

CHAPTER II

REVIEW OF LITERATURE, METHODOLOGY AND PROFILE OF THE STUDY AREA

2.1 Review of Literature

A review of literature helps the researcher to have a detailed knowledge about the area of the study and enables him to get a clear picture of the various aspects of the study. Various studies carried out elsewhere by others on the related aspects could also be reviewed and the researcher could understand the various dimensions of the particular study undertaken by him .It would also help him in filling up the gap in a particular area of research and would also help him to explore the possibilities of further research on the related aspects of the subject of study.

The recent literature (related studies) on the subject had been reviewed under the following categories.

1. Women empowerment in work participation.
2. Women's status in decision-making.
3. Women's role in political, legal and social activities.
4. Women entrepreneurs in micro enterprises.
5. Women upliftment and economic development.
6. Status of women and gender disparities.

2.1.1 Studies Related to Women Empowerment in Work Participation

Selvaraju. R. and Vasanthi G.(1985) had discussed the role of the self help groups (SHG's) in entrepreneurial development. The authors had clearly explained the need for entrepreneurial development through the SHG's in developing countries like U.S.A., U.K. and Japan. These countries could transform their small agro based industries into big industrial giants with the support of their entrepreneurial abilities. The government through various agencies and institutions should undertake the entrepreneurial development programmes in India. According to the authors, only SHGs could develop entrepreneurial development in the rural areas.

Selvaraju. R. and Vasanthi G (1987) had stated that Self-Help Group is a "Group or Association of individuals with common economic needs and undertake a systematic economic activity, participating directly in decision making and sharing the benefits on an equitable basis. Common goal and mutual trustworthiness among the members of the SHGs were the strong points. Poverty alleviation could be the immediate objective of the promotion of self-employment in the rural areas, while the long-term objective should be the entrepreneurial development of the rural youth. Through the SHGs, a lot of new micro enterprises could be developed in the rural areas. The development of micro enterprises would lead to reduction of poverty. In promoting the micro enterprises, the SHGs should not allow the over crowding of the

enterprises in a particular area. The Co-operative organisation at the village level was highly suited to the development of the SHGs.

Ajit Kumar Sinha, (1988) had conducted a study on “Rural Women and Development Process: A Micro Level Study”, and had pointed out that 37.9 per cent of the sample population (that is, 319) were working members and 62.1 per cent (that is., 522) of them were non-working members. Out of, the 319 working members 233 were male that is 51 per cent of the male working population; whereas 96 were females that is 23.7 per cent of the female working population. Out of the 223 working male households, 46.2 per cent or 103 of them were skilled, whereas out of the 96 working female households only 10.4 per cent, that is , only 10 were found to be skilled workers. Thus 89.5 per cent of the female working members were found to be unskilled labourers.

Puhazhendhi. V. and Jayaraman B. (1999) had undertaken a study on women’s participation and employment generation among the rural poor through informal groups in MYRADA (Mysore Resettlement and Area Development Agency). Primary data were collected from 25 randomly selected credit management groups promoted by the MYRADA. The project areas were Chitradma District in Karnataka and Periyar District in Tamil Nadu. The analysis of the groups in the different stages of development had shown that the share of loan for ‘non-productive’ purposes got reduced from 76 per cent in the new groups to 43 per cent in the

stabilised groups. But the share of the loan for ‘productive’ purposes had increased from 24 per cent in the new groups to 57 per cent in the stabilised groups. The additional employment generated through informal group lending had worked out to 172 days per member. The negative factors, which had deterred the performance of the groups, were found to be lack of effective leadership, lesser involvement of the non-governmental organisations and the consumption – oriented loans.

Suriakanthi (2000) in his study “Literacy essential for SHGs” had analysed the need for literacy among the members of self-help groups. A random survey of about 120 groups had shown that nearly 95 per cent of the members and 75 per cent of the office bearers respectively were found to be illiterates. The office bearers had managed to carry on the activities of the groups with the help of their husbands and the educated wards. They used to narrate the things that had happened in the meetings to their husbands and wards and the reports were prepared by them. Similarly, the accounts were maintained by the non-members. Fifty per cent of the groups surveyed had revealed that the literate members wrote the minutes and the accounts of the office bearers happened to be illiterates. It was found that ten per cent of the illiterate members did not know the amount of money that had been saved by them as a group. He had brought out the dire necessity to impart basic education to all the members of the self-help groups.

Satya Sundram. I. (2001) had made a study on “Self Help Groups Challenges and Opportunities:and had stated that, as per the 1991 census, the share of women in the country’s labour force was only 28.6 per cent. The female work participation rate had registered an increase from 14.2 per cent in 1971 to 22.3 per cent in 1991. Of the 51.98 million females (main workers) engaged in agriculture and allied activities, 45 per cent were found to be employed as agricultural labourers compared to with only 21 per cent of the males who were engaged as agricultural labourers. Women’s access to land ownership was found to be extremely limited. Because of the seasonal nature of the work, they secured only 90 to 100 days of regular employment in a year. There was also wage discrimination, as both the minimum wage and wages equal to that of men were both denied to women in many areas.

Pant J.C (2002) had made a study on “Economic Participation of Rural women in India: Women’s Status to Women’s Autonomy”. The study had revealed that about 30 per cent of the women in India had been in the labour force. Since 1901, 80 per cent of the women labour force had belonged to the rural areas. The rural women’s work participation rate had increased from 15.90 per cent in 1971 to 27 per cent in 1991. The census data of 1991 had provided that out of the total women workers in rural India 38.58 per cent were cultivators, 48.83 per cent were agricultural workers and 12.59 per cent belonged to the category of other workers. It had also revealed that there were about 30 per cent of the rural households which

were headed by women who had shouldered all the burden of earning and caring for the families and had suffered on account of their lack of access to means of production and to ownership of land and other properties. The study had also revealed that in the rural areas, the growth rate of male workers was 17.57 per cent and that of the growth rate female workers was 41.78 per cent, whereas in the urban areas it was 34.74 for the males and 62.41 for the female workers. Among the rural women workers, cultivators had increased by 48.08 per cent.

A study on “Contribution of Rural Women to Farm Productivity” in Kaithal district of Haryana State was made by, Bimla, Mamta Dilbagi, Kusum Rana and Sudesh Gandhi (2003) and it had revealed that the involvement of the rural women in agricultural activities was to the extent of 73 per cent. A woman spent 74 minutes to 413 minutes per day in carrying out her agricultural activities. Again, it was also observed that the most drudgery part of the work was involved in activities like transplanting, crushing and the like and these were performed by the women only. Transplanting was observed as the most drudgery prone activity and found 66.2 per cent among all the agricultural tasks to be performed; and crushing and inter-culturing were placed in the second and the third positions respectively. Women, particularly rural women, who had participated equally with that men should be trained in the modern techniques of agricultural production.

2.1.2. Studies Related to Women's Status in Decision-Making

Vijayanthi, K.N. (1984) had studied the process of women's empowerment and had identified the levels of awareness creation, decision making, self and group empowerment among women for the self-help group's formed under the Comprehensive Community Development Programme (CCDP) implemented in the five slum areas of Pulianthope in Chennai during the period 1984. The main objective of the study was to measure the proposed components of the empowerment of urban women and the impact of the intervention and control of the diarrhea diseases through water and sanitation (CDD WATSAN) projects. The variables used measuring the empowerment were awareness creation, decision-making, and self-empowerment and group empowerment.

Charyulu and G.N. Reddy, (1987) had made a study on "Rural Women: Decision Making, Public Participation and Other Basic Needs: A Study of Two South Indian Villages". The study had analysed the women's opinion on decision-making, social participation and availability of other basic needs. It was found that there was an increasing awareness of the need for better education, health and hygiene and to overcome the exploitative and suppressive nature of the system. Women preferred to depend upon men for several aspects of home and social life, though they had a strong desire to participate in public activities and gain equal status also. The authors had concluded that efforts to emancipate women should be through

building awareness and through collective action, for achieving real changes in the status and role of women.

Singh S.K and Ram Iqbal Singh (1987) in their study on “Impact of Rural Development on Economic Status of Women in U.P.” had found that the economic status of more than 50 per cent of the females in respect of their standard of living, food and employment had increased. The study had also shown that women had enjoyed an important role in decision-making in matters related to household activities, selection of crops, technology, credit and marketing arrangements and the like.

A study conducted by Kaur. S. Oberoi, (1988) on “Role of Rural Women and children of different socio economic status in decision making” had revealed that decision making in respect of household tasks and joint participation of husband and wife were the most common areas of decision- making. Joint participation ranged between 22.5 per cent and 80 per cent for different acts of decision making in all the decision-making categories of tasks. The husband had played a dominant role in farm related decisions in the small and medium farm size categories. However, in large farm categories, joint decisions by husband and children or husband and other members of the joint family were found to be the most common approaches to decision making exercises.

Williams L.B (1990) had conducted a study on “Development, Demography and Family Decision Making: The Status of Women in Rural Java”. The study had traced the status of women within the family in rural Indonesia from the historical role they had played in the Indonesian societies to their current status in household decision-making. The study had shown that marital duration and the education of both the spouses were among the strongest predictors of both husbands and wives’ perceptions of their abilities to effect the marriage decision. Moreover, residence in a larger urban community prior to marriage was particularly important for women in terms of improving their decision making power. The more input the spouses had in making their marriage decisions, the more they were able to influence in their later decisions as well.

Puhazhendhi V. and Satyasai K.J.S. (1993) had attempted to evaluate the performance of the SHGs with special reference to their social and economic empowerment. They had used primary data with the help of structured questionnaires from 560 sample households in 223 SHGs functioning in four different regions. According to them, the involvement of the rural poor in the SHG had significantly contributed to their social empowerment, as measured by the improvement in their confidence, their treatment within the family, their communication skills and their other behavioural changes. Thus their findings had revealed that the SHG as an institutional arrangement could positively contribute to the economic and social

empowerment of the rural poor and the impact on social empowerment was more pronounced than that of the economic empowerment.

