

A STUDY ON WOMEN'S EMPOWERMENT THROUGH SELF-HELP GROUPS IN CENTRAL TAMIL NADU

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ABSTRACT

The Government of Tamil Nadu introduced the concept of Self-Help Groups (SHG) for the empowerment of women in the 20th century, considering it a key instrument that empowers, especially, rural women. In its credit guidelines for SHGs, the Tamil Nadu Corporation for Development of Women Ltd. (TNCDW) defines a SHG as a small, economically homogenous, like-minded group of the rural poor; voluntarily formed to save and contribute to a common fund that is to be lent to its members, in accordance with decisions taken by the group and for the shared goal of working together for the social and economic uplift of the family and community at large. The women organize themselves, at the grassroots level, to find innovative solutions to specific problems so as to develop self-esteem, self-reliance and self-confidence. The study aims to assess the degree to which empowerment has helped women who constitute self-help groups. The present study was conducted in the central districts of Tamil Nadu, defined as the central part of Tamil Nadu-district-based geographical location. Data were collected from seven central districts: Thanjavur, Tiruchirappalli, Karur, Ariyalur, Perambalur, Pudukkottai and Nammakkal. A standardized women's empowerment tool was used for data collection to assess the touchstone of empowerment. The sample size of the present study is 315. The researcher applied statistical tests like one-way Anova to arrive at and ascertain differences in terms of the respondents' educational qualifications, income, type of training programmes attended, and how the said programmes aided the empowerment of these women. Karl Pearson's coefficient of correlation was used to establish the relationship between the number of training programmes attended by the respondents, and the degree to which they felt empowered thereafter. On the whole, the study reveals

that participation in self-help groups assists women better their socio-economic and educational status, enabling and strengthening their psychological well being and paving the way for political empowerment as well.

Key words: *Women's empowerment, Self-Help Groups, decision-making, leadership and empowerment*

INTRODUCTION

The Concept of Empowerment

The United Nations (2001) defines empowerment as the process by which women take control and ownership of their lives through an expansion of their choices.

Empowerment is a process of change by which individuals or groups gain the power and ability to take control of their lives. It involves access to resources, resulting in increased participation in decision-making and bargaining power, as well as increased control over benefits, resources and one's own life, increased self-confidence, self-esteem, self-respect and well being (Czuba, 1999; Rappaport, J, 1985).

Empowerment often addresses marginalized groups discriminated against on the basis of religion, race, ethnicity, disability, caste, gender and so on. "Marginalization is the powerlessness and exclusion experienced by a group, resulting from an inequality of control of resources and power structures" (Kenny, 1999) within society. To put it in Simple words, marginalization is excluding or systematically blocking a particular group and, thereby, denying its access to participate in social and political life.

Women, as a "category" or "group," have been relegated to the margins due to systemic and structural discrimination within society. Women, irrespective of their hierarchical status, ranking or background, face violence both in the private and public spheres. They are often denied their rights and their thoughts oppressed by the norms, culture and customs which act to exert social control over women in society.

It is, therefore, very important that women in society are empowered.

Empowerment is a core strategy that helps equip women adequately to deal with issues relating to feminism, such as women's rights and interests. Mahatma Gandhi stated that the position of women in society is an index of its civilization. "Train a man, and you train an individual, Train a woman, and you build a nation." SHGs are major resources of inspiration for women's welfare, and the very concept of a SHG is a strategy meant to empower women in society.

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally-agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.

Dimensions of women's empowerment

A) Economic empowerment

The dimension of women's empowerment was developed by Malhotra et al., 2002 and Basu, 2006. They argue that economic empowerment will be ensured when women have access to and control over productive resources, with some degree of financial autonomy.

According to the report - Status of Women, 2001 by the National Commission for Women (NCW), women in India work longer hours than men. The proportion of unpaid work to the total number of work is 51% for females when compared to males, at only 33%. The percentage clearly highlights glaring inequalities in pay and working hours. Thus, there is still a long journey ahead in the movement towards women's empowerment.

In rural regions, farm labour is the chief source of employment for women, but this particular form of employment does not meet all their needs. Indebtedness has become the hallmark of rural life. Women's participation in self-help groups helps them put aside, from their daily household expenses, a little money. Also, they are able to avail loans at lower interest rates. This has led to a change in the way society views, in general, these women.

