 per cent of the respondents have availed a loan of more than Rs.3001 for repaying another loan, 22 per cent of the respondents have received below Rs.1000, 19.2 per cent of the respondents have availed between Rs.2001 to 3000 and 12.8 per cent of the respondents have got a loan of Rs.1001 to Rs.2000.

Table 5.34

Availed Loan for Education

Sl. No.	Availed Loan for Education	Number of the Respondents	Percentage
1	Yes	323	43.1
2	No	427	56.9
Total		750	100

Table 5.34 shows that that a majority of the respondents (56.9 %) have not availed loan for educational purpose and 43.1 per cent of the respondents have availed loan for educational purpose.

Table 5.35

Amount of Loan availed for Education

Sl. No.	Amount of Loan availed for Education	Number of the Respondents	Percentage
1	Below Rs.1000	87	26.9
2	Rs.1001 to 2000	85	26.3
3	Rs.2001 to 3000	61	18.9
4	Rs.3001 & above	90	27.9
Total		323	100

Table 5.35 states that in total, 27.9 per cent of the respondents have availed a loan of more than Rs.3001 for education, 26.9 per cent of the respondents have received below Rs.1000, 26.3 per cent of the respondents have availed between Rs.1001 to 2000 and 18.9 per cent of the respondents have got a loan of Rs.2001 to Rs.3000.

Table 5.36

Availed Loan for Other Purpose

Sl. No.	Availed Loan for Other Purpose	Number of the Respondents	Percentage
1	Yes	380	50.7
2	No	370	49.3
Total		750	100

It is evident from the above Table 5.36 that a majority of the respondents (50.7%) have availed loan for other purpose and 49.3 per cent of the respondents have not availed loan for other purpose.

Table 5.37

Amount of Loan availed for Other Purpose

Sl. No.	Amount of Loan availed for Other Purpose	Number of the Respondents	Percentage
1	Below Rs.1000	145	39.2
2	Rs.1001 to 2000	37	10.0
3	Rs.2001 to 3000	58	15.7
4	Rs.3001 & above	130	35.1
	Total	380	100

Table 5.37 depicts that of the 380 respondents, 35.1 per cent of the respondents have availed a loan of more than Rs 3001 for other purpose, 39.2 per cent of the respondents have received below Rs.1000, 15.7 per cent of the respondents have availed between Rs.2001 to 3000 and 10.0 per cent of the respondents have got a loan of Rs.1001 to Rs.2000 for other purpose.

Table 5.38

Nature of Business

Sl. No.	Nature of Business	Number of the Respondents	Percentage
1	Service	175	45.8
2	Manufacture	207	54.2
3	Total	382	100

Table 5.38 presents that a majority of the respondents (54.2%) are engaged in manufacturing and 45.8 per cent of the respondents are doing business in service industry.

Table 5.39

Monthly Income from the Business

Sl. No.	Monthly Income from the Business	Number of the Respondents	Percentage
1	Below Rs.5000	94	24.6
2	Rs.5001 to 7500	38	9.9
3	Rs.7501 to 10000	102	26.7
4	Above Rs.10001	148	38.7
5	Total	382	100

It is evident from Table 5.39 that 38.7 percent of the respondents have a monthly income of more than Rs.10001 through business, 26.7 per cent of the respondents have an income of Rs.7501 to 10000, 24.6 per cent of the respondents have an income of below Rs.5000 and 9.9 per cent of the respondents have an income of Rs.5001 to 7500 through business.

