

A STUDY ON ENHANCEMENT OF WOMEN EMPOWERMENT AMONG THE SELF HELP GROUP MEMBERS AFTER JOINING THE GROUP WITH SPECIAL REFERENCE THIRUVARUR DISTRICT, TAMIL NADU, INDIA

Geetha Sivanandam

*Assistant Professor, Department of Business Administration, Sengamala Thayaar Educational Trust (STET) Women's College
(Autonomous) (Affiliated to Bharathidasan University), Sundarakkottai, Mannargudi, Tamil Nadu, India*

S. Babu

*Assistant Professor & Head, Department of Business Administration, Government Arts College, (Affiliated to Bharathiar University),
Udumalpet, Tamil Nadu, India*

Abstract

In recent years, SHGs have become a significant movement in India. The Self-Help Group (SHG) movement in India has been working in the right direction in empowering women and eradicating poverty in the rural and urban areas. Many women in India strongly believe in the movement and hold it responsible for improving their livelihoods. However, women are still not empowered as per the expectation. The present study is an attempt to analyse the role and performance of after joining SHGs in promoting women's empowerment in Thiruvavarur District of Tamil Nadu. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit and in building up of opinion of SHG members regarding increase in the power of decision making. To find out the social status in political, as individual and impact as group member of the selected women respondents through the SHG activities in the study area. Both primary and secondary data are collected and age, family system and number of dependents in the family, etc., are analysed in demographic information. The study focuses on the role of SHGs in women empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. Our results revealed that SHG approach provided for the self-directed learning (SDL) to women in the context of their value system, belief and custom was of particular value. The members of the SHGs perceived to have been empowered after joining in this programme and achieved a relatively higher status by inculcating certain skills within themselves.

Key words: Self Help Group, Women Empowerment, Social status, Self-directed learning

Introduction:

Self Help Group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills. Self Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. Self-help groups build on the strengths of their members. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer. However, it is strongly felt that the pace of

transfer and popularization of technologies must be accelerated so that even the small farmer can benefit from new technologies.

Empowerment can serve as a powerful instrument for women to achieve upward social & economic mobility as well as power & status in society. It is a source of mobility, equality, both at the individual level and at the societal level. Gender development constitutes an important part of development in this content. The concept of empowerment is defined as the process by which women take control and ownership of their choices. The core elements of empowerment have been defined as agency (the ability to define ones goals and act upon them), awareness of gendered power structures, self-esteem, and self-confidence. No country can afford development without considering women, who constitute nearly half of the human capital in the country. Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. They are still most deprived and neglected section of the society despite the constitutional guarantee for equal rights & privileges for men & women. Women continue to be victims of a process of economic social, cultural & political marginalization. So the concept of empowerment as a goal of development projects & programs has been gaining wider acceptance.

The main purpose of this study is enhanced Human Resource Development among the members after joining the Group . To access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on a sustainable basis, through building strong grass-root institutions of the poor (SHGs) is now the main motive of the most of the employment schemes. After joining the self-help group the women become economically, politically and socially strong. The SHGs created confidence for social, economic self-reliance among the woman. It provides confidence and decision making power to woman.

Definition of the problem:

Empowerment can serve as a powerful instrument for women to achieve upward social & economic mobility as well as power & status in society. It is a source of mobility, equality, both at the individual level and at the societal level. Gender development constitutes an important part of development in this content. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors (e.g. Exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources & skills). These groups initially draw on their own accumulated savings to provide loans to their members, & later like with the formal credit system to access funds, overcoming the limitations of their own resources.

Objectives of the study

The following are the objectives of this research work.

1. To examine the social status in family and working place among the selected sample respondents in the study area.
2. To analyse the satisfaction level of the women respondents towards SHG activities.