B) Social empowerment

Constitutionally and legally, men and women are equal. In real

practice, however, women still find themselves relegated to a lower rung, when compared to men. The idea of social empowerment means that every woman ought to be given a place of honour in her own family and society, apart from being bestowed the right to enable her to make the best use of the resources available. It is largely women who are members of SHGs, saving money and investing it in SHG jobs, putting the money to good use as and when the need arises. As they get money in hand, they also gain an elevated status within the family, resulting in enhanced self-confidence, self-esteem and self-respect overall.

C) Political empowerment

The political element entails that women have the capability to analyze, organize and mobilize - for social transformation - the environs that surround them. Women also develop leadership qualities as they begin to participate in social pursuits, like problem solving, in their respective 'basti' (locality or village).

In 1991, the constitutional provision of 33% for all reserved seats for women - in Gram Panchayats in the country - came into being. In the beginning, very few women took part in the process of participation but the situation is changing rapidly. As a result of the advent of SHGs, women are able to discern what the outside world is like. Political participation has also helped women understand social processes and solve problems, apart from serving as a platform to exercise their rights and voice issues relating exclusively to women. Women have come to understand, through political participation, the processes involved in solving local problems. With the passage of time, their participation in the political process has recorded a marked increase. Through SHGs, they find opportunities to become leaders. In certain areas, local SHGs have managed to exert pressure in support of - or against - a particular political candidate in panchayat elections. SHGs have, consequently, played an important role in honing leadership skills in women in rural regions.

Self-help groups, therefore, play a vital role in empowering women, especially in rural areas. They have been successful in strengthening the collective self-help resolve of these women. The rural poor, with

the intermediation of voluntary organizations, also come together through self-help groups to secure better economic growth. This has resulted in the formation of large numbers of SHGs in the country; and these SHGs have mobilized savings and recycled resources generated among its members. Keeping this in mind, the researcher has undertaken “A study on Women's Empowerment through Self-Help Groups in Central Tamil Nadu,” with the following objectives.

METHODOLOGY

Objectives:

1. To study women's empowerment among members of self-help groups
2. To understand the socio-economic characteristics of women in self-help groups.
3. To describe differences between variables like education, income and the type of training programmes attended by respondents and their empowerment thereafter, and establish whether a significant relationship exists between the number of training programmes attended and empowerment as a result of these.

Research Hypotheses

1. There is a significant difference among the respondents' varied educational qualifications, income and the type of training programmes attended with regard to their overall empowerment.
2. There is a significant relationship between the number of training programmes attended by the respondents and their empowerment overall thereafter.

Research Design

The present study probes into the prevailing socio-demographic conditions and tries to understand the various functions of self-help groups, as well as the different factors contributing to women's empowerment. The researcher has, consequently, used a descriptive research design for the present study.

Universe and Sampling

As far as the present study is concerned, the researcher has taken the central districts of Tamil Nadu - where a total of 58,961 self-help groups are in operation with 9,43,376 women enrolled in them, up to 31st March 2010 (Source: Tamil Nadu Corporation for Development of Women Ltd. [TNCDW], 2010) to comprises the universe. 315 samples were taken for the study using multi-stage sampling.

According to C. R. Kothari (2004), multi-stage sampling is a further development of the principle of cluster sampling.

- At the first stage, the researcher selected 7 districts, from a total of 32, using simple random sampling (lottery method).
- At the second stage, the researcher used disproportionate stratified random sampling to select 45 groups from each district.
- At the third stage, from the total of 45 groups, one member from each was selected using simple random sampling method (lottery method); hence a total of 315 members constitute the sample size.

Tools of Data Collection

The researcher used the interview schedule method to collect data from the respondents. The data elicited the respondents' socio-demographic characteristics, the researcher having resorted to the use of a self-prepared questionnaire seeking details such as the following: personal information; economic conditions; social aspects; training attended; reasons for joining a SHG and its benefits; savings; and, finally, credit availed and loans (if any) obtained through SHGs. The empowerment tool / scale devised by Soundari M. Hilaria (2006) to measure the degree of women's empowerment was used for the study. The scale consists of five sub-scales that measure social, economic, political, educational and psychological empowerment. The reliability value of the scale is 783.