In their working paper on ‘Defining and Studying Empowerment of Women; A Research Note from Bangaldesh”, Sydney Ruth Schuler and Hashem S.M; (1993) had suggested an approach for exploring women’s empowerment and had provided individual levels of indicators of empowerment. According to them, women’s subordination was a part of the cultural system, and as such, the process of empowerment should ultimately weaken the systematic basis of women’s subordination. They had recognised six domains in which women have traditionally been subordinated and in which empowerment was believed to be taking place. These six components were a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere, and participation in non-family groups. The order of the domain had suggested a linear process of empowerment, mobility, better livelihood by indulging in wage employment, more decision making power in the household and eventually higher levels of community participation.

Nilanjan Sengupta (1998) in his study on “Empowerment: A Socio-Psychological Approach to Self Help Group Formation” had identified the different forms of community organisations involved in people’s participation and the role that

empowerment had played in these organisations. He has also discussed social learning as an empowerment strategy for increasing the participation of the people at the grass root level. Further, he had given the project design for people's participation at the grass root level. According to him, the first, social awareness among the group members had to be created and then they should move towards the economic empowerment. He had felt that social and psychological empowerment ensured development of skills and consciousness for sustainability of any activity in the long run.

Gopalakrishnan B.K (1998) had made a study on "SHG's and Social Defence" in Panjapatti Panchayat area in Kulithalai Taluk of the Former Karur Dheeran Chinnamalai District in Tamil Nadu during February 1997. The study had pointed out that the majority of them were Scheduled Castes (73 per cent) and other Backward Communities (27 per cent). Most of them belonged to the category of agricultural labourers (57 per cent) followed by the rural artisans (17 per cent), marginal farmers (13 per cent), small farmers (10 per cent) and big farmers (3 per cent). Most of them were without school education (67 per cent), followed by elementary level of education (27 per cent) and high school level of education (6 per cent). The age of the respondents showed that the majority of them were young (43 per cent), followed by the middle age (13 per cent) and the oldage (27 per cent) groups. Regarding the period of membership in the SHG, most of them had been

members for more than 4 years (60 per cent), followed by three years (23 per cent) two years (10 per cent) and one year (7 per cent).

The study had also revealed that all the respondents contacted had repaid their loan amounts to their SHG promptly, and in turn, remitted to the bank simultaneously disclosing honesty towards repayment of loans.

The data had revealed that all the respondents were agricultural labourers and they had paid the fixed monthly savings amount to the group out of their own wage income. Every respondent had saved substantial amounts ranging from Rs. 320/- to Rs.1300/- depending on their date of joining the SHG. It had been observed that almost all the respondents had displayed a positive change towards child care, environmental sanitation, drinking water supply, good food, public speaking and contact with officials and education of children and the like.

Durairaj.N and Kalarani.R (1999) had made a study on “Empowerment of Women Workers”. The study had revealed that economic activities such as agricultural processes, traditional professions, small scale industries, petty trades, domestic work and the like had been exclusively done by the unorganised female labourers, suffering oppression, exploitation, getting low wages for long periods of work, and paucity of employment for all the months in the year. They had observed

that provision of minimum wages, employment security and equal treatment through organisational efforts would alone improve their lot.

Indira Kalshreshtha (1999) in his study on “Noorpur Women in Search of Identity” had pointed out that the empowerment of women through education was stressed upon for the elimination of violence and atrocities against women, at the home, at work place and at public or private institutions.

Sashi S. Narayana (1999) had made a study on “Empowerment of Women Through Social Mobilisation” and had stressed that empowerment meant choice and women’s ability to make a choice with the activity and the exercise of informed choice within expanding framework of information, knowledge and an analysis of the options available.

Gurumoorthy .T.R (2000) in his study on “Self Help Group Empowerment of Rural Women” had observed that the self help group disburses micro credit to the rural women for the purpose of making them enterprising women and for encouraging them to enter into entrepreneurial activities. Self-help groups enhance the equality status of women as participants, as decision-makers and as beneficiaries in the economic, social and cultural spheres of life. Self-help groups encourage women to take an active part in the socio-economic progress of the nation.

Murugan K.R. and Dharmalingam, B (2000) had made a case study about SHG's and had stated that, "Self Help Group" was an economically homogeneous and affinity group of rural poor which had a voluntarily access to contribute to a common fund which could be used to lend money to its members as per their group decision and which works for group solidarity, self-help and for group awareness, and for social and economic empowerments in the way of democratic functioning.

Rajaraman, (2000) in his study on "SHGs have improved status of women" had pointed out that they cover departments like health, education, nutrition and the public distribution system. They ensure people's participation in both the developmental as well as welfare activities of the state government. Moreover necessary steps would be taken by them from women's federations in all the districts to enable them to handle bigger issues by the group members themselves.

Sharma.S.L (2000) had conducted a study on "Empowerment with out Antagonism: A Case for Reformulation of Women's Empowerment Approach". The study had stated that women should not be treated as a homogeneous category, with regard to their development programmes and policies. Women's empowerment, should categorise women according to their age, caste, class, region (rural or urban) and education. During the last fifty years of development in India, a very small proportion of the upper middle-class women, who were already dominant and were

enjoying privileges had been benefited most. The rural uneducated, lower class housewives had remained by and large unaffected by it.

Iyyampillai .S, and Kulandhai.S Theresa (2001) had made a study on “Status Inside and Outside the Home Co-related in Pudukottai town”. This study had observed that the maximum, or the minimum and the average women's empowerment status (WES) for the respondents were 91, 17 and 53 respectively. That is, the highly empowered one among the sample respondents had scored about 80 per cent of the total scores and there were women who had performed very badly too. The average, which was slightly less than 50 per cent of the total score, had indicated the general backwardness of the study area. However, about 35 per cent of the respondents had scored more than 50 per cent of the total empowerment scores. A majority of the young educated employed Christian women had obtained a higher, empowerment status (ES) compared to the aged and illiterate, domestically employed Muslim women. Since Christian women compared to the others had been given better education and had been provided with employment opportunities by their religious bodies, a greater percentage of them had fared well (in the sample, the highest score of 91 had been obtained by Christian women while the lowest score of 17 had gone to Muslim women).

Lakshmi Kulshrestha .R, Archana Gupta (2001) had made a study on “Self Help Groups Innovations in Financing the Poor”. The study had revealed that in India, about 36 per cent of population was poor and extending banking services to them were an important issue for their upliftment. Many measures including extending the formal banking sector for serving the poor had been tried but all these measures had not been very successful. To over come this, the micro financing system was adopted to serve the poor with small amounts of loans, which were easily recoverable within a limited period. The formation of groups of members cultivating the habit of thrift and savings and the recycling of the savings among the members at minimum rates of interest were introduced among village people. Micro Finance Operates on the Principle of “Borrower Knows the Best”, where the default rate was very low and the amount of savings increased considerably. The SHGs had played a very important role in this way to help the poor and to alleviate themselves from their poverty and to bring the country also into the growth path. Since the poor had become too numerous, self-help promotion had emerged as the new innovative approach.

Veluraj (2001) in his study on “Self Help Groups – An Alternative Approach to Empowerment of Rural Women” had studied the status of women, the promotion of the self-help groups, the involvement of the voluntary agencies, the diversification of women workers, women micro enterprises, rural marketing, the rural distribution

system and the linkage programme of the NABARD. Voluntary agencies had played a vital role in encouraging women entrepreneurs through their income generating programmes. He was of the opinion that, importance had to be given to empower the women in the rural areas with a view to conforming rights on women which were equal to those enjoyed by men and to achieve the objectives of the self-help groups in the rural areas. The voluntary agencies should also educate and make the self-help group members practice a reputed system of accounting in order to regulate the management of funds.

Rasure .K.A (2002), had made a study on “Women’s Empowerment Through Self-Help Groups”. The study had revealed that, the number of households had included landless agricultural labourers (31 per cent); marginal farmers (23 per cent); small farmers (29 per cent), and others 17 per cent. The average value of the household assets, which included livestock, consumer durables and the like had increased by 72 per cent from Rs. 6843 in pre-SHG stage to Rs. 11,739 in the post-SHG stage. About 58 per cent of the households had reported increase in their assets. The housing conditions had generally improved with a shift in the ownership from the Kuchha to the Pucca houses. Almost all the members had developed the savings habit in the post-SHG situation as against only 23 per cent of the households who had this habit in the pre-SHG situation. The average annual savings per household had registered a more than three fold increase from Rs. 144 to Rs. 460.

The study also had revealed that, the average borrowings had increased from Rs. 4282 to Rs. 8341 per household. The share of consumption loans had declined from 50 to 25 per cent. About 70 per cent of the loans taken in post-SHG situation were for income generation purposes. The annual interest rates on loans from SHGs to members were in the range of 12 to 24 per cent. The overall loan repayments had improved from 84 to 94 per cent between the two periods, with an impressive improvement of 29 percentage points in the repayment of loans to the banks. The average net income per household had increased from Rs. 20,177 to Rs. 26,889 or by about 33 per cent.

Prabhakar Varma P. (2003) had made a study on “Women Empowerment: A Critical Input for Sustainable Development”, and he had graded the responses on a three point scale under each item and the share of each family member had been placed in one of the three grades. The main participants considered were herself her husband, her father-in-law and her mother-in-law. The important matters on which information was sought were their daughter’s marriage, dowry, children’s education, asset purchases, major items of loans, and health care. On each of these items the way each of the members of the family had played their role had disclosed interesting results.

The data had revealed higher levels of participation by women leaders in the process of decision making on important matters related to their households. This

was possible only because of their exposure to the events happening in and around the society.