3. To develop a model that could support to enhance the human resource in SHG through the empowerment status of the sample respondents in Thiruvavur district

Review of Literature

Farzaneh Shaikh Khatibi1 and M. Indira some Non-Governmental Organizations (NGOs) are working on empowerment of women through SHGs. A majority of the responses emphasized that there were noticeable changes in their life. They described it as a change in both community and family decision-making levels. The primary objectives of SHGs are to promote "equity" through empowerment of the poor and marginalized, and to provide livelihood support (credit, skills and marketing). This study shows that there is a relationship between women's empowerment and environmental management and how women can become agents for the promotion of environmental sustainability.

Geeta Chitagubbi et.al The present study was undertaken during 2008 with the objectives of studying the socio-economic status of self-help group members and to evaluate the social impact of membership of SHGs on the empowerment of women group members. The membership of SHGs made the members aware of the gender equality and led to the economic, social and political independence of members. It also improved the position of the respondents in the patriarchal family system through gaining knowledge of legal system and enabled the members to involve in family decision making. Moreover, the members also developed the leadership.

Stella Maryand A.M Swaminathan(2012) This study aims at comparing the experiences of reviews in two states, Maharashtra and Tamil Nadu to analyze the extent of economical empowerment of women in these states through self-help groups. Reviews both for Maharashtra and Tamil Nadu have discussed the importance of SHGs in improving the standard of living of the rural poor and the confidence gained by these women to have a say in their family affairs. The result of the study revealed that Tamil Nadu seems to be more successful than Maharashtra. The below poverty line people are covered to a greater extent in Tamil Nadu under this scheme. The so-called empowerment achieved is only partial. This is social empowerment and not economic empowerment in both the states.

Jebamalai Raja and M.Suvakkin This empirical research established that properly designed and effectively implemented micro-credit programme can not only alleviate poverty but also empower women at the grassroots with the help of Self Help Groups. The main objectives of the study are as follows: To examine the status of micro-finance and its implication in Kumbakonam Block of Thanjavur District. To suggest policy measures for socio-economic empowerment of women as well as effective and efficient functioning of SHG's. There were 966 Self-help Groups in the Block which were taken as the universe of the study. The SHGs are distributed in the universe such that the NGO facilitated groups are dominant. The performance of the SHGs was improved. Majority of the women were impacted positively by being members of SHGs. Women's participation in SHGs enabled them to discover inner strength, gain self-confidence, social, economic, political and psychological empowerment and capacity building.

Sarker S. The study was attempted to assess the empowerment of women through microfinance. It was conducted in Cooch Behar District of Eastern India. A total of 144 members from 48 groups of twelve blocks (four SHGs from each block) formed the sample size. To assess

the impact paired t-test and Impact Index analysis were done. The study revealed that majority of the members was middle aged and belonged to Scheduled Caste farming family. A number of income generating activities were undertaken by the SHGs.

Rosary Ramona Fernando A and Dr. R. Azhagaiah The empowerment of women is crucial for the development of the country. Women empowerment is a process in which women challenge the existing norms and culture, to effectively promote their well-being.. The concept of self-help groups (SHGs) introduced by the Ministry of Rural Development has taken its roots in nook and corner of the rural areas and in the semi-urban and urban areas, which help improve the living standards. The present paper examines the economic empowerment of the SHG members through the SHGs Primary data were collected through structured interview schedule from 100 respondents, 50 each from the selected blocks. Paired t test was conducted in order to find out the effect of becoming members in the SHG in respect of economic empowerment. The study proves that the SHGs enabled the women to have a significant improvement in the economic empowerment. Key Words: Women, Economic Empowerment,

Nayana Sail and Rajendra Kumbharjuvenkar The status of women is connected with their economic position and status which depends on their participation in economic activities such as ability to assess credit, role in decision making in financial matters etc. The present paper addresses three aspects of women empowerment viz. Economic Empowerment, Social Empowerment and Political Empowerment through self-help groups. The paper concludes that, after joining the SHG the women are politically, economically and socially empowered. This empowerment has enabled them to take control over their lives and their families. The broad objective of the study is to evaluate the impact of microfinance among the rural women in three dimensions of empowerment viz, Economic, Social and Political Empowerment. After joining the SHG the women are politically, economically and socially empowered. This empowerment has enabled them to take control over their lives and their families.