STATISTICAL ANALYSIS

The Statistical Package for Social Sciences (SPSS-17 version) was used to analyze the demographic data collected and simple tables

prepared. One-way Analysis of Variance (Anova) was used to assess differences among the women in terms of empowerment, with particular reference to parameters such as income, educational qualifications, and the type of training programmes attended. Karl Pearson's coefficient of correlation was used to establish the relationship between the number of training programmes attended by the respondents and the degree to which they felt empowered as a consequence thereafter, overall.

Analysis and Major Findings of the Study:

Table 1: Socio-Economic Background

S.No	Socio-Economic Background	No.of Respondents (n:315)	Percentage
1	Age (in years)		
	Up to 25	32	10.2
	26-30	85	27.0
	31-35	51	16.2
	36-40	47	14.9
	41-45	48	15.2
	Above 46	52	16.5
2	Educational Status		
	Primary school	69	21.9
	Middle school	69	21.9
	High school	96	30.5
	Higher secondary	34	10.8
	College education	43	13.7
	Literate	4	1.3
3	Type of Family		
	Joint family	184	58.4
	Nuclear family	131	41.6

4	Monthly Income (In Rs.)		
	3000 to 5000	102	32.4
	5001 to 8000	96	30.5
	8001 to 10,000	58	18.4
	Above 10,000	59	18.7
7	Caste		
	Scheduled Caste	115	36.5
	Scheduled Tribes	25	7.9
	Backward Caste	62	19.7
	Most Backward Caste	113	35.9

Table 1 shows that majority (27%) of the respondents belong to the age group 26-30, 16.5% to the age group 46 and above, and 16.2% to the age group 31-35. With regard to educational status, it was found that 30.5% of respondents had received high school education. In terms of the type of family structure in force, the majority (58.4%) lived as part of joint family. In terms of income, most (32.4%) drew a monthly income between Rs 3000 to Rs 5000, with more than a third (37.5%) being coolies.

THE IMPACT OF SHGS

As far as the impact of SHGs is concerned, a vast majority (92.7%) of the respondents readily agreed that SHGs have helped them immensely in terms of personal development. With regard, specifically, to the impact of the training programmes conducted by SHGs and attended by the women, a majority (78.4%) declared that they found the said programmes most useful.

With reference to a need analysis of the training programmes offered, a majority (53.6%) stated that such an analysis had not been done by the respective implementing agency, while the remaining 46.3% declared that the reverse was true. Notwithstanding the fact that the need analysis for training had not been done, a good number of respondents attended the training. It is, therefore, essential that a need analysis be done, based on which training programmes are to be developed.

Economic Development:

A vast majority (90.8%) of the respondents had received loans from SHGs, so helping them escape the clutches of avaricious moneylenders. While the majority (74.6%) used these loans to repay outstanding debts incurred earlier to tide over an economic crisis, 14.9% had used them to deal with problems in the family. In terms of the role that SHGs had played in contributing to their economic development, a vast majority (91.7%) stated unequivocally that SHGs had helped greatly improve their economic standing. In terms of savings made, more than half (54.3%) of the respondents observed that they were able to save between Rs. 1001 and Rs. 3000. It was the considered opinion of the majority (71.4%) that SHGs had helped elevate their social status, while 16.2% asserted that SHGs had helped them better their economic standing. 8.6% agreed that SHGs had helped accelerate their involvement in public service, with the rest (3.8%) declaring that SHGs had helped them in every way possible.

Opinion on the Benefits of SHG Membership

A majority (88.3%) of the respondents stated that SHGs had helped change lives. More than half (65.4%) are aware of programmes specifically meant for the development of women, and again, more than half (63.2%) of all respondents fully aware of their rights as women.

Where self-confidence is concerned, 51.4% asserted that SHGs had helped improve their confidence levels greatly. In terms of the role that SHGs had played in their personal lives, a vast majority (88.3%) openly admitted that they were in a position to solve personal problems much more confidently once they had joined SHGs.

RESULTS

Table 2: One-Way Analysis of Variance among the Respondents' Varied Income with Regard to their Perceived Empowerment