Table 5.40**Nature of Expenses of the Respondents Before and After joining SHG**

Sl. No.	Type of Expenses	Before	After
I	Food		
1	Below Rs.500	398 (53.1%)	156 (20.8%)
2	Rs.501-1000	217 (28.9%)	184 (24.5%)
3	Above Rs.1001	135 (18%)	410 (54.7%)
II	Cloth		
1	Below Rs.500	354(47.2%)	148(19.7%)
2	Rs.501-1000	245(32.7%)	386(51.5%)
3	Above Rs.1001	151(20.1%)	216(28.8%)
III	Shelter		
1	Below Rs.500	330(44%)	136(18.1%)
2	Rs.501-1000	189(25.2%)	168(22.4%)
3	Above Rs.1001	231(30.8%)	446(59.5%)
IV	Medical		
1	Below Rs.500	324(43.2%)	132(17.6%)
2	Rs.501-1000	222(29.6%)	196(26.1%)
3	Above Rs.1001	204(27.2%)	422(56.3%)
V	Others		
1	Below Rs.500	253(33.7%)	115(15.3%)
2	Rs.501-1000	234(31.2%)	134(17.9%)
3	Above Rs.1001	263(35.1%)	501(66.8%)

The above Table 5.40 shows the socio-economic data of nature of expenses of the respondents towards their economic improvement before and after joining the self help group in the selected five blocks of the study area. In viewing their expenses towards food it is evident that the number of the respondents in the below Rs.500 group have gone down after joining the SHG. Also a sharp increase is noted in the above Rs.1001 category after joining the SHG.

By analyzing their expenses towards cloth it is clear that the nature of expenses on cloth has increased in the expense category of above Rs.1001 after joining the self help group.

In analysing their expenses towards shelter it is found that the respondents have shown a decreasing trend in below Rs.500 group. Also the respondents in the above Rs.1001 expense category show a sharp increase from 30.8 to 59.5 per cent after joining the SHG.

It is clear from the Table 5.40 that the medical expenses of the respondents has shown a decrease trend in the below Rs.500 group and Rs.501 to 1000 group after joining the SHG. Also the respondents, number in the above Rs.1001 expense group have shown a sharp increase in the expense from 27.2% to 56.3 % after joining the SHG.

Finally, concluding their other expenses the respondents in the below Rs.500 group have shown a decreasing trend and the respondents in the above Rs.1001 group have a considerable increase from 35.1 % to 66.8 % in their expenses after joining the group. The following are the definition for the dimensions of empowerment of the rural women.

Capacity Building

It is a conceptual approach to development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their developmental goals while enhancing the abilities that will allow them to achieve measurable and sustainable results.

Dimension

1. Self Esteem

Self-esteem encompasses beliefs and emotions such as triumph, despair, pride and shame. Self-esteem is also known as the evaluative dimension of the self that includes feelings of worthiness, prides and discouragement. One's self-esteem is also closely associated with self-consciousness. Self-esteem is a disposition that a person has which represents their judgments of their own worthiness. In the mid-1960s, sociologist Morris Rosenberg defined self-esteem as a feeling of self-worth and developed the Rosenberg self-esteem scale (RSES), which became the most-widely used scale to measure self-esteem in the social sciences.²

² Schacter, Daniel L.; Gilbert, Daniel T.; Wegner, Daniel M. (2009). "Self Esteem". Psychology (Second ed.). New York: Worth. ISBN 978-0-7167-5215-8.

2. Competencies

Competence is the ability of the rural women to do her job in properly. A competency is a set of defined behaviors of that provide a structured guide enabling the identification, evaluation and development of the behaviors of rural women in Self Help Groups in Madurai District. Competency is also used as a more general description of the requirements of human beings in organizations and communities. It shown in action in a situation and context that might be different the next time a person has to act.³

3. Self Confident

The socio-psychological concept of self-confidence narrates to self-assurance in rural women's personal judgment, ability, power, and the like. Self-confidence can vary and be observed in a variety of dimensions. Components of one's social and academic life affect self-esteem. An individual's self-confidence can vary in different environments, such as at home or in institution.

4. Decision Making

Decision making is a process of selecting a logical choice from the available options. When trying to make a good decision, a person must

³ Collin, Audrey (1989). Managers' Competence: Rhetoric, Reality and Research. Personnel Review, 18, 6, pp. 20 - 25

weigh the positives and negatives of each option, and consider all the alternatives. For effective decision making, a person must be able to forecast the outcome of each option as well, and based on all these items, determine which option is the best for that particular situation.⁴

5.Responsibility

The state or fact of being responsible, answerable, or accountable for something within one's power, control, or management. Women play a very vital role in human progress and have a significant place in the society. They are not at all inferior to men. They are capable of sharing all the responsibilities of life. Man and woman have been rightly compared to the wheels of the same carriage. The progress of nation depends upon the way the mothers bring up their children. If the mothers are educated, the whole society will progress. Women have always played an important role in the progress of a nation.