Methodology:

The validity of any research is based on the systematic method of data collection and analysis. In the present study both primary as well as secondary data are used. The primary data were collected from the respondents in Thiruvarur District. To find out the the social status in political, as individual and impact as group member of the selected women respondents through the SHG activities in the study area. For conducting the study 240 samples were collected from the study area by Simple Random Sampling method. A questionnaire was the main tool for collecting the data.

Sampling Design

In order to identify the sample respondents, Simple Random Sampling technique was adopted. To full fill the set objectives, a sample study was undertaken by using a well framed questionnaire that was duly filled by the respondents. The respondents with varying backgrounds were selected based on their age, gender, education level, occupation status, monthly income, marital status, type of family, Number of dependents and residential area. 240 respondents were filled the questionnaire with much interest.

Pilot Survey

The questionnaire meant for the respondents was pre-tested with 24 respondents who are the respondents in the study area. After conducting the pilot-survey, necessary modifications were made in the questionnaire to fit in on the track of the present study. The researcher used closed-ended questions in the questionnaire to collect primary data.

DATA ANALYSIS AND INTERPRETATION

In this chapter, an in-depth study has been made to identify the factors that enhanced human resource among self-help group members and its pursuit of women empowerment with reference to Thiruvavur District. For this purpose, a field survey method was employed to collect first-hand information from 240 sample respondents. The data thus collected were arranged into simple tabular form. The level of satisfaction towards SHG activities, social status in family, social status at the working place, social status in political, social status as individual and impact as group member in SHG by the selected sample respondents are considered as dependent variables. The Independent variables selected for the study are area, age, educational qualification, occupation, monthly family income, marital status, type of family, family size, number of earning members, position in group, period of SHG programme, number of members in group, monthly savings and number of training programme attended. The data were analyzed by using statistical tools like percentage analysis and Anova test has been used appropriately.

POSITION IN GROUP OF THE RESPONDENTS

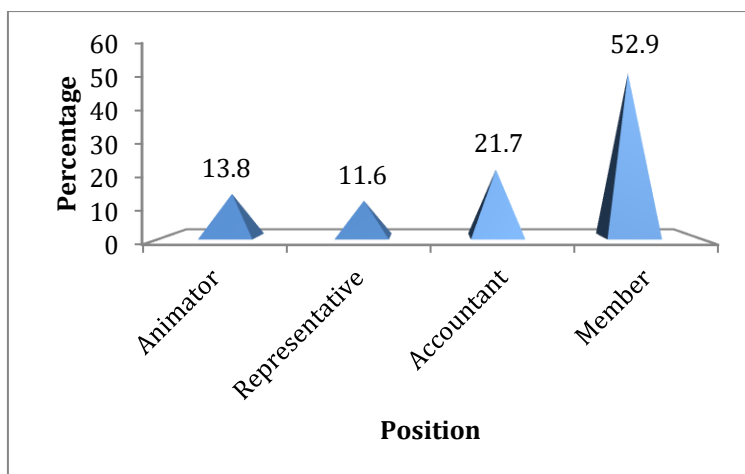
An attempt has been made to know the position in group of the respondents. For the purpose of this study, it has been classified into four categories viz., animator, representative, accountant and member. The details are furnished in the following table.

POSITION IN GROUP OF THE RESPONDENTS

S. No.	Position in Group	No. of Respondents	Percentage
1.	Animator	33	13.8
2.	Representative	28	11.6
3.	Accountant	52	21.7
4.	Member	127	52.9
	Total	240	100.0

It is discussed from the above table that 13.8 percent of the respondents are animator, 11.6 percent of the respondents are representative, 21.7 percent of the respondents are accountant and 52.9 percent of the respondents are members in their group. It is found from the analysis that the majority (52.9%) of the respondents are members in their group.