Dimensions of Empowerment	df	SS	MS	Mean	Standard Deviation	Statistical Inference
Social Empowerment						F=5.262 P<0.05 Significant
Between groups	3	450.444	150.148	G1=14.5392	4.66007	
Within groups	311	8874.953	28.537	G2=16.1146	7.01858	
				G3=14.5517	3.04454	
				G4=17.6441	5.04040	
Economic Empowerment						F = 3.228 P<0.05 Significant
Between groups	3	119.353	39.784	G1=10.9216	4.12355	
Within groups	311	3832.901	12.324	G2=11.3021	3.36896	
				G3=9.5862	3.30886	
				G4=10.3390	2.66917	
Educational Empowerment						F = 5.838 P<0.05 Significant
Between groups	3	241.016	80.339	G1=13.5098	3.90162	
Within groups	311	4279.555	13.761	G2=12.0833	2.86785	
				G3=11.1207	4.51927	
				G4=12.9153	3.70595	
Political Empowerment						F = 7.457 P<0.05 Significant
Between groups	3	306.261	102.087	G1=16.4510	4.64295	
Within groups	311	4257.403	13.689	G2=18.6667	3.51438	
				G3=18.4138	1.95596	
				G4=18.4915	3.44600	
Psychological Empowerment						F=7.733 P<0.05 Significant
Between groups	3	255.659	85.220	G1=14.7941	3.74520	
Within groups	311	3427.186	11.020	G2=16.1042	2.56896	
				G3=17.2069	3.67905	
				G4=16.6102	3.24843	
Overall Empowerment						F = 3.681 P<0.05 Significant
Between groups	3	1700.603	566.868	G1=70.2157	15.32398	
Within groups	311	47898.368	154.014	G2=74.2708	11.65782	
				G3=70.8793	8.79210	
				G4=76.0000	10.87864	

G1 = Rs. 3000 - 5000, G2 = Rs. 5001 - 8000, G3 = Rs. 8001-10000, G4 = Above Rs. 10000

From Table 2, it is inferred that there are significant differences among all dimensions of empowerment and the income of the respondents. The mean score reveals that respondents who earn more than Rs.10,000 a month receive high scores in social, educational, political and overall empowerment dimensions.

Table 3: One-Way Analysis of Variance among the Respondents' Varied Educational Qualifications and their Perceived Empowerment

Dimensions of Empowerment	df	SS	MS	Mean	Standard Deviation	Statistical Inference
Social Empowerment						F = 17.196 P<0.05 Significant
Between groups	5	2030.012	406.002	G1=12.7246	4.70570	
Within groups	309	7295.384	23.610	G2=18.7246	5.96284	
				G3=15.3958	3.91348	
				G4=18.3824	6.42917	
				G5=12.8372	3.10859	
				G6=22.5000	7.00000	
Economic Empowerment						F = 3.972 P<0.05 Significant
Between groups	5	238.683	47.737	G1=11.3188	4.54873	
Within groups	309	3713.571	12.018	G2=11.5507	3.72012	
				G3=9.8229	2.76442	
				G4=11.3824	3.04526	
				G5=9.4884	2.65807	
				G6=12.2500	3.50000	
Educational Empowerment						F = .914 P>0.05 Not significant
Between groups	5	65.878	13.176	G1=13.3188	3.98339	
Within groups	309	4454.694	14.416	G2=12.4638	3.69650	
				G3=12.0833	3.86800	
				G4=12.6176	2.62868	
				G5=12.2558	4.28226	
				G6=12.5000	3.00000	
Political Empowerment						F = 10.895 P<0.05 Significant
Between groups	5	683.986	136.797	G1=17.0000	3.62994	
Within groups	309	3879.677	12.556	G2=17.3478	3.77229	
				G3=17.2604	3.81202	
				G4=21.7941	2.21263	

				G5=18.0233	3.34869	
				G6=21.5000	1.00000	
Psychological Empowerment						F =1.870 P>0.05 Not significant
Between groups	5	108.145	21.629	G1=16.9275	4.20196	
Within groups	309	3574.699	11.569	G2=15.5362	3.16497	
				G3=16.0104	3.26221	
				G4=16.0000	2.32249	
				G5=15.1395	3.44052	
				G6=15.2500	1.50000	

high among women with only a primary school education. Hence, the researcher is led to understand that educational qualifications do not play a vital role in improving psychological status.