Arul Kamaraj, (2005) in his article, on “Self-Help Groups New Mantra for Women Empowerment”, had concluded that SHGs had undertaken entrepreneurial activities at a smaller level with minimum capital requirements. In future, the inbuilt strength of the SHGs would pave the way for undertaking mega projects, like projects performed by the joint stock companies, public sector enterprises and the like. SHGs had power to create a socio-economic revolution in the rural areas of our country. SHGs have proved that they could indeed bring about a change in the mind set of the very conservative and the tradition bound illiterate women in the rural areas. The SHGs have made the rural women contribute to the socio economic progress of the country.

2.1.3. Studies Relating to the Role of Women in Political, Legal and Social Activities

Luthra.P.N (1978) had made a study on, “Can Legal Safeguards Develop Women?” The study had pointed out that in a population of 264 million women, only 31 million or 11.86 per cent of them had take part in work related activities. Of these 31 million, nearly 85 per cent had worked in the agricultural or the unorganised sector. In the organised sector, their strength was only 13 per cent as against 87 per cent for men. Women’s literacy rate was 21.48 per cent while that of men was 45.28

per cent. The women's per capita income was Rs. 350 compared with that of Rs. 420 for men. For every 100 men engaged in self-employment, the women's proportion was only seven per cent. And as for politics, although the women voters, during the period 1952 to 1971, had increased from 28.7 million to 64.2 million, their representation in the Lok Sabha and Rajya Sabhas was only 5.4 per cent. As for the States, the West Bengal legislature had merely 1.8 per cent of its strength by way of women members while the Orissa Legislature of 140 did not consist of even a single woman.

Hari M (1991) in his study on "Modernisation, Status of Women and Fertility" had stated that the status of women referred to the economic and social freedom enjoyed by the women in the family. An index was developed by him to measure the degree of status enjoyed by the respondents within the family and based on the responses given by them he had transformed into nine structured statements. The nine variables were: consulting the wife while making important decisions; discussing politics with the wife, talking to the wife about birth control measures; having property or land in the wife's name; having a bank account in the wife's name; maintenance of the household account by the wife; keeping cash with the wife for daily expenditure; restrictions imposed on the daughter-in-law; and freedom available to the wife to argue with her husband in case of a difference of opinion.

Sweta Mishra and Mishra, S.N. (1995) had conducted a study on, "Women and Political Process in India". The study had pointed out that, the equal rights given to women in the Constitution of India had in practice very little weightage as could be seen by their poor representation in the Lok Sabha. In the 1952 elections, out of 499 members, only 22 were found to be women. In 1957, out of 500 members, 27 were women. In 1962, there were 503 members of whom 34 were women. In 1967, out of 523 members, 31 were women. In 1971, out of 521, 22 were women. In 1977, there were only 19 women out of 544 members. In the 1980 Lok Sabha polls, 28 women were elected and in the 1984 elections 44 women got elected. In 1989, there were 529 members of whom 27 were women had been elected by the people.

In the 1991 general elections also, the number of women MPs was found to be more or less the same as that of the year 1989. Twenty eight women were elected to the Lok Sabha and out of the 58 Ministers in the Union Cabinet, the only six were women including one with a cabinet rank.

Snehalata Panda, 1995 in his study on "Women in Rural Local Government", had disclosed that entry into the rural political system by women would ensure a change in the political system of the village, and in the perceptions of the role of women and develop the grass roots leadership among women. The uproar of the difficulty in finding women to participate in the elections is unfounded. The author

was optimistic about the emergence of a new leadership group, which would provide for constructive thinking in village administration and ensure a more effective financial management.

The study had also revealed that the decision-making process in the farm related activities had indicated that most of the important decisions regarding the timing of the crop, the purchase of equipment, fertilisers, seed and the like were taken jointly. Where the decision was taken individually, it was the male member of the household who decided on important matters related to the farm. In such cases, women did not feel that they had been marginalised because they thought that it is less risky for them if men took such decisions.

A study conducted by Mira Seth (1995), on “Women’s Development: Indian Initiatives” had revealed that, the political empowerment of women had made considerable strides with only 2.8 per cent of women being represented in the first Parliament of 1952-57 to 7.2 per cent in the present Lok Sabha. Women’s representation in the Rajya Sabha had, however, shown a much greater improvement, having increased from 7.7 per cent in 1952 to 15.5 per cent of the members in 1991. It is, however felt that the Panchayati Raj Act of 1992 would empower women politically at the grass roots level in a revolutionary manner. Here women would have reservation of seats in the Gram Panchayat, Panchayat Samits and Zilla Parishads both as sarpanches and as panches. This would enable them to take an

active interest at the local level and energise and improve the situation of women in areas like health, education and employment, which were essential for their basic existence. This would also train them for further political assertions in the form of members of State Legislatures and as members of Parliament.

2.1.4. Studies Related to Women Entrepreneurs in Micro Enterprises

Marguerite Berger (1989) in her paper entitled ‘Giving Women Credit; The Strengths and Limitations of Credit as a Tool for Alleviating Poverty’ had examined the programmes and institutions involved in lending money to women micro-entrepreneurs, and had assessed the poverty alleviation potential of the different credit models and had reviewed the effects of policy interventions in the financial markets on women’s access to and use of credit. The programmes, which had aimed to accomplish poverty alleviation and income and employment generation were the bank schemes, intermediary programmes, parallel programmes or poverty focused development banks schemes. The last three channels have been found to be more effective than the first channel in improving women’s access to credit.

Katherine McKee (1989) in her paper on ‘Micro Level Strategies for Supporting Livelihood, Employment and Income Generation of Poor Women in the Third World’ had dealt with organisations and programmes that seek to increase women’s opportunities and women’s status through economic intervention and the

strengths and weaknesses of the strategies (area, sector and function based) for solving the problems of the self-employed individuals and the micro enterprises in the developing world. The author was of the opinion that the sectoral strategies offer relatively greater promises than the area-focused strategies for attaining significant improvements in poor women's economic prospects.

Premanchander, C. (1993) had made a study on "Micro Enterprises for Rural Women", The study had revealed that the economic enterprises were the means through which women empower themselves. The women entrepreneurs had started enterprises such as handlooms, weaving units, basic units and file making units and had effectively managed them. The women entrepreneurs had expressed the fact that the increase in their empowerment was directly related to the improvement in their status and their standard of living.

Manimekalai M and Rajeshwari G. (1995) had attempted to study the socio-economic background of the SHG women in rural micro enterprises and had examined the factors which had motivated the women to become SHG members and eventually to become entrepreneurs, and they had analyse, the nature of their economic activities and their performance in terms of growth indicators such as investment turnovers, employment, capacity utilisation, sources of finance and supplementary finances, marketing and other related aspects. The study had used primary data for the period 1999-2000. A sample of 150 selected women members

were stratified according to the nature of their activities from the district of Thiruchirappalli. According to them, the provision of micro finance by the NGO's to women's self-help groups had helped the groups and their members to achieve to a certain extent an improvement in their economic and social empowerment.

Namboodiri and Shiyan, (1996) had examined the potential role of the SHGs in terms of their reach, and their linkage with banks for savings and for credit for the weaker sections of the rural households. For the study, they had made use both macro and micro data, and had examined the basic characteristics, the coverage and the financial dependence of the SHGs formed by the Panchmahal Vadodara Gramin Bank (PVGB) in Gujarat as a self-help promoting institution (SHPI) as well as those promoted by the non-governmental organisations (NGOs) in their area of operations. The operational area of the PVGB was confined to three districts in Gujarat, namely, Panchmahals, Dahod and Vadodara, having 62 branches mainly spread over the former two districts. The rural population mainly depended on agriculture and other allied activities. The prospects of the SHGs in their rural financial deepening could be broadly based on their strengths, weaknesses, opportunities and threats. First, they constitute a self-sustainable system of community organisations free from governmental interference. Secondly, these groups had been promoted by the NGOs or Banks.

Mehrotra, C.K. (1997) had made a comparative study of the State Bank's association with the self-help groups. In his view, the State Bank of India's financing schemes for the self-help groups had been quite encouraging. The branch officials themselves had encouraged the poor to form themselves into self-help groups in a number of centres. They had also utilised the services of the non-governmental organisations for the very same purpose. He had pointed out that with the help of the reputed non-governmental organisations in States like Tamil Nadu, Kerala, Karnataka and Andhra Pradesh, good progress had been made possible by the State Bank of India in the self-help groups' schemes. He had stated that the self-help groups had promptly repaid 80 per cent to 90 per cent of the loans given to the small scale units by the branches of the State Bank. To sum up, the author had stressed that the self-help group concept was a good concept and every effort should be made to make it a success. He had also stated that the self-help groups might eventually become viable units on account of their low transaction costs, high percentage of recovery and the mobilisation of the rural savings through the informal system of the association of the individuals.

Usha Jumani (1997) had studied the role of women in small business. She had described the main features of poor women's economic activities in the overall context of women in an economy, as well as in the context of the small business. In her view poor women working in the informal sector of the economy were engaged

in businesses of a small size using traditional labour intensive skills, generating small incomes, in a highly decentralised manner depending upon oral transactions with a lesser number of few people and based on mutual trust. The credit needs of the poor women were small in their size but the number of women who work in need of such a credit facility was very large. A detailed system might be considered as important to record all the banking transactions. According to her, to ensure a high rate of repayment a band of dedicated officials and workers, who were able to involve themselves in the progress of the poor women's life should be created

Modkey, (1999) in his article, on "SHGs and Micro Credit; Sustaining Rural Women", had stated that the SHGs usually generated a common fund out of the small savings of persons or groups collected on a regular basis by curtailing unproductive expenditure. Sometimes, the internal savings generated were supplemented by the external resources loaned out or donated by the voluntary agencies involved in promoting and strengthening the SHGs. The credit needs of the members were usually assessed during the monthly meetings. The SHGs collectively ensured prompt repayment of the bank loans. The SHGs had thus provided access to credit for the rural poor. The transaction cost was low, because of the constant and effective supervision, the proper utilisation of the loans and the repayments of the loans.