POSITION IN GROUP OF THE RESPONDENTS



MONTHLY SAVINGS OF THE RESPONDENTS

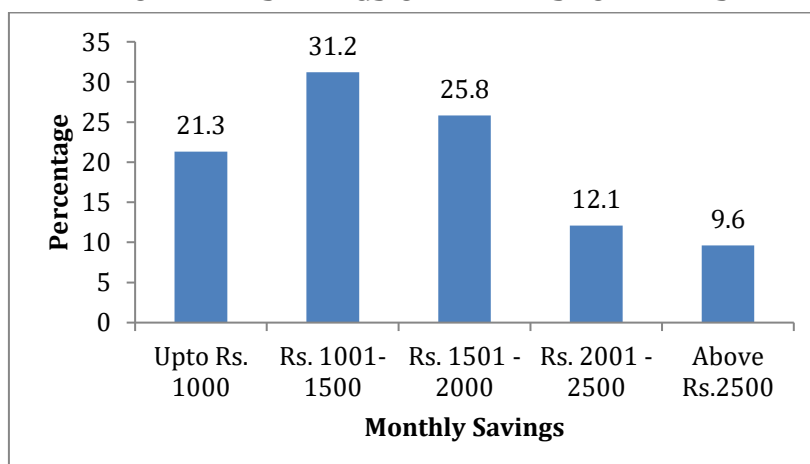
An attempt has been made to know the monthly savings of the respondents. For the purpose of this study, it has been classified into five categories viz., upto Rs.1000, Rs.1001-1500, Rs.1501-2000, Rs.2001-2500 and above Rs.2500. The details are furnished in the following table

MONTHLY SAVINGS OF THE RESPONDENTS

S. No.	Savings in a month	No. of Respondents	Percentage
1.	UptoRs. 1000	51	21.3
2.	Rs. 1001- 1500	75	31.2
3.	Rs. 1501 - 2000	62	25.8
4.	Rs. 2001 - 2500	29	12.1
5.	Above Rs.2500	23	9.6
	Total	240	100.0

It is noted from the above table that 21.3 percent of the respondents are saving upto Rs.1000 in a month, 31.2 percent of the respondents are saving Rs.1001-1500, 25.8 percent of the respondents are saving Rs.1501-2000, 12.1 percent of the respondents are saving Rs.2001-2500 monthly and 9.6 percent of the respondents are saving above Rs.2500. It is found from the analysis that the majority (31.2%) of the respondents are saving Rs.1001-1500.

MONTHLY SAVINGS OF THE RESPONDENTS



NUMBER OF TRAINING PROGRAMMES ATTENDED

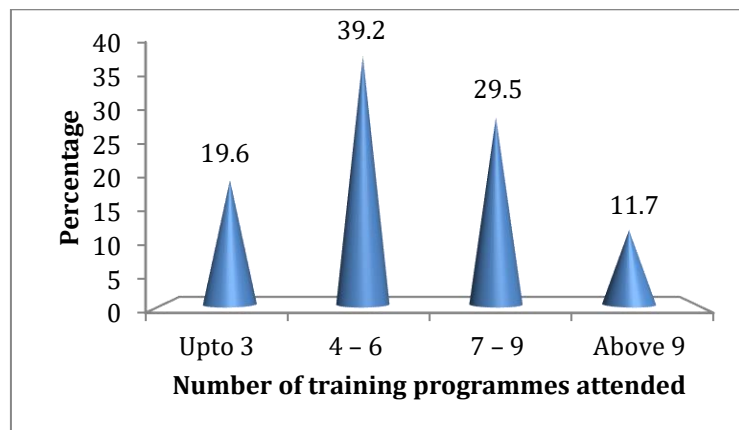
An attempt has been made to know the number of training programmes attended of the respondents. For the purpose of this study, it has been classified into four categories viz., upto 3, 4-6, 7-9 and above 9. The details are furnished in the following table.