6.Independence

Independence is a condition of a nation, country, or state in which its residents and population, or some portion thereof, exercise self-government, and usually sovereignty, over the territory. There has been a remarkable

⁴ <http://www.businessdictionary.com/definition/decision-making.html#ixzz3UNoSmON2>

increase in the number of women getting out of the four walls of the household and becoming workers in both cities and villages, according to the 1991 census report. Job opportunities outside the family, economic hardship and social situation have encouraged women to take up employment outside the family.⁵

7. Entrepreneurship

It is the process of starting a business or other organization. The entrepreneur develops a business model, acquires the human and other required resources, and is fully responsible for its success or failure. Women entrepreneurship has been recognised as an important source of economic growth. Women entrepreneurs create new jobs for themselves and others and also provide society with different solutions to management, organisation and business problems. However, they still represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, and the like.

⁵ <http://www.yourarticlelibrary.com/society/changing-status-of-women-after-the-independence-of-india/4398/>

8.Work Life Balance

It is a concept including proper prioritizing between "work" (career and ambition) and "lifestyle" (health, pleasure, leisure, family and spiritual development/meditation). Work-Life Balance does not mean an equal balance. It means the capacity to schedule the hours of professional and personal life so as to lead a healthy and peaceful life. It is not a new concept. It emphasizes the values, attitudes and beliefs of women regarding their age to work in organizing and balancing their work and personal life. When a woman achieves a successful work-life balance, she has job satisfaction and becomes highly committed and productive and succeeds in her career. But, in certain cases the women is not able to succeed due to incapability in balancing her work and personal life. She is unable to set her priorities. As a result she withdraws from her work due to simple reasons like taking care of her children, aged in laws/parents, and other family pressures.⁶

⁶ K. Santhana Lakshmi and S. Sujatha Gopinath (2013), Work Life Balance Of Women Employees –With Reference To Teaching Faculties,International Monthly Refereed Journal of Research In Management & Technology, ISSN – 2320-0073 Volume II, March'13

Table 5.41
Summary of Descriptive Statistics

Item	N	Mean	Std. Deviation
Competencies	750	6.2776	0.58529
Responsibility	750	6.2402	0.63255
Independence	750	6.3432	0.52605
Entrepreneurship	750	6.2285	0.57172
Work Life Balance	750	5.9760	0.84780
Overall Empowerment	750	6.2131	0.51894

Among the five Dimensions of Empowerment participants reported the highest rating for Independence ($M = 6.34$, $SD = .526$), followed by Competencies ($M = 6.27$, $SD = .585$) and Responsibility ($M = 6.24$, $SD = .632$) followed by Work Life Balance ($M = 5.97$, $SD = .847$) and Entrepreneurship ($M = 6.22$, $SD = .571$). The Overall Empowerment score has a mean value of 6.21.

Level of Empowerment

Quartiles help to give us a fuller picture of our data set as a whole. The first and third quartiles give us information about the internal structure of our data. The middle half of the data falls between the first and third quartiles, and is centered about the median.

In statistics, a quartile, a type of quantile, is three points that divide sorted data set into four equal groups (by count of numbers), each

representing a fourth of the distributed sampled population. There are three quartiles: the first quartile (Q1), the second quartile (Q2), and the third quartile (Q3). The first quartile (lower quartile, QL), is equal to the 25th percentile of the data. (splits off the lowest 25% of data from the highest 75%). The second (middle) quartile or median of a data set is equal to the 50th percentile of the data (cuts data in half). The third quartile, called upper quartile (QU), is equal to the 75th percentile of the data.