Muhammad Yunus (2000) in his study on "Empowerment and Grameen Bank" in Bangaldesh, had stated that the Grameen Bank worked in 40,000 villages

in Bangladesh, extending loans to 2.4 million borrowers and 95 per cent of them were women. The borrowers were also the owners of the Grameen Bank. They owned 92 per cent of the shares of the Grameen Bank and the remaining 8 per cent was owned by the Government. The Grameen Bank offered loans for all types of income generating activities. It also gave housing loans. More than half a million houses had been built with the help of Grameen loans. Grameen bank provided lease financing for the poor families for buying equipments and for capital investments. Under this leasing programme, one of the most exciting items that were brought to the poor village women was a mobile telephone. By selling telephone service to the villagers the mobile telephone owner had earned quite a significant amount of money every month. The Grameen Bank had planned to provide finance for an Internet Kiosk in the village once the telephone network was extended to the village. Hopefully, someday e-commerce, e-service, and tele-medicine – would become a reality for these villages. The Grameen Bank provided higher education loans for all the children of the Grameen families who could enroll themselves, in any of the institutions of higher learning.

Manjula .B (2000) in her paper, on “Voice from the Spiral of Silence: A Case Study of Samatha Self Help Groups of Ulloor” had stated that the poor women members of the Samatha Self- Help Groups of Ulloor, while achieving their limited task, were able to acquire a greater awareness about their society, able to increase

technical expertise and ability to use and build their own knowledge system and were able to develop a scientific awareness of their economic, political and physical environments. In addition to improving their resource position, it had also helped them to come out of their isolation and it had also reinforced a sense of community consciousness in them. The linkage of self-help groups with each other had contributed to the emergence of new kinds of structures, which would also enhance the decentralisation of power and enable women's participation in economic and social decision – making processes.

✓ Vijay D. Kulkarni (2001) had explored the issue of changing the status of women in the households through the empowerment that had been taking place through the self-help group activity, in his article on 'empowerment of women through self help groups'. He had also attempted to understand the differences between members and the non-members of the self-help groups from his study village. The study had found that the empowerment had taken among different classes and castes and had brought them together as women. These women had learned to make decisions for themselves and had developed the capacity to exercise a certain amount of control over the socio-economic and political conditions that determine their immediate living conditions.

✓ Jaya S. Anand (2002) had evaluated the performances of a few selected SHGs and NHGs (neighbourhood groups), and had identified the factors that had

contributed to their success, had examined the roles of the various promoting agencies, had discussed the differences in their approach in organising and managing the SHGs and NHGs in her study on ‘Self-Help Groups in Empowering Rural Women’. She had also examined the impact of the SHGs on micro credit schemes on women empowerment. It was an exploratory study based on the functioning of the selected SHGs and NHGs of Malappuram district in Kerala. The study has found that the members who earlier had some economic activity had used the micro credit effectively for expansion and modification and they had reaped substantial benefits by joining the self-help groups. The impact in terms of production had also differed according to the members’ initial socio-economic status. She had also found that the process of women empowerment took place only when the SHGs had attained a satisfactory level of performance. A positive change in the attitude of the beneficiaries had also been noticed. The micro finance programmes had enabled the poor to take up micro enterprises by availing the credit and without outside help.

✓ Sebastian Titus, (2002) in his study on “Promotion of Women Entrepreneurs through Self Help Groups” had examined the promotion of women entrepreneurs through self-help groups. According to him, the women entrepreneurs who had started small enterprises had expanded them into large-scale units. Self-help groups had made readymade garments and had exported them. A self help group of women in the Dindigul district of Tamil Nadu had been running a unit providing agro-

services with a total turnover of Rs. 12 lakhs and more per annum. But many were not able to reach upto this level. The reasons cited by him were the non-availability of funds for investment, dearth of technical and managerial skills, inability to manage the labour force, dual role burden of women, lack of professionalism and gender bias.

2.1.5 Studies Related to Women Upliftment and Economic Development

Mohandass, (1992) had studied about the “Relative impact of self-employment programme for the educated unemployed youth of women beneficiaries in Kerala”. The objectives of the self-employment programme for the educated unemployed youth (SEEUY) had been to encourage the educated unemployed youth to undertake self-employment ventures in industry, services and in the business sectors through the provision of a package of assistance. The incidence of unemployment had been more among women. The favourable sex ratio (1032 women for 1000 men compared to 934 at the national level), the high female literacy of 65.7 per cent and the very low work participation rate of 16.6 per cent had made the unemployment problem more acute among the females. The study was undertaken in the Trichur district in Kerala State, covering a sample of 128 beneficiaries for whom the significant impact of the SEEUY programme was on employment generation. As the goal of the scheme was to provide viable self-employment opportunities to the educated unemployed, the impact of the scheme on net income

generation had assumed importance. The author had concluded that the coverage of the technically qualified in the SEEUY programme was also quite inadequate.

Sithalakshmi and Jothimani (1994) had presented an analysis of the organisational behaviour exhibited by women in the DWCRA programme. According to them, if permanent changes should take place in the status of women, women should be given intervention programmes (income generating projects) or they should engage themselves in income-generating activities, which should be backed by structural and institutional changes that allow them to have access to skill, leadership, decision-making and economic independence. They had concluded that the organisational behaviour of the DWCRA groups had directly influenced the active status of the groups concerned. In other words, the organisational behaviour of the women had acted as a means of their empowerment.

✓ Damayanthi.U.T (1999) in her article, on “Development of Women and Children in Rural Areas – an Impact Study”, had concluded that by analysing the socio-economic impact of the programme on the beneficiaries, the study had disclosed a disquieting picture of the district where the majority of the assisted households were not able to derive any significant benefit from the scheme so as to enable them to have a marked improvement in their levels of living. She had concluded that the programme, in a way, had failed to achieve its desired objective of uplifting the rural poor and bringing them into the main stream of economic

development, as the majority of the assisted households had not derived any advantage due to the programme and they continued to remain below the poverty line.

Jairath M.S. (1999) had examined (a) the rationale of promoting self-help groups (b) and the procedures followed by these SHGs and had offered suggestions for improving their effectiveness in the state of Rajasthan. The State was selected for the study purposively because of the initiative and drive of the NGOs and their active interest in promoting the SHGs in the resource poor and disadvantaged areas. The SHG had been promoted in the State with the objective of empowering the rural poor with a focus on women. They were promoted with the active participation of the NGOs and the banks. In India, the SHG had registered a growth of about 86 per cent from 1994-95 to 1999-2000. As against this, the State witnessed a growth of 75.59 per cent during the same period. The number of women SHGs had spectacularly risen from 473 to 52,587 at the all India level whereas in Rajasthan it had increased from a mere 30 in 1994-95 to 981 in 1999-2000 and the proportion of the women groups in the total number of groups linked in the State stood at 31.2 per cent in 1993-94 and had improved significantly to 80 per cent in 1999 -2000.

Dwarakanath, (2001) had written an article on “The Self Employment Generation Under the Development of Women and Children in Rural Areas (DWCRA)”. The main objective of the programme was to organise women into

socio-economic activity groups with the dual objectives of providing self-employment opportunities and imparting social strength to them. Women in India constitute 48 per cent of the total population of the country in which 43.88 lakh women were engaged in the organised sector and 17.77 lakh in the private sector. The World Micro-Credit Summit held in Washington 1977 had realised that there were 10 million women who had been organised into self-help groups (SHG). Grameen Bank of Bangladesh, Self Employment Women Association (SEWA) of Gujarat, India and Working Women's Forum (Tamil Nadu) were some of the major initiatives which were attempting to address the gigantic issue of poverty eradication.

 Suguna.B, (2001) in her paper on "Planning for Economic Empowerment of Women", had observed that certain crucial contours like the concept of economic empowerment in general, and the issues and concerns in particular, planning for economic empowerment and its increased non-governmental programmes, suggesting some specific strategies and interventions to ensure women's economic empowerment were all very important. She had pointed out that since poverty affected women acutely and the poor women were subjected to economic and social discrimination, their social empowerment would have little relevance without first empowering them on the economic front. The economic empowerment of women had necessitated transfer of skills of management and control over economic activities were very necessary to enable women to feel confident and empowered.

She thought that when women gained control and participated in decision-making processes at all levels, real empowerment would take place, and as a result, there would be an improvement in the status of women.

2.1.6. Studies Related To Women And Gender Disparities

Chander Bhan Raj Singh (2001) in his study on “Women Empowerment for Gender Equality” had stated that the women sarpanches and panches, generally did not attend the panchayat meetings. Likewise the women representative did not attend public meetings and hardly contacted the higher authorities to take up the problems related to their villages and many a time the husbands of women sarpanches were dealing with the government officials and other officers. Despite dynamic constitutions and legal provision and various other measures adopted by the government from time to time to strengthen the Indian society to make it a gender just society and to encourage the empowerment of women the facts and figures had disclosed an altogether different scenario.

Hilaria Soundari. M and Sudhir M .A., (2003) had made a study on “Status of Women and Gender Disparity in Tamil Nadu” and had pointed out that the gender disparities in giving nutritional food were evident from their infancy to adulthood. In fact, gender had been the most statistically significant determinant of malnutrition among young children and malnutrition was a frequent direct or underlying cause for

death among girls below the age of five. Girls were breastfed less frequently and for shorter durations of time in infancy. In childhood and adulthood, males were fed first and were better fed. A primary way of discrimination against their girl children by parents was their neglect during times of illness. While sick, little girls were not taken to the doctor as frequently as their male counterparts.