NUMBER OF TRAINING PROGRAMMES ATTENDED

S. No.	Number of training programmes attended	No. of Respondents	Percentage
1.	Upto 3	47	19.6
2.	4 - 6	94	39.2
3.	7 - 9	71	29.5
4.	Above 9	28	11.7
	Total	240	100.0

It is noted from the above table that 19.6 percent of the respondents attended upto 3 training programmes, 39.2 percent of the respondents attended 4-6 training programmes, 29.5 percent of the respondents attended 7-9 training programmes and 11.7 percent of the respondents attended above 9 training programmes. It is found from the analysis that the majority (39.2%) of the respondents attended 4-6 training programmes.

NUMBER OF TRAINING PROGRAMMES ATTENDED



SOCIAL STATUS IN FAMILY

OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS IN FAMILY

An attempt has been made to know the opinion of the respondents towards social status in family. For the purpose of this study, it has been classified into six categories viz., increases the status of women among the family members, education of girl children, prevent the child labour, personal hygiene, kitchen garden management and joint decisions on purchase. The details are furnished in the following table.

OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS IN FAMILY

No.	Statements	SA	A	N	DA	SDA
1	Increases the status of women among the family members	79 (32.9%)	106 (44.2%)	17 (7.1%)	20 (8.3%)	18 (7.5%)
2	Education of girl children	113 (47.1%)	51 (21.3%)	49 (20.4%)	16 (6.7%)	11 (4.6%)

3	Prevent the child Labour	29 (12.1%)	87 (36.3%)	82 (34.2%)	14 (5.8%)	28 (11.7%)
4	Personal hygiene	34 (14.2%)	49 (20.4%)	53 (22.1%)	73 (30.4%)	31 (12.9%)
5	Kitchen garden Management	36 (15.0%)	32 (13.3%)	46 (19.2%)	69 (28.8%)	57 (23.8%)
6	Joint decisions on purchase	87 (36.3%)	52 (21.7%)	71 (29.6%)	14 (5.8%)	16 (6.7%)

Note: SA – Strongly Agree; A – Agree; N - Neutral; DA – Disagree; SDA – Strongly Disagree.

It is determined from the above table that the respondents strongly agreed towards social status in family like 'education of girl children and joint decisions on purchase' as 47.1 and 36.3 percent respectively. The respondents agreed towards social status in family like 'increases the status of women among the family members and prevent the child labour' as 44.2 and 36.3 percent respectively. On the other hand, the respondents disagreed towards social status in family like 'personal hygiene and kitchen garden management' as 30.4 and 28.8 percent respectively. It is found from the analysis that majority (47.1%) of the respondents are strongly agreed towards social status in family as 'education of girl children'.

POSITION IN GROUP OF THE RESPONDENTS AND SOCIAL STATUS IN FAMILY

In order to find the relationship between the position in group of the respondents and their social status in family, a hypothesis was framed and analysed with the help of ANOVA test.

H_0 :All the respondents are having equal level of social status in family with respect to their position in group of the respondents.

POSITION IN GROUP OF THE RESPONDENTS AND SOCIAL STATUS IN FAMILY

S. No	Position in Group	Mean Score	SD	'F' Value	'p' Value
1.	Animator	3.82	0.58	18.537	0.000*
2.	Representative	3.31	0.52		
3.	Accountant	3.61	0.53		
4.	Member	3.45	0.53		

Note: * – Significant at 1% level

It is observed from the above table that among the four categories of position in group of the respondents, animator are having maximum level of social status in their family. It is stated from the F test that the null hypothesis is rejected. Hence, it is found that all the selected respondents are not having equal level of social status in their family

SOCIAL STATUS AT THE WORKING PLACE

OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS AT THE WORKING PLACE

An attempt has been made to know the opinion of the respondents towards social status at the working place. For the purpose of this study, it has been classified into six categories viz.,

strength and unity among the co workers, usefulness of SHGs training, work / wage opportunities through SHGs, awareness / knowledge about the safety methods in work place, involvement in the programme launched by the health department and participation in the school / village / temple functions. The details are furnished in the following table.

OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS AT THE WORKING PLACE

No.	Statements	VH	H	M	L	VL
1	Strength and unity among the co workers	54 (22.5%))	93 (38.8%))	64 (26.7%))	12 (5.0%)	17 (7.1%)
2	Usefulness of SHGs training	54 (22.5%))	103 (42.9%))	25 (10.4%))	30 (12.5%))	28 (11.7%))
3	Work / wage opportunities through SHGs	87 (36.3%))	74 (30.8%))	56 (23.3%))	10 (4.2%)	13 (5.4%)
4	Awareness / Knowledge about the safety methods in work place	36 (15.0%))	42 (17.5%))	49 (20.4%))	68 (28.3%))	45 (18.8%))
5	Involvement in the programme launched by the health department	24 (10.0%))	38 (15.8%))	61 (25.4%))	98 (40.8%))	19 (7.9%)
6	Participation in the school / village / temple functions	48 (20.0%))	35 (14.6%))	92 (38.3%))	41 (17.1%))	24 (10.0%))

Note: VH-Very High; H-High; M-Medium; L-Low; VL-Very Low

It is noted from the above table that 36.3 percent of the respondents are having very high level of opinion towards social status at the working place as 'work / wage opportunities through SHGs'. The respondents opined that high level of opinion towards social status at the working place like 'strength and unity among the co workers and usefulness of SHGs training' as 38.8 and 42.9 percent respectively. Further, 38.3 percent of the respondents opined that medium level of opinion towards social status at the working place like 'participation in the school / village / temple functions'. On the other hand, the respondents opined that low level of opinion like 'awareness / knowledge about the safety methods in work place and involvement in the programme launched by the health department' as 28.3 and 40.8 percent respectively. It is found from the analysis that majority (42.9%) of the respondents opined that high level of opinion towards social status at the working place as 'usefulness of SHGs training'.

AREA AND SOCIAL STATUS AT THE WORKING PLACE

In order to find the relationship between the living area of the respondents and their social status at the working place, a hypothesis was framed and analysed with the help of ANOVA test.

H₀: All the respondents are having equal level of social status at the working place with respect to their living area.

AREA AND SOCIAL STATUS AT THE WORKING PLACE

S. No	Area	Mean Score	SD	'F' Value	'p' Value
1.	Rural	3.97	0.45	12.430	0.000*
2.	Urban	3.36	0.44		

Note: * - Significant at 1% level

It is surmised from the above table that among the two categories of living area of the respondents, who are living in rural area are having maximum level of social status at the working place. It is discussed from the F test that the null hypothesis is rejected. Hence, it is found that all the selected respondents are not having equal level of social status at the working place.

POSITION IN GROUP AND OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS AT THE WORKING PLACE

In order to find the relationship between the position in group of the respondents and their social status at the working place, a hypothesis was framed and analysed with the help of ANOVA test.

H₀ : All the respondents are having equal level of social status at the working place with respect to their position in group.

POSITION IN GROUP AND OPINION OF THE RESPONDENTS TOWARDS SOCIAL STATUS AT THE WORKING PLACE

S. No	Position in Group	Mean Score	SD	'F' Value	'p' Value
1.	Animator	3.36	0.44	20.240	0.000*
2.	Representative	3.71	0.42		
3.	Accountant	3.28	0.46		
4.	Member	3.30	0.46		

Note: * - Significant at 1% level

It is evaluated from the above table that among the four categories of position in group of the respondents, representatives are having maximum level of social status at the working place. It is obtained from the F test that the null hypothesis is rejected. Hence, it is found that all the selected respondents are not having equal level of social status at the working place.

SOCIAL STATUS AS INDIVIDUAL LEVEL OF SOCIAL STATUS AS INDIVIDUAL

An attempt has been made to know the level of social status as individual of the respondents. For the purpose of this study, it has been classified into ten categories viz., level of literacy, awareness of self-reliance, improve your communication skill, express your own opinion in a meeting / in a discussion, contact with bank and other institution for your development, knowledge about the law to protect and defend women, stop the young age and forced marriage,

leadership skill, evils of alcoholism and knowledge about gender equality and equal rights of ancestor property. The details are furnished in the following table.