For the overall empowerment score the present data has seven hundred and fifty data points which ranges from 4.30 to 7. The median of this data set is 6.328 which is the second quartile. The bottom half of the data set which is below the overall median has a median value of 6.03 which is the first quartile. The median for the data set which is above the median of the original data set is 6.56 is the third quartile.

Respondents with a score below 6.03 were grouped as having low level of empowerment; respondents with score above 6.56 were grouped as having high level of empowerment and the respondents having score between 6.03 and 6.56 were grouped as having moderate level of empowerment.

The respondent's total empowerment score was grouped into 3 categories based on the quartile ranges 6.03, 6.32 and 6.56. Respondents

with a score below 6.03 were grouped as having low level of empowerment; respondents with score above 6.56 were grouped as having high level of empowerment and the respondents having score between 6.03 and 6.56 were grouped as having moderate level of empowerment. Table 5.42 shows the details of level of the empowerment of the respondents

Table 5.42

Level of Empowerment of the Respondents

Sl. No.	Level of Empowerment	Number of Respondents	Percentage
1	Low	187	24.9
2	Moderate	376	50.1
3	High	187	24.9
Total		750	100

It is obvious from Table 5.42 that a majority of the respondents (50.1%) have moderate level of empowerment and an equal (24.9%) number of the respondents have high and low level of empowerment.

5.3. Paired Test

5.3.1. Impact of Self Help group on Confidence Building

- H0: The mean score of confidence building does not differ significantly with the respondents after joining the Self Help group
- H1: The mean score of confidence building differs significantly with the respondents after joining the Self Help group

Table 5.43

Impact of Self Help group on Confidence Building

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Confidence Building	5.92	6.13	-17.22*

* Significant at 5 per cent level

The Results from the above Table 5.43 indicate that the mean score of confidence building after joining the self help group is 6.13, whereas the mean score of confidence building prior to joining the self help group is 5.92. A two-tailed paired t test performed on these differences indicates that the difference between these two means is significant $t = -17.22$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It

is concluded that the mean score of confidence building is higher among the respondents after joining the Self Help group

5.3.2. Impact of Self Help group on Self Esteem

H0: The mean score of self esteem does not differ significantly with the respondents after joining the Self Help group

H1: The mean score of self esteem differs significantly with the respondents after joining the Self Help group

Table 5.44

Impact of Self Help group on Self Esteem

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Self esteem	5.85	6.03	-19.18*

* Significant at 5 per cent level

The Results from the above Table 5.44 indicate that the mean score of self esteem after joining the self help group is 6.03, whereas the mean score of confidence self esteem prior to joining the self help group is 5.85. A two-tailed paired t test performed on these differences indicates that the difference between these two means is significant $t = -19.18$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It is concluded that the mean score of self esteem is higher among the respondents after joining the Self Help group.

5.3.3. Impact of Self Help group on Decision Making

H0: The mean score of decision making does not differ significantly with the respondents after joining the Self Help group

H1: The mean score of decision making differs significantly with the respondents after joining the Self Help group

Table 5.45

Impact of Self Help group on Decision Making

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Decision making	6.06	6.26	-21.86*

* Significant at 5 per cent level

The Results from the above Table 5.45 indicate that the mean score of decision making after joining the self help group is 6.26, whereas the mean score of decision making prior to joining the self help group is 6.06. A two-tailed paired t test performed on these differences indicated that the difference between these two means is significant $t = -21.86$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It is concluded that the mean score of decision making is higher among the respondents after joining the Self Help group

5.3.4. Impact of Self Help group on Capacity Building

H0: The mean score of capacity building does not differ significantly with the respondents after joining the Self Help group

H1: The mean score of capacity building differs significantly with the respondents after joining the Self Help group

Table 5.46

Impact of Self Help group on Capacity Building

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Capacity Building	6.09	6.26	-19.75*