Usha K. (2003) had made a study on “Gender Equality and Development”. The study had revealed that female literacy rates had increased at a faster rate than male literacy rates during the decade 1991 to 2001 reaching a level of 75.85 for males and 54.16 for females. The gap in the male and the female literacy rates stood at the level of 21.69 percentage points for the population of above five years of age.

The female literacy rate of our country had increased from 12.95 per cent in 1961 to 54.16 per cent in 2001. It meant that the female literacy had increased at twice the rate compared to that of male literacy during the same period.

2.1.7 Research Gap

Though many studies have been conducted in India and a few studies in Tamil Nadu covering certain aspects of women’s empowerment, a comprehensive study covering the multi-dimensional aspects of women empowerment through self-help groups had not so far been made at the micro level in the backward district of

Virudhunagar in Tamil Nadu. To cover this research gap in the rural area, the researcher had chosen this vibrant topic for his research study.

2.2. Methodology

2.2.1 Construction of Tools and Pre-test

The researcher himself had framed the interview schedules used in this study. The variables used in this study had been identified through the discussions he had with the Assistant Project Officer of the Mahalir Thittam, Manager of the NABARD, and the NGOs with the help of a preliminary interview with a few selected self-help groups.

The variables thus identified by the researcher were operationalised. Based on the variables identified for the study, two schedules, one for the SHGs and another for the members, were framed. The schedules so drafted were circulated among a few research scholars for a critical review with regard to the words, the formats and the sequences. The schedules were suitably redrafted and framed in the light of their comments. The schedule for the SHGs was pre-tested with the help of the office bearers of the SHGs. The schedule for the members of the SHGs was pre-tested with the help of 25 members of the SHGs. In the light of their comments the interview schedules were further modified and finalised.

2.2.2 Field Work and Collection of Data

Field work for this study was carried out by the researcher himself with the help of the NGOs. It was undertaken for a period of seven months during the period December 2005 to June 2006.

The researcher had used two interview schedules, one for the collection of data from the SHGs and the other for the collection of data from their members. The completed schedules were checked and the omissions were rectified on the spot.

The secondary data were collected from Books, Journals, RBI Bulletins, NABARD's Annual Reports, and Reports of the Project Implementation Unit of the Mahalir Thittam in the Virudhunagar district.

2.2.3 Sampling Design

From the list of the SHGs, 35 per cent of SHGs were selected from six NGO's. After selecting the sample SHGs the number of members in each SHG had been compiled. From each groups, two members were selected for the purpose of this study by applying the lottery method. Thus for 300 groups, 600 members were selected for the purpose of this study.

For the selection of the sample respondents, the researcher approached the NGOs functioning under the Mahalir Thittam (Plan for women), a Government

sponsored programme. Under this programme in the Virudhunagar District 11 NGOs had developed self-help women groups in 11 blocks.

The details about the number of SHGs in the Virudhunagar district is presented in Table 2.1.

**TABLE 2.1
TOTAL SHGS IN THE VIRUDHUNAGAR DISTRICT - 2005**

Sl.No.	Name of the NGO	Rural	Municipality	Total
1.	TCNR	93	48	141
2.	ICCW	50	8	58
3.	MMSSS	75	--	75
4.	DAWN	16	2	18
5.	CCD	39	--	39
6.	BLOSSOM	105	24	129
7.	SKRDC	165	31	196
8.	SPEECH	85	--	85
9.	KMM	84	58	142
10.	RECD	53	12	65
11.	ODAM	103	--	103
	Total	868	183	1051

Source: Office of the Mahalir Thittam, Virudhunagar, 2005.

- Note : TCNR – Padmavathiammal Free Medial Charities
 ICCW - Indian Council for Child Welfare
 MMSSS - Madurai Multi Purpose Social Service Society
 DAWN - Development Action for Women in Need
 CCD - Covenant Centre for Development
 BLOSSOM - BLOSSOM
 SKRCD - Sucketa Kripalani Rural Development Centre
 SPEECH - Society for People's Education and Economic Change
 KMM - Kasthuribha Mahila Mandhal
 RECD - Rural Educational Centre for Development
 ODAM - Organisation of Development Action and Maintenance

Table 2.1 presents the details about the NGO's and their Self help group in both rural and municipal areas of Virudhunagar district.

In the present study, six NGOs have been selected for the study on the basis of those NGOs which helped to start maximum number of self-help groups in the area. The criterion adopted for selecting the self-help groups was that they should be working for 3 years and above. On the basis of this 1051 SHG's had has been operating in the study area in the year 2005. Out of these, 868 SHGs were functioning in the rural areas and 183 SHGs were operating in the municipality areas.

Table 2.2 presents the number of sample SHGs selected for the study and the number of members in the selected SHGs for the study.

TABLE 2.2
SAMPLING DESIGN OF THE STUDY

Sl. No	Name of the NGO	Number of SHG's operating in rural area	Number of Samples Selected	Number of SHG's operating in municipal area	Number of Samples Selected	Total Numbers of SHG's	Total Number of Samples Selected
1.	SKRDC	165	62	31	11	196	73
2.	BLOSSOM	105	40	24	9	129	49
3.	ODAM	103	39	--	--	103	39
4.	SPEECH	85	32	--	--	85	32
5.	TCNR	93	35	48	18	141	53
6.	KMM	84	32	58	22	142	54
	Total	635	240	161	60	796	300

Source: Primary data

Note : SKRDC - Sucketa Kripalani Rural Development Centre
 BLOSSOM - BLOSSOM
 ODAM - Organisation of Development Action and Maintenance
 SPEECH - Society for People's Education and Economic Change
 TCNR - Padmavathiammal Free Medical Charities
 KMM - Kasthuribha Mahila Mandhal

On the basis of the information obtained regarding NGOs and area of their operations, the above sample design was prepared for the present study. The proportionate random sampling technique was employed to select the sample SHGs. Three hundred self-help groups (about 38 per cent of the total number of self-help groups) were selected and proper weightage was given for each of the NGO's. Six hundred members of the self-help groups (two members for each group) was selected through the lottery method.

2.2.4. Framework of Analysis

For analysing the primary data, the following statistical tools had been used.

The descriptive statistical tools like the arithmetic mean and the standard deviation had been used to describe the data along with the simple percentage analysis.

Trend Analysis

Trend analysis was used in the third chapter to analyse the growth and trend of SHGs in Virudhunagar district. Trend also called secular or long-term trend, is the basic tendency of the variable grow or decline over a period of time. It describes the pattern of behaviour in future which has characterised the series in the past. In the present study, the trend and growth of self help groups in Tamilnadu and Virudhunagar district has been estimated with linear regression equations as they exhibit linear relationship with time. A trend equation fitted for the growth of SHGs is

$$Y = a + bt$$

Where

Y = Growth of SHGs

t = Time in years

Exponential growth rates have been worked out by using the following formula;

Compound growth rate is worked out by using the following formula

$$\text{CGR} = [(\text{anti log } b - 1)] \times 100$$

Kruskal-Wallis, McNemar Test and Sign Test

These tests had been used for the fourth chapter to analyse the performance of sample SHGs with the help of 10 indicators. The responses of the office bearers of the sample SHGs for every indicator was quantified by giving scores ranging from 1 to 5 (Appendix C). Groups with a score of more than 41.80 were classified as high performance groups, whereas groups with a score in the range of 34.84 to 41.80 were considered as the medium performance groups and the groups with a score of less than 34.84 were considered as the low performance groups. For assessing the impact of the SHGs, a comparison of the position before and after the joining of the SHGs was made. The year 2005-06 was taken as the reference year.

In order to test the significant differences in the performance scores of different groups, the tenure of their existence, the literacy levels of the leaders of the groups and the size of membership were taken into consideration and the Kruskal-Wallis test was applied.

$$H = \frac{12}{N(N+1)} + \frac{R_1}{n_1} + \frac{R_2}{n_2} + \dots + \frac{R_k^2}{n_k} - 3(N+1)$$

Where n_1, n_2, \dots, n_k were the numbers in each of the k samples; and

$N = n_1 + n_2 + \dots + n_k$ and R_1, R_2, \dots, R_k were the rank sums for each of the samples.

To study the social empowerment of the SHGs on their members, factors such as the level of self-confidence behaviours, changes and participation in social life activities have been taken into consideration.

With a view to finding out whether there was any significant difference in the social conditions of members before and after their period of joining the SHGs, the McNemar test and the sign test had been applied

Mc Nemer Test

Mc Nemer test is one of the important non-parametric tests often used when the data happen to be nominal and relate to two related samples. As such, this test is specially useful with before – after measurement of the same subjects. The experiment is designed for the use of this test in such a way that the subjects initially are divided into equal groups as to their favourable and unfavorable views about, say, any systems. After some treatment, the same number of subjects are asked to express their views about the given system whether they do favour it or do not favour it.

McNemar Test

Before Treatment	After Treatment	
	Do not favour	Favour
Favour	A	B
Do not favour	C	D

Since A + D indicates change in people's response (B+C shows no change in responses), the expectation under null hypothesis H_0 is that $(A+D)/2$ cases changes in one direction and the same proportion in other direction. The test statistic under McNemar Test is worked out as under

$$\chi^2 = \frac{(|A-D| - 1)^2}{(A+D)} \quad \text{with d.f} = 1.$$

Sign Test

$$K = \frac{(n - 1)}{2} - 0.98 \sqrt{n}$$

To study the economic empowerment conferred by the SHGs on their members, factors such as the value of the assets possessed, the level of income earned by the members, the expenditure pattern of the members and the level of savings by the members before and after their becoming members of the SHG have been considered.