LEVEL OF SOCIAL STATUS AS INDIVIDUAL

No.	Statements	VH	H	M	L	VL
1	Level of literacy	74 (30.8%)	82 (34.2%)	39 (16.3%)	24 (10.0%)	21 (8.8%)
2	Awareness of self reliance	55 (22.9%)	67 (27.9%)	85 (35.4%)	19 (7.9%)	14 (5.8%)
3	Improve your communication skill	58 (24.2%)	99 (41.3%)	46 (19.2%)	15 (6.3%)	22 (9.2%)
4	Express your own opinion in a meeting / in a discussion	66 (27.5%)	87 (36.3%)	25 (10.4%)	34 (14.2%)	28 (11.7%)
5	Contact with bank and other institution for your development	61 (25.4%)	79 (32.9%)	52 (21.7%)	31 (12.9%)	17 (7.1%)
6	Knowledge about the law to protect and defend women	41 (17.1%)	46 (19.2%)	116 (48.3%)	24 (10.0%)	13 (5.4%)
7	Stop the young age and forced marriage	29 (12.1%)	33 (13.8%)	52 (21.7%)	79 (32.9%)	47 (19.6%)
8	Leadership skill	54 (22.5%)	57 (23.8%)	87 (36.3%)	18 (7.5%)	24 (10.0%)
9	Evils of alcoholism	59 (24.6%)	46 (19.2%)	42 (17.5%)	61 (25.4%)	32 (13.3%)
10	Knowledge about gender equality and equal rights of ancestor property	40 (16.7%)	25 (10.4%)	53 (22.1%)	84 (35.0%)	38 (15.8%)

Note: VH-Very High; H-High; M-Medium; L-Low; VL-Very Low

It is stated from the above table that the respondents opined that high level of opinion towards social status as individual like 'level of literacy, improve your communication skill, express your own opinion in a meeting / in a discussion and contact with bank and other institution for development' as 34.2, 41.3, 36.3 and 32.9 percent respectively. The respondents opined that medium level of opinion towards 'awareness of self-reliance, knowledge about the law to protect and defend women and leadership skill' as 35.4, 48.3 and 36.3 percent respectively. On the other hand, the respondents opined that low level of opinion towards 'stop the young age and forced marriage, evils of alcoholism and knowledge about gender equality and

equal rights of ancestor property' as 32.9, 25.4 and 35.0 percent respectively. It is found from the analysis that majority (48.3%) of the respondents are having medium level of opinion towards social status as individual as 'knowledge about the law to protect and defend women'

TO ANALYSE THE SATISFACTION LEVEL OF THE WOMEN RESPONDENTS TOWARDS SHG ACTIVITIES

LEVEL OF SATISFACTION TOWARDS SHG ACTIVITIES

An attempt has been made to know the level of satisfaction towards SHG activities of the respondents. For the purpose of this study, it has been classified into nineteen categories viz., awareness programmes, training programmes, educational empowerment status, social empowerment status, economic empowerment status, political empowerment status, psychological empowerment status, members support, family support, schedules for meeting, product marketing, loan availability for doing business, state / central government support, availability of govt. schemes, subsidy, leadership qualities, financial management capacity, habit of savings and management of expenditure.

It is discussed from the above table that the respondents highly satisfied towards SHG activities like 'educational empowerment status, family support, schedules for meeting and habit of savings' as 40.0, 37.1, 43.8 and 49.6 percent respectively. The respondents satisfied towards 'awareness programmes, training programmes, social empowerment status, economic empowerment status, members support, loan availability for doing business and leadership qualities' as 37.9, 34.6, 29.6, 38.8, 38.3, 46.7 and 45.4 percent respectively. Further, the respondents neutrally satisfied towards 'product marketing and subsidy' as 32.1 and 31.3 percent respectively. On the other hand, the respondents dissatisfied towards 'political empowerment status, psychological empowerment status, state / central government support, availability of govt. schemes, financial management capacity and management of expenditure' as 28.8, 30.4, 35.4, 28.3, 28.3 and 30.8 percent respectively. It is found from the analysis that majority (49.6%) of the respondents highly satisfied towards SHG activities as 'habit of savings'. The details are furnished in the following table.