Table 4: One-Way Analysis of Variance among the Respondents with Varied Types of Training Programmes Attended with Regard to their Perceived Empowerment

Dimensions of Empowerment	df	SS	MS	Mean	Standard Deviation	Statistical Inference
Social Empowerment						F = 4.413 P<0.05 Significant
Between groups	6	738.161	123.027	G1 = 14.5714	6.39940	
Within groups	308	8587.236	27.881	G2 = 15.3840	4.74135	
				G3 = 15.8175	5.98184	
				G4 = 14.0741	4.74687	
				G5 = 21.6000	5.87732	
				G6 = 13.6000	1.14018	
				G7 = 12.5000	.84984	
Economic Empowerment						F =7.436 P<0.05 Significant
Between groups	6	500.073	83.345	G1 = 9.0000	3.41565	
Within groups	308	3452.181	11.208	G2 = 9.3760	2.83317	
				G3 = 11.9048	3.92006	
				G4 = 10.0370	3.28729	
				G5 = 12.7333	2.98727	
				G6 = 11.0000	3.39116	
				G7 = 11.3000	1.25167	
Educational Empowerment						F = 6.002 P<0.05
Between groups	6	473.202	78.867	G1 = 11.5714	1.98806	
Within groups	308	4047.369	13.141	G2 = 11.3840	3.74335	

				G3 = 13.7063 G4 = 11.4074 G5 = 12.8667 G6 = 11.6000 G7 = 15.5000	3.38955 3.82561 3.11372 1.81659 5.96750	Significant
Political Empowerment						F = 4.176 P < 0.05 Significant
Between groups	6	343.315	57.219	G1 = 15.5714	5.22357	
Within groups	308	4220.349	13.702	G2 = 17.7920	3.46246	
				G3 = 17.3492	4.21676	
				G4 = 18.1852	2.54252	
				G5 = 21.7333	1.75119	
				G6 = 20.2000	1.30384	
				G7 = 19.2000	3.79473	
Psychological Empowerment						F = 1.446 P < 0.05 Significant
Between groups	6	100.894	16.816	G1 = 13.1429	2.85357	
Within groups	308	3581.951	11.630	G2 = 16.4320	3.40620	
				G3 = 15.7143	3.70266	
				G4 = 15.8519	2.49158	
				G5 = 15.6000	2.58567	
				G6 = 17.2000	2.94958	
				G7 = 15.9000	3.17805	

that the majority who had undergone self-employment training programmes have registered high scores in social, economic and overall empowerment dimensions.

Table 5: Karl Pearson's Coefficient of Correlation between Number of Training Programmes Attended by the Respondents and their Perceived Empowerment

S.No.	Variables	Correlation value	Statistical Inference
1	No. of training programmes attended and social empowerment	0.271	P < 0.01 Highly significant
2	No. of training programmes attended and economic empowerment	0.159	P < 0.01 Highly significant

3	No. of training programmes attended and educational empowerment	0.064	$P > 0.05$ Not significant
4	No. of training programmes attended and political empowerment	0.272	$P < 0.01$ Highly significant
5	No. of training programmes attended and psychological empowerment	$(-)0.085$	$P > 0.05$ Not significant
6	No. of training programmes attended and overall empowerment	0.241	$P < 0.01$ Highly significant

Table 5 makes it evident that there is a highly significant relationship at work between the number of training programmes attended by the respondents and their overall empowerment, whereas psychological empowerment does not have much to do with the number of programmes attended that is, it is not significant. Hence, if the psychological aspects of well being can be comprehensively covered in training programmes, it will most certainly help women in SHGs overcome the day-to-day problems they face.

SUGGESTIONS BASED ON THE STUDY

- 53.6% of the respondents stated that a need analysis was not done prior to training. It is suggested, therefore, that it is to be made mandatory for a need analysis prior to the commencement of a training program, and that such programs be implemented based solely on the need analysis conducted.
- The study highlights the fact that 34.6% of all respondents are unaware of programmes conducted specifically for the development of women. It is suggested, therefore, that periodic awareness programmes be conducted by the government (and non-governmental agencies) to raise awareness among the

stakeholders concerned about the different schemes in operation, especially meant for women, such as the Moovalur Ramamirtham Ammaiyar Ninaivu Marriage Assistance Scheme, Anjugam Ammiar Ninaivu Inter-caste Marriage Assistance Scheme, Sivagami Ammaiyar Ninaivu Girl Child Protection Scheme, Dr Dharmambal Ammaiyar Ninaivu Widow Remarriage Assistance Scheme, Annai Theresa Ninaivu Marriage Assistance Scheme for Orphan Girls, and so on.

- 78.4% of the respondents do not attend training programmes of any sort. SHGs, therefore, should take steps to encourage these women to participate in various training programs.