't' test

't' test was used in the fifth chapter to analyse the third objective. 't' test was used to test the significant differences between the 'means' of the quantitative variables like income, expenditure, savings, assets and loan amounts before and after the joining of the SHGs members in the SHG's.

The 't' test based on paired observations had been defined by the formula:

$$t = \frac{\bar{d}}{S} \sqrt{n}$$

Where,

\bar{d} = The 'mean' of the differences

S = The standard deviation of the differences

n = The number of sample women beneficiaries

The value of S was calculated as follows:

$$S = \sqrt{\frac{\sum d^2 - n (\bar{d})^2}{n - 1}}$$

Degrees of freedom = n - 1

Garrett's Ranking

Garretts' ranking was used in the fifth chapter to analyse the opinion of the respondents on training. Garrett's ranking had been used for knowing about the

priorities given by the members for the various training programmes. The formula used for this ranking technique was:

$$\text{Per cent position} = \frac{100(R_{ij} - 0.5)}{N_j}$$

Where,

R_{ij} = Rank given for the item by the j^{th} individual,

N_j = Total rank given by the j^{th} individual.

By referring to Garrett's table, the present position estimated were converted into scores. The score on various respondents were added and mean values were calculated. The mean values were arranged in descending order. The problem with highest mean value was considered to be the most important, followed by second, third and so on.

Likert's Scale

Likert's scale was used in the fifth chapter to analyse the effective functioning of SHGs. To study the empowerment of sample women beneficiaries, 25 statements were framed and for each statement Likert's five point scale has been used. The scores for the statement are Strongly agree- 5, Agree-4, Moderately agree-3, Disagree-2 and Strongly disagree-1. By using this scale the scores intensity value has been calculated for each statement.

Factor Analysis

Factor analysis was used in the fifth chapter. To find out the major problems of the self-help group members and the effective functioning of the self-help groups, the factor analysis approach was used.

Chi-Square

In order to examine the relationship between the level of empowerment and the socio economic factors in the sixth chapter, the Chi-square test was employed. It was calculated by adopting the formula (Kothari, 1978)

$$\text{Chi-square} = \sum \frac{(O - E)^2}{E}$$

Where

O = Observed Frequency

E = Expected Frequency

$$E = \frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$$

R= Number of rows

C= Number of columns

With $(r - 1)(c - 1)$ Degrees of freedom.

Composite Index

Composite index had been used for the sixth chapter to compute the composite index. The Index of the Standard of Living was computed for each of the households by combining the social and the economic parameters using the scoring technique.

The parameters and scores assigned to different levels are presented in Appendix .C.

The Index of the Social Indicators of the h^{th} house hold (S_h) was given by $\Sigma S_i / \Sigma S_i(\text{max})$ and the Index of the Economic Indicators (E_h) was given by $\Sigma E_i / \Sigma E_i (\text{max})$.

The combined index of the Standard of Living (SLI_h) was given by $W_1 S_h + W_2 E_h$.

Where S_i and E_j represent i^{th} social and j^{th} economic indicator respectively, $S_i(\text{max})$ and $\Sigma_j (\text{max})$ were the maximum scores that the i^{th} social indicator and j^{th} economic indicator can take.

The weight W_1 was given to $\Sigma S_i(\text{Max}) / \Sigma S_i(\text{max}) + \Sigma E_j(\text{max})$ and W_2 is $(1 - W_1)$. The value of $\Sigma S_i(\text{max})$ and $\Sigma E_j(\text{Max})$ are worked out for 45 and 33 respectively.

2.3. Profile of the Study Area

This section had been devoted to present a profile of the Tamil Nadu State and the Virudhunagar District in terms of location, topography, climate and rainfall, administrative set up, demographic features, literacy levels, occupational distribution, land use and cropping pattern, irrigation, forest, soil and minerals, rivers, animal husbandry, industry, banking and transport and communication, to serve as a base for the study.

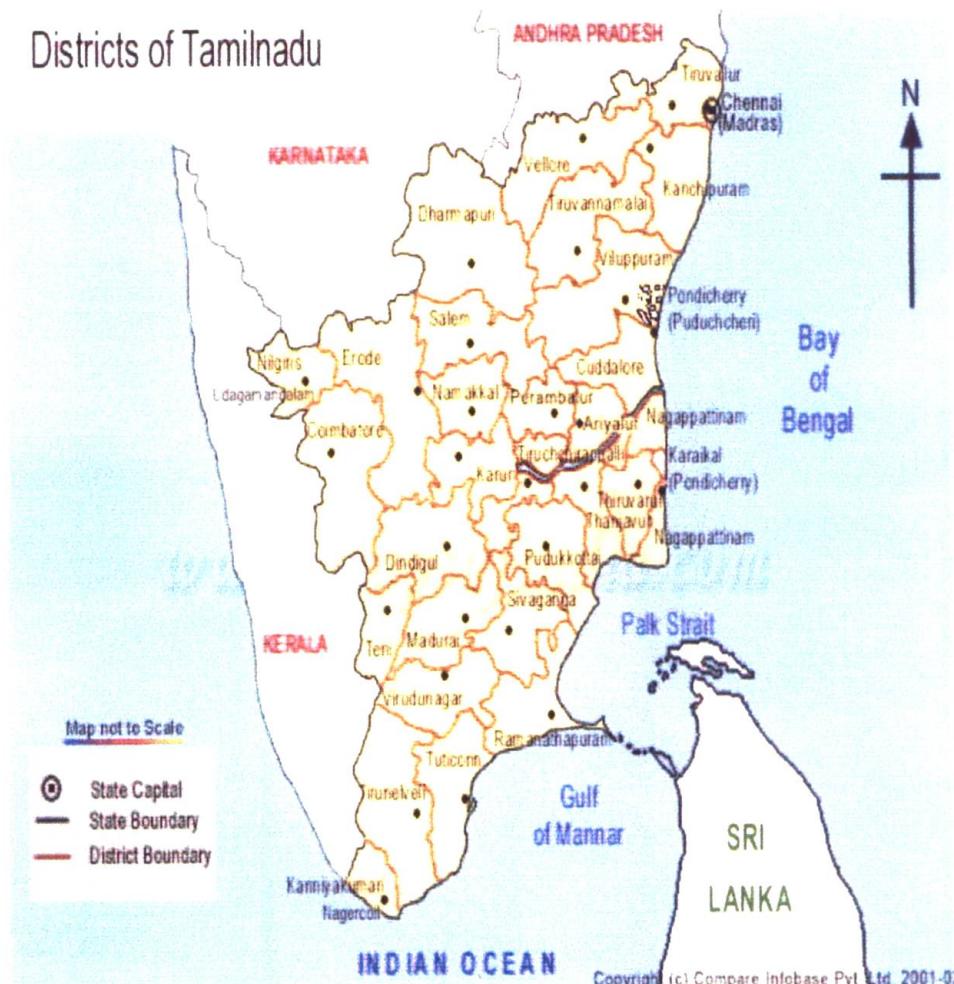
2.3.1. Profile of Tamil Nadu

Tamil Nadu was known as ‘Madras State’ prior to 1969. Then it was registered as ‘Tamil Nadu’. The State is situated at the South-Eastern extremity of the Indian Peninsula. It lies between $8^{\circ}5'$ and $13^{\circ}35'$ of the Northern Latitude and between $76^{\circ}15'$ and $80^{\circ}20'$ of the Eastern longitude. It is bounded on the North by Karnataka and Andhra Pradesh; on the East by the Bay of Bengal, on the South by the Indian Ocean and on the West by the Kerala State. There are 29 districts in the State.

The total geographical area of Tamil Nadu is 1,30,058 sq.km. which is 4.08 per cent of India’s geographical area. It has a coast line of 387.5 km. and a land boundary of 470 kms.

Tamil Nadu

Districts of Tamilnadu



Topographically, there are several distinct divisions in the State. Parallel to the Coast line and gradually rising away from it is a broad strip of plain area. These coastal plains could be further sub-divided into the coromandal plains comprising of the districts of Kancheepuram, Cuddalore and Vellore, the Alluvial Plains of the Cauvery delta extending over the Thanjavur district and a part of the Thiruchirapalli district and the dry southern plains of Madurai, Theni, Sivaganga, Ramanathapuram, Virudhunagar and a portion of the Tirunelveli district.

Tamil Nadu has a normal rainfall of about 945 mm per annum. However, the actual rainfall had varied widely. As much as 80 per cent of the total rainfall occurs during the North-East monsoon season. There are four distinct seasons of rainfall, namely, South-West monsoon period, North-East monsoon period, Winter period and the Hot weather period.

According to 2001 Census, the total population of the Tamil Nadu State was 62,405,679 of which 49.68 per cent were females. The density of poulation of Tamil Nadu was 480 per sq.km. The sex ratio was 986 females for 1000 males against 927 females on an all India basis. The percentage of literacy was 73.5 per cent as against 65.38 per cent for India in the year 2001.

In Tamil Nadu there were 27,878,282 female workers which formed 35.07 per cent of the total number of workers. There were 23,757,783 main workers

which had accounted for 85.22 per cent and 4,120,499 marginal workers which formed 14.78 per cent of total number of workers in Tamil Nadu. There were also, 34,527,397 non-workers which constituted 55.32 per cent of the total population of the State.

In industrial development, the State enjoys the seventh place among the various States. In Tamil Nadu, cotton textiles, sugar, cement, automobiles and leather were the major industries. The public sector undertakings, such as The Integral Coach Factory (ICF), Neyveli Lignite Corporation (NLC) and Bharat Heavy Electricals Limited (BHEL) were also functioning as the major industries. Among the small scale industries, matches, coir and tea had accounted for a sizeable share.