* Significant at 5 per cent level

The Results from the above Table 5.46 indicate that the mean score of capacity building after joining the self help group is 6.26 , whereas the mean score of capacity building prior to joining the self help group is 6.09 . A two-tailed paired t test performed on these differences indicates that the difference between these two means is significant $t = -19.75$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It is concluded that the mean score of capacity building is higher among the respondents after joining the Self Help group

5.3.5. Impact of Self Help group on Social Empowerment

H0: The mean score of social empowerment does not differ significantly with the respondents after joining the Self Help group

H1: The mean score of social empowerment differ significantly with the respondents after joining the Self Help group

Table 5.47

Impact of Self Help group on Social Empowerment

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Social empowerment	6.00	6.17	-18.15*

* Significant at 5 per cent level

The Results from the above Table 5.47 indicate that the mean score of social empowerment after joining the self help group is 6.17 , whereas the mean score of social empowerment prior to joining the self help group is 6.00 . A two-tailed paired t test performed on these differences indicates that the difference between these two means is significant $t = -18.15$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It is concluded that the mean score of social empowerment is higher among the respondents after joining the Self Help group.

5.3.6. Knowledge on Self Help Group

H0: The mean score of knowledge on self help group does not differ significantly with the respondents after joining the Self Help group

H1: The mean score of knowledge on self help group differs significantly with the respondents after joining the Self Help group

Table 5.48

Knowledge on Self Help Group

Variable	Mean		T Value
	Before joining SHG	After joining SHG	
Knowledge	5.91	6.08	-22.64*

* Significant at 5 per cent level

The Results from the above Table 5.48 indicate that the mean score of knowledge on self help group after joining the group is 6.08 , whereas the mean score of knowledge on self help group prior to joining the self help group is 5.91. A two-tailed paired t test performed on these differences indicates that the difference between these two means is significant $t = -22.64$, $p < .05$. Hence the null hypothesis is rejected at five per cent level of significance. It is concluded that the mean score of knowledge on self help group is higher among the respondents after joining the Self Help group

5.4. One Way ANOVA

5.4.1. Impact of Demographic factors on the dimensions of empowerment

- H0: The mean difference of demographic profile of the respondents does not differ significantly with the dimensions of empowerment
- H1: The mean difference of demographic profile of the respondents differs significantly with the dimensions of empowerment

Table 5.49

	<i>Profile Variables</i>	<i>F-Statistics</i>				
		<i>Competencies</i>	<i>Responsibility</i>	<i>Independence</i>	<i>Entrepreneurship</i>	<i>Work life balance</i>
1.	Age	13.813*	16.284*	14.801*	11.152*	17.417*
2.	Religion	7.554*	11.490*	6.744*	8.915*	15.879*
3.	Education	5.433*	1.693	0.359	0.041	2.825
4.	Literacy	6.383*	6.883*	6.331*	0.667	5.586*
5.	Marital Status	3.441*	2.303	4.102*	1.524	1.423
6.	Type of Family	0.946	0.411	0.599	0.007	0.148
7.	Size of Family	2.578	6.557*	0.953	1.866	5.309*
8.	Domicile	1.869	0.003	2.943	1.357	0.275
9	Earning member	6.628*	4.856	6.891	4.819	3.641

Impact of Demographic factors on the dimensions of empowerment

* Significance at five per cent level

A one way analysis of variance has been conducted to determine whether demographic profile of the respondents differs significantly with the dimensions of the empowerment. From Table 5.49 it is clear that there is a significant mean difference between the dimension of competency and Age, religion, education, literacy, marital status and earning member is found. It is also found from the study that the dimension responsibility differs significantly with the age, religion, literacy and size of the family of the respondents. The dimension Independence differs significantly with the age,

religion, literacy and marital status. The demographic variables showing significant difference with the dimension entrepreneurship are Age and religion. Table 5.49 above clearly indicates that the dimension work life balance differs significantly with the age, religion, literacy and size of family of the respondents.

5.5. Factors Influencing the Dimensions of Empowerment:

The variables influencing the dimensions of empowerment are described with the help of factor analysis for further in- depth analysis. To check the internal consistency of the variables reliability test is done where the cronbach coefficient for all the variables is well above the accepted level of .70 (Nunnally, 1978).