IMPLICATIONS FOR SOCIAL WORK INTERVENTION

The empowerment of women is a key strategy towards the development of society as a whole. Although the concept is contentious, it can be effectively employed to work with individuals, families, groups, communities, organizations and institutions to enable them to gain control over their lives and the environment in which they find themselves.

Social work intervention techniques listed below - based on the present findings - and imperative to enhance the status of these women, may be put to good use:

- Social workers ought to use professional social work methods - such as social case work, social group work, social action and community organization - with women who constitute SHGs to enable them to fight injustice and fight for their own rights as well.
- Awareness programmes that benefit the community should be implemented among SHG women to help them understand the real purpose behind SHG programmes and widen their knowledge about the crucial importance of women's empowerment.
- Schools of social work can engage in collaborative efforts to create a nodal agency for designing, monitoring and evaluating assorted SHG programs carried out by different organizations.

- Social workers can carry out further research into aspects of women's development especially, to assess the degree of their empowerment in such dimensions as decision-making, leadership, quality of life, level of satisfaction, economic standing, and empowerment overall.
- Social workers should take the lead in activities to do with women's empowerment since they have invaluable knowledge in these areas.
- Social workers should do more to promote legal awareness programmes among women.

DISCUSSION & CONCLUSION

In the context of the present study, 88.3% of all respondents affirmed that self-help group programmes have made tremendous and phenomenal changes to their livelihood and, as a consequence, a vast majority are actively involved in social, cultural and political organizations. 92.7% maintained that SHGs had helped them in terms of personal development, with 91.7% declaring that SHGs had raised their economic standing. 75.9% asserted that they were able to access loans from the government, and 63.2% admitted to arriving at a better understanding of women's rights and women's development programmes. The present study also found that an individual with earnings of more than Rs 10,000 experiences greater empowerment in all dimensions. The government should, therefore, introduce larger numbers of income-generating programmes for members of SHGs.

More than half (65.4%) of all respondents are well aware of programmes specifically meant for women's development, and this is a positive sign that development is indeed headed in the right direction.

The majority (74.6%) of the respondents used loans - availed, in the first place, to resolve an economic crisis - to repay previous debts incurred (and outstanding until then); and this result is, most certainly, a positive development. 14.9% used loans availed to deal with problems arising in the family, a finding reported by Dasaratharamaiah (2003). 8.3% were using loans availed to deal with issues, still unresolved, in the family.

With regard to self-confidence, the majority (51.4%) agreed that SHGs had helped reinforce their self-confidence immensely, and this fact is supported by the findings of Sahu and Das (1991), Rani, Devi and Surendra (2001) and Radhika and Monhanasundari (2006). The researchers last-named observed that 36% of the respondents had developed greater levels of self-confidence after enlisting in SHGs. This is, again, a very good sign in so far as women's development is concerned. In terms of the role, overall, that SHGs had played in their lives, a vast majority (88.3%) admitted that they had been able to successfully resolve personal problems after having joined SHGs, an actuality supported by the findings of Shanmugam (2001).

The study also finds that while there exists a significant relationship between such dimensions as the social, economic, educational, political and overall empowerment of women and the number of training programmes attended, no such significant relationship exists between psychological empowerment and the number of training programmes attended. To examine the importance of education in terms of its impact on the development of the individual, the researcher studied the respondents' educational qualifications and empowerment - and found significant differences among various dimensions of empowerment (social, economic, political and empowerment overall) and educational qualifications. This is further supported by the findings of Nedumaran, Palanisami and Swaminathan (2001).

Women's empowerment is, indubitably, a prerequisite for creating a good nation. If women are empowered, their competencies will surely influence families and society. As a medium of social action, the SHG movement in India - through financial intermediation - may, in course of time, play an important role in eradicating poverty. Once SHGs become large and powerful democratic organizations with the passage of time, empowerment for their members and, eventually, democratic rights - will become an assured certainty. SHGs have proved that they can indeed be harbingers of change in the mindset of very conservative and traditionbound, illiterate women. If effectively deployed, self-help groups may help women experience a marked improvement in their

economic and social circumstances and, thereby, help reduce gender inequality in society.

LIMITATIONS OF THE STUDY

- Since the data was mustered from seven different districts, the researcher found it rather difficult to collect it, taking as long as about two hours to garner it from a single woman.
- Data was collected only from Tamil Nadu's central districts.
- The present study has restricted itself to an assessment of the status of women who constitute SHGs only in terms of empowerment, without going into a discussion on the actual problems faced by these women.

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