2.4 Profile of the Virudhunagar District

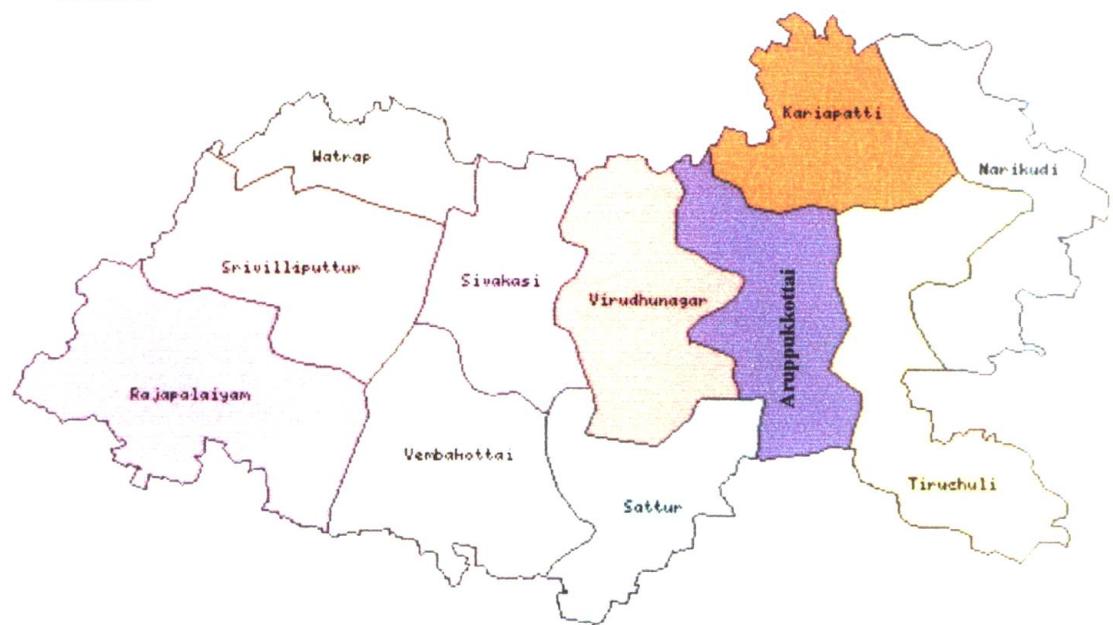
2.4.1. Location

Virudhunagar district was formed after the trifurcation of the erstwhile Ramanathapuram district with Virudhunagar as its headquarters on March 14, 1985.

Virudhunagar district is located on the south-western part of the Tamil Nadu state. It lies between 11°00' and 12°00' of the North Latitude and between 77°28' and 78°50' of the East Longitude. It has an area of 4,288 sq.km; of which 4,179 sq.km was rural area and 109 sq.km. was urban area. It accounts for 3.30 per cent of the total area of the Tamil Nadu State. It is bounded on the west by the Kerala State:

Virudhunagar District

Blocks



on the north by the Madurai and the Sivagangai districts, on the east by the new Ramanathapuram district and on the south by the Tirunelveli and the Thoothukudi districts.

2.4.2. Topography

The Virudhunagar district has two distinct regions, namely, the eastern slopes of the Western Ghats in the Srivilliputtur taluk and the plains of Sattur, Sivakasi, Aruppukkottai and the Tiruchuli taluks. The highest peak of this mountain range was Pemalaimottai with a height of 1,700 metres above the sea level. The plains of Sattur, Sivakasi, Aruppukkottai and Tiruchuli taluks mostly consist of black soil which is locally referred to as ‘karisal’ soil. This soil is highly suited for the cultivation of cotton and dry crops, such as chillies and millets.

2.4.3. Climate and Rainfall

Hot and dry climate generally prevails in the district. The maximum temperature would be 36.5°C and the minimum would be 18.9°C . April, May and June were the hottest months. The district gets a major portion of its rainfall during the period of the North-East monsoon.

2.4.4. Administrative Setup

For administrative convenience, the Virudhunagar district is divided into two revenue divisions, one at Sivakasi comprising of Sivakasi, Srivilliputtur, Rajapalayam and Sattur taluks and the other at Aruppkottai comprising of Aruppukkottai, Virudhunagar and the Tiruchuli taluks. The district comprises of eight taluks, 11 panchayat unions, 36 revenue firkas, 600 revenue villages, 464 village panchayats, 10 town panchayats and six municipalities.

2.4.5. Demographic Features

The total population of this district, according to the 2001 Census was 1,751,548. Of this 870,820 (49.72 per cent) were males and the remaining 880,728 (50.28 per cent) were females. Of the total population, 973,956 persons (55.61 per cent) belonged to the rural areas and 777,345 pesons (44.39 per cent) lived in the urban areas of the district. The density of population is 413 persons per sq.km.

2.4.6. Literacy Level

As per 2001 Census, the literacy level of the district was 74.23 per cent which was comparatively higher than that of the State level literacy of 73.43 per cent.

2.4.7. Occupational Distribution

As per 2001 Census, the total labour force in the district was 881,803 persons which was 50.35 per cent of the total population of the district. In the total labour force, 42.08 per cent were found to be female workers, 38 per cent of the workers were agricultural labourers and 27 per cent of them were workers in the manufacturing industries.

2.4.8. Land Use and Cropping Pattern

Agriculture is the main occupation of the people of this district. As there are no perennial water resources in the district, agriculture mainly depended upon the seasonal rains. The major food crops grown in this district were paddy, cholam, cubmu and ragi and chillies, groundnut, sugarcane, cotton and banana were the major cash crops. Agriculture Research Stations for cotton and palmyra are functioning in Srivilliputtur. In the district, 46.36 per cent of total geographical area was being utilised for cultivation purposes and the net area sown was 192,820 hectares.

2.4.9. Soil and Minerals

The soils of the district were mainly red loam, black soil and red soil. Most of the area in the district had been covered by the black soil, limestones of different

grades, gypsum, fire clay, graphite and sand and there were no minerals of economic value found in the district.

2.4.10. Rivers

There was no perennial river in the Virudhunagar district. The Arjuna Nathi and the Seevalaperi river in the eastern slopes of the Western Ghats flow across the Srivilliputtur and the Sattur taluks and join the Vaipar in the Sattur taluk. The water flow in them is uncertain. Uppodai is a drainage channel in the Virudhunagar taluk. The Gundar in the eastern slopes of the Varusanadu and the Andipatti ranges above that of Watrap flows through Tiruchuli and enters into the Gulf of Mannar. The Kanal odai is a drainage channel in the Tiruchuli taluk.

2.4.11 Industry

Virudhunagar district is fairly well developed industrially. There is a concentration of industries in Sattur, Sivakasi, Rajapalayam and the Virudhunagar taluks. Seventy per cent of the total production of the matches and the fireworks in India is manufactured at Sivakasi and Sattur which are located in this district. Sivakasi town is also noted for its printing technology. Rajapalayam is an important town where a large number of spinning mills and ginning factories are located. Surgical cotton and bandage cloth rolls were also manufactured in Chatrapatti near Rajapalayam. The Sundaram Fastners Ltd., and Sundaram Abex Ltd., manufacturing

bolts and nuts and automobile ancillary parts were located in Kariapatty block, and these products are in great demand in the internal as well as in the external markets. Tamil Nadu Cements at Alangulam, a Government undertaking and Madras Cements, a private unit at Ramasamy Rajanagar, produce a large quantity of cement to meet the needs of both the Government and the public at large. Handloom, weaving of cotton textiles is an ancient occupation that is followed in this district. The important handloom centres are Aruppukkottai, Sankaralingapuram, Srivilliputtur and Rajapalayam.

By the end of 2004-05, there were 143 branches of the commercial banks in the Virudhunagar district.

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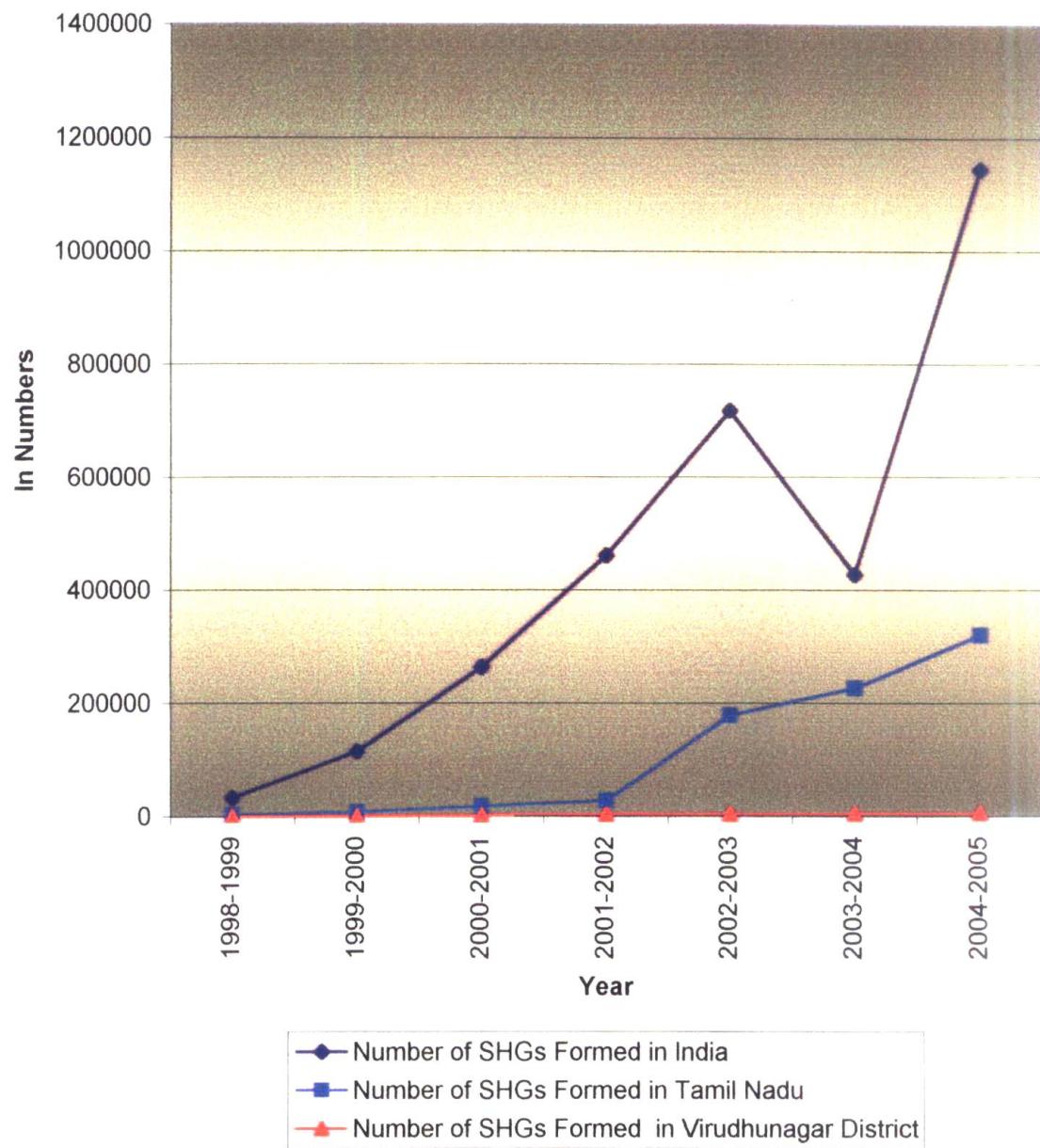
TABLE 3.1
GROWTH OF SHGs IN INDIA, TAMIL NADU AND VIRUDHUNAGAR DISTRICT (YEAR-WISE)