The data validity of factor analysis is tested with the help of Kaiser-meyer-ohlin (KMO) measure of sampling adequacy and Bartlett's test of Sphericity. An acceptable 5.50 KMO measure is 0.5 whereas the level of significance in Chi-square test is at 5 per cent level.

Table 5.50 shows the KMO value is 0.960 which signifies that the factor analysis is useful with the current data. The chi Square value for Bartlett's test of Sphericity is 23111.512 and the significant value is 0.0000 which is significant at zero percent level of confidence. This shows that the data is suitable for factor analysis.

The results of factor analysis have yielded five important factors of empowerment. The number of variables loaded under each factor, its reliability, Eigen value and the per cent of variance explained by the factor are explained in Table 5.50

Table 5.50

Factors Influencing the Dimensions of Empowerment

<i>Sl.No.</i>	<i>Factors</i>	<i>Variables included</i>	<i>Eigen Value</i>	<i>Percent of variation explained</i>	<i>Reliability Coefficient</i>
1.	Entrepreneurship	8	16.634	17.963	.968
2	Work Life Balance	8	2.678	14.301	.923
3	Independence	7	2.385	13.806	.905
4	Responsibility	6	1.688	12.646	.924
5	Competencies	6	1.457	12.264	.902
	Total	35		70.98	
KMO measure of sampling Adequacy: .960			Bartlett's test of Sphericity; Chi-Square value : 23111.512*		

* Significant at five per cent level

Extraction Method: Principal Component Analysis

From Table 5.50 it is learnt that the extracted five factors explain the variables influencing the dimensions of empowerment to the extent of 70.98per cent.

The most important factor explaining the dimensions of empowerment is “Entrepreneurship” with an Eigen value of 16.634 and a reliability coefficient of 0.968. The second most important factor is “Work life balance” with an Eigen value of 2.678 and a reliability coefficient of 0.923. It is followed by Independence, Responsibility and Competencies since their respective Eigen values are 2.385, 1.688 and 1.457 and a reliability coefficient of 0.905, 0.924 and 0.902 respectively.

Table 5.51

Factor loading of the variables in the dimension Entrepreneurship

<i>Sl.No</i>	<i>Variables</i>	<i>Factor loading</i>	<i>Percentage of variance explained</i>
1.	Tedious Procedure of getting micro finance for starting business	.847	17.963
2.	Improved risk taking capacity	.830	
3.	I have problem in purchasing raw materials	.799	
4.	Problems in arranging finance at various stages of entrepreneurship	.798	
5	Facing with economic problem in caring out business	.775	
6	As a member in SHG I improved creativity and innovation	.755	
7	Fear of middle men	.750	
8	Imposed with High rate of interest	.746	

Table 5.51 clearly shows that the extracted factor Entrepreneurship includes eight variables and they explain 17.963 per cent of the variance in the factor. Higher factor loading is observed in the statements tedious procedure of getting micro finance for starting business and improved risk taking capacity since its factor loadings are 0.847 and 0.830 respectively. This shows that there is a higher correlation between the above said two variables and this factor.

Table 5.52

Factor loading of the variables in the dimension Work Life Balance

<i>Sl. No</i>	<i>Variables</i>	<i>Factor loading</i>	<i>Percentage of variance explained</i>
1.	My work suffers as I am mentally worried about my dependents' issues at home.	.722	14.301
2.	Many a time I have to postpone things at work due to demands on my time at home.	.698	
3.	I cannot concentrate in my work due to the dependent care issues at home.	.694	
4.	In our family, we are strongly encouraged to be independent.	.688	
5	.The demands arising from my work make my personal life stressful.	.682	
6	I face difficulties in personal life due to my profession/work.	.675	
7	In view of the nature of my work, I find it increasingly difficult to take care of my older parents/in laws.	.626	
8	Family members really help and support one another	.608	

From Table 5.52 it is understood that the extracted factor Work life balance includes eight variables and they explain 14.301 per cent of the variance in the factor. Higher factor loading is observed in the statement my work suffers as I am mentally worried about my dependents' issues at home, since its factor loading is .722. This shows that there is a higher correlation between the variable and this factor.