Year	Number of SHGs Formed in India	Number of SHGs Formed in Tamil Nadu	Number of SHGs Formed in Virudhunagar District
1998-1999	32995	2633	215
1999-2000	114775	7715	856
2000-2001	263825	16926	1957
2001-2002	461478	27539	3190
2002-2003	717360	178372	3838
2003-2004	427640	226179	4742
2004-2005	1145000	320002	5314

Source: S. Nadarajan and .R. Ponnuragan, "Self Help Groups; Banking Linkage Programme," *Kisan World*, Vol. 33, No.2 February 2006.

Table 3.1 had revealed that there had been a steady growth of the self-help groups in India, in Tamil Nadu and in the study area of the Virudhunagar District had increased from 32,995 in 1998-99 to 11,45,000 in 2004-05 in the whole of India; from 2,633 to 2,26,179 in Tamil Nadu state during the same period of time and from 215 to 5314 in the study of Virudhunagar during the period of 1998-99 to 2004-05. As a result of the growth of SHGs had increased in the villages of India, of Tamil Nadu, and in the villages of the Virudhunagar District. The rural women had improved their socio-economic conditions which had led to the rural economic development. As more and more number of villages had been brought under this new innovation approach, there had been a steady and speedy development of the rural areas in our country. Such a popular movement could definitely improve the empowerment process of the rural areas of India.

Figure 3.1
Growth of SHGs in India, Tamil Nadu and Virudhunagar District



The growth of SHGs in India, Tamil Nadu and the Virudhunagar District is illustrated in Table 3.2

TABLE 3.2
TREND AND GROWTH OF SHGs IN INDIA, TAMIL NADU AND
VIRUDHUNAGAR DISTRICT DURING 1998-99 TO 2004-05

Variables	Trend Coefficients		R²	Compound Growth Rate (%)
	a	b		
SHG in India	-178886.71	157688.57* (4.40)	0.79	66.48
SHG in Tamil Nadu	-110159.28	55374.32* (5.57)	0.99	131.57
SHG in Virudhunagar District	-691.14	891.07* (22.30)	0.84	63.23

Source: Computed Value

* Significant at 5 per cent level.

The above table 3.2 shows the trend and growth of SHG's in India, Tamil Nadu and Virudhunagar districts. It clearly shows that all the trend values are significant at 5 per cent level. Moreover the compound growth rate also shows that the growth is less in Virudhunagar district (63.23 per cent) compared with the compound growth rate in Tamil Nadu 131.57 per cent.

3.12 Region-Wise Progress of the SHGs in India

The Southern region continued to dominate in the linkage programme with a share of 62 per cent as on 31st march 2005. The share of the north and north-eastern regions were found to be very low. The western region comprising of Maharashtra and Gujarat had increased their shares over that of the previous years. As on march 2005, there were 938941 SHGs linked with banks in the southern region as against, 96,266 SHGs in the western region and 44 SHGs in the northeastern region.

Women's groups had constituted 78 per cent of the total number of groups. The percentage of women's groups was found to be on the increase over a period of years. In the eastern region, 89.93 per cent of the total number of groups were women's groups as against 82.44 per cent in the western region, 72.01 per cent in the central region and 74.27 per cent in the southern region. In the south, 98.79 per cent of the groups in Andhra Pradesh were women's groups, followed by 95.73 per cent in the case of Kerala and 91.5 percent in Tamilnadu. Tamilnadu had occupied the third place in the formation of the number of Women's SHGs in the southern region. Thus, the experience of organizing the SHGs had revealed that women had come in large numbers compared to men. When women come together as an organic unit, they discover their strength of commonality, bonds of solidarity, initiative and joint action thereby discovering and experiencing their inner power.

3.13 State-wise Progress of the SHGs in South India

Some important details of the SHGs functioning in South India, particularly in Andhra Pradesh, Karnataka and Tamilnadu have been presented below:

3.13.1 Progress of the SHGs in Andhra Pradesh

The Government of Andhra Pradesh had been vigorously pursuing the micro financing projects with 3.10 lakhs of women with a corpus fund of Rs 85 crores. Nearly, 15,000 groups had been linked with various organisations. 514 women of 35 SHGS hailing from 12 villages in Pavathagin Mandal had organized the Srujana Women Development and Employment Mutual Aided Co-operative Society. This unit had been set-up with an investment of Rs 23.33 lakhs to finance the agenda for empowering poor women. In the districts, 22,836 groups had been formed. A sum of Rs.5.14 lakhs had been contributed by the SHG members, with Rs10.28 lakhs by way of grants from the Government of India and Rs 7.41 lakhs as grants from the infrastructure fund of the District Rural Development Agencies (DRDA).

3.13.2. Progress of the SHGs in Karnataka

Shree Sakthi, a programme launched on a modest scale by the Directorate of Women and Child Development (DWCD) in Karnataka, few years ago had become a big hit. The programme had been designed to provide a special impetus to the

empowerment of rural women through the formation of the SHGs at the grass root level. Shree Sakthi so far had sponsored 74,320 SHGs and had attracted nearly 11 lakhs of women members. Another income generating scheme conceived by the DWCD for the self-help group was the housing scheme. Women of the Davanagere and Chitra Durga the districts in Karnataka state specially owe their thanks to SHGs, which have revolutionized the life of women in the country side. The Chitradurga Grameena Bank had linked 20 women SHGs and had financed about Rs 4 lakhs to these groups and the recovery rate was found to be cent percent. The Rural Women's Self-Employment Training Institute at Harohally, near Bangalore was striving to emancipate rural women from unemployment and had trained women in dairy development, sericulture, screen printing, card-making, catering and home health care helpers through the SHGs.

3.13.3 Progress of the SHGs in Tamil Nadu

In Tamil Nadu, SHGs were formed in the year 1991-92. A five- year project of the Tamil Nadu Government called Mahalir Thittam was implemented in the year 1996, which aimed at the empowerment of women.

In its first phase, Mahalir Thittam had covered 7 districts, and then it was extended to all the town panchayats and municipalities of the 28 districts. Today, Tamil Nadu is doing very well on the SHG's front and had resulted in helping more

than 30 lakhs of women. Out of the 2 lakhs of SHGs, 1.25 lakhs of SHGs were directly controlled by the Tamil Nadu Women Development Corporation. The women had an accumulated credit to the tune of Rs.772 crores from the banks. In addition, they had also received assistance from agencies like the Department of Rural Development, the TAHDCO, and a Corporation of SCs/STs and TNBCEDCO for the BC's and minorities. NABARD had been endeavoring to promote SHGS in Tamil Nadu in a big way; and it had provided refinance facilities to the tune of Rs 204 crores for the promotion of 32,676 SHGs.

3.14. Progress of the SHGs in Virudhunagar district

In the study area, the SHGs were started during the year 1997-98 as the Mahalir Thittam was commenced in the Virudhunagar district from November 1997. At present (2006), there are 11 approved NGos in the Virudhunagar / study area. The total number of SHGs in this district was 5,503 consisting of 97, 875 members. 3,838 SHGs had been organised under the Mahalir Thittam and the remaining 1,230 SHGs had been organised by the DRDA. The SHGs by their excellent performance had earned the confidence of every one and had been applauded. Virudhunagar is the only district in the state that holds the grievance day meet for the SHGs. All the representatives of the groups were being given importance and their problems were being sorted out. A commercial complex for selling SHG's products had been constructed at a cost of Rs 3,899.79 lakhs and 770 SHGs had been formed in the

selected six blocks. Out of 5,503 SHGs, 1,178 groups were having only SC/ST women who have enrolled themselves as SHG members.

Conclusion

Self-help groups reflect the unity of women in India. SHGs have been playing a crucial role in harmonizing the society and in strengthening the rural economy. SHGs are expected to take part in the major programmes of poverty alleviation in India. The growth and progress of the SHGs had been quite satisfactory and the government and the non-government organizations should provide their full support for the development of the SHGs as it is not a static institution; and it grows with the resources, managerial skills, confidence and the involvement of the public and the private sectors.