Table 5.53

Factor loading of the variables in the dimension Independence

<i>Sl.No</i>	<i>Variables</i>	<i>Factor loading</i>	<i>Percentage of variance explained</i>
1.	I choose tasks appropriate to the time bearing	.761	13.806
2.	I am satisfied with the income from the work	.761	
3.	The members of the groups are not discriminated by others on caste, religion and life style	.741	
4.	I have freedom of taking decision and implement them.	.740	
5	My financial needs are fulfilled adequately	.740	
6	I make good use of my time	.724	
7	If I have the support of others, it is easier for me to make important decisions	.707	

Table 5.53 clearly indicates that the extracted factor Independence includes seven variables and they explain 13.806 per cent of the variance in the factor. Higher factor loading is observed in the statements I choose tasks appropriate to the time bearing and I am satisfied with the income from the work since their respective factor loadings are 0.761 and 0.761. This shows that there is a higher correlation between the above said two variables and this factor.

Table 5.54

Factor loading of the variables in the dimension Responsibility

Sl.No	Variables	Factor loading	Percentage of variance explained
1.	I accept the authority of others as their authority not mine	.808	12.646
2.	I am responsible for my own happiness	.788	
3.	Roles and responsibilities of the group is not clear	.738	
4.	I never tell others what to do	.718	
5	All the members of the group have the sense of one community	.676	
6	I can delegate responsibility easily	.659	

It is evident from Table 5.54 that the extracted factor Responsibility includes six variables and they explain 12.646 per cent of the variance in the factor. Higher factor loading is observed in the statement I accept the authority of others as their authority not mine since its factor loading is 0.808. This shows that there is a higher correlation between the variable and this factor.

Table 5.55

Factor loading of the variables in the dimension Competencies

<i>Sl.No</i>	<i>Variables</i>	<i>Factor loading</i>	<i>Percentage of variance explained</i>
1.	Through member in Self Help Group it's possible to Come up with unique ideas or solutions - either one's own ideas or ideas from another source	.781	12.264
2.	Communicating at meetings usually makes me uncomfortable	.747	
3.	I have recognizes, defines, and analyzes problems and issues	.740	
4.	Listens to others ideas and then directs members to be accountable in group	.728	
5	Effectively develops networks and builds alliances with key individuals or groups	.726	
6	It becomes difficult to implement all of a sudden the new dealing procedures and policies in place of those already in practice	.623	

Table 5.55 clearly indicates that the extracted factor Independence includes six variables and they explain 12.264 per cent of the variance in the factor. Higher factor loading is observed in the statements. Through member in Self Help Group it's possible to Come up with unique ideas or solutions - either one's own ideas or ideas from another source since its factor loading is 0.781. This shows that there is a higher correlation between the variable and this factor.

5.6. Chi-Square Test

5.6.1. Association between Level of Empowerment and Residential Status of the Respondents

H0: There is no significant association between Level of Empowerment and Residential Status of the Respondents

H1: There is significant association between Level of Empowerment and Residential Status of the Respondents

Table 5.56

**Association between Level of Empowerment and Residential Status of
the Respondents**

Level of Empowerment	Residential Status of the Respondents				Total	Chi Square value	P value
	Own	Rented	Leased	Others			
Low	88	55	34	10	187	6.425	0.377
Moderate	167	88	93	28	376		
High	88	42	41	16	187		
Total	343	185	168	54	750		

The above Table 5.56 indicates that, significance of chi square is greater than 0.05. Hence the null hypothesis is accepted. . It is concluded that the residential status of the respondents does not have a significant association with the Level of empowerment.

5.6.2. Association between Level of Empowerment and Nature of occupation of the Respondents

H0: There is no significant association between Level of Empowerment and Nature of Occupation of the Respondents

H1: There is significant association between Level of Empowerment and Nature of Occupation of the Respondents

Table 5.57

Association between Level of Empowerment and Nature of occupation of the Respondents

Level of Empowerment	Nature of Occupation				Total	Chi Square value	P value
	Permanent	Temporary	Daily Wages	None			
Low	24 (15.3%)	80 (26.3%)	41 (22.7%)	42 (38.9%)	187 (24.9%)	23.885	.001*
Moderate	84 (53.5%)	160 (52.6%)	92 (50.8%)	40 (37.0%)	376 (50.1%)		
High	49 (31.2%)	64 (21.1%)	48 (26.5%)	26 (24.1%)	187 (24.9%)		
Total	157 (100%)	304 (100%)	181 (100%)	108 (100%)	750 (100%)		

* Significance at 5 per cent level

Table 5.57 states that, significance of chi square is less than 0.05. Hence the null hypothesis is rejected. . It concludes that the nature of occupation has a significant association on the level of empowerment. Cross Table 5.57 result shows that a Majority (50.1%) of the respondents experience moderate level of empowerment.

5.6.3. Association between Level of Empowerment and Period of salary payment of the Respondents

H0: There is no significant association between Level of Empowerment and Period of salary payment of the Respondents

H1: There is significant association between Level of Empowerment and Period of salary payment of the Respondents

Table 5.58

Association between Level of Empowerment and Period of salary payment of the Respondents

Level of Empowerment	Period of Salary Payment				Total	Chi Square value	P value
	Daily	Weekly	Monthly	None			
Low	42 (29.8%)	91 (21.8%)	12 (14.3%)	42 (38.9%)	187 (24.9%)	26.733	.000*
Moderate	75 (53.2%)	209 (50.1%)	52 (61.9%)	40 (37.0%)	376 (50.1%)		
High	24 (17.0%)	117 (28.1%)	20 (23.8%)	26 (24.1%)	187 (24.9%)		
Total	141 (100%)	417 (100%)	84 (100%)	108 (100%)	750 (100%)		

* Significance at 5 per cent level

Table 5.58 states that, significance of chi square is less than 0.05.

Hence the null hypothesis is rejected. It is concluded that the period of salary payment has a significant association on the level of empowerment. Cross Table 5. result shows that a Majority (53.2%) of the respondents in the daily mode of salary payment experience moderate level of empowerment.

5.6.4. Association between Level of Empowerment and Family Income of the Respondents

H0: There is no significant association between Level of Empowerment and Family Income of the Respondents

H1: There is significant association between Level of Empowerment and Family Income of the Respondents

Table 5.59

Association between Level of Empowerment and Family Income of the Respondents

Level of Empowerment	Monthly Family Income				Total	Chi Square value	P value
	Below Rs 5000	Rs 5001 to 7500	Rs 7501 to 10000	Above Rs 10001			
Low	30 (19.0%)	24 (23.5%)	63 (34.2%)	70 (22.9%)	187 (24.9%)	22.491	.001*
Moderate	73 (46.2%)	51 (50.0%)	92 (50.0%)	160(52.3%)	376 (50.1%)		
High	55 (34.8%)	27 (26.5%)	29 (15.8%)	76 (24.8%)	187 (24.9%)		
Total	158 (100%)	102 (100.0%)	184 (100.0%)	306 (100.0%)	750 (100.0%)		

* Significance at 5 per cent level

Table 5.59 presents that, significance of chi square is less than 0.05.

Hence the null hypothesis is rejected. It is concluded that the family income of the respondents have a significant association with the level of empowerment. Cross Table 5.58 result shows that 34.8 per cent of the respondents in the below Rs 5000 monthly income category experience high level of empowerment.

5.7. Summary

In this chapter, the researcher has analysed the socio-economic background of the sample respondents like age, gender, literacy level, income level, and the like. The researcher has also applied the various statistical tools like Paired Test, One Way ANOVA, Factors Influencing the Dimensions of Empowerment and Chi-Square Test to know the level of the capacity of the rural women through Self help groups in Madurai District.