LEVEL OF SATISFACTION TOWARDS SHG ACTIVITIES

No.	Particulars	HS	S	N	DS	HDS
1	Awareness Programmes	82 (34.2%)	91 (37.9%)	45 (18.8%)	10 (4.2%)	12 (5.0%)
2	Training Programmes	62 (25.8%)	83 (34.6%)	37 (15.4%)	35 (14.6%)	23 (9.6%)
3	Educational empowerment status	96 (40.0%)	64 (26.7%)	40 (16.7%)	26 (10.8%)	14 (5.8%)
4	Social empowerment status	67 (27.9%)	71 (29.6%)	49 (20.4%)	34 (14.2%)	19 (7.9%)
5	Economic empowerment status	48 (20.0%)	93 (38.8%)	62 (25.8%)	26 (10.8%)	11 (4.6%)
6	Political empowerment status	39 (16.3%)	41 (17.1%)	53 (22.1%)	69 (28.8%)	38 (15.8%)

7	Psychological empowerment status	25 (10.4%)	32 (13.3%)	51 (21.3%)	73 (30.4%)	59 (24.6%)
8	Members support	71 (29.6%)	92 (38.3%)	24 (10.0%)	35 (14.6%)	18 (7.5%)
9	Family support	89 (37.1%)	63 (26.3%)	42 (17.5%)	21 (8.8%)	25 (10.4%)
10	Schedules for meeting	105 (43.8%)	68 (28.3%)	27 (11.3%)	19 (7.9%)	21 (8.8%)
11	Product marketing	48 (20.0%)	56 (23.3%)	77 (32.1%)	35 (14.6%)	24 (10.0%)
12	Loan availability for doing business	64 (26.7%)	112 (46.7%)	38 (15.8%)	16 (6.7%)	10 (4.2%)
13	State / Central Government support	23 (9.6%)	32 (13.3%)	47 (19.6%)	85 (35.4%)	53 (22.1%)
14	Availability of Govt. Schemes	18 (7.5%)	34 (14.2%)	61 (25.4%)	68 (28.3%)	59 (24.6%)
15	Subsidy	55 (22.9%)	63 (26.3%)	75 (31.3%)	31 (12.9%)	16 (6.7%)
16	Leadership qualities	67 (27.9%)	109 (45.4%)	27 (11.3%)	24 (10.0%)	13 (5.4%)
17	Financial management capacity	34 (14.2%)	43 (17.9%)	59 (24.6%)	68 (28.3%)	36 (15.0%)
18	Habit of Savings	119 (49.6%)	52 (21.7%)	27 (11.3%)	23 (9.6%)	19 (7.9%)
19	Management of Expenditure	27 (11.3%)	16 (6.7%)	65 (27.1%)	74 (30.8%)	58 (24.2%)

Note: HS – Highly Satisfied; S – Satisfied; N - Neutral; DS - Dissatisfied HDS – Highly Dissatisfied

LIMITATIONS OF THE STUDY

The field survey for respondents was conducted only in Thiruvavur district. Hence, results arrived from the study may or may not be applicable to other districts. Further, the survey method which was adopted for collecting data in this study has its own limitations. Among the population, only two hundred and forty respondents were selected for eliciting first-hand information. In view of the time and monetary constraints, it was not possible to contact more than the select number of respondents. Certain respondents had given information about their economic backgrounds like annual income, and the like from their memory and not from any record.

CONCLUSION:

Women's political empowerment, usually envisioned as political participation in elections and government, is necessary to give women a voice in the policies that affect their lives. Political empowerment allows women to take control of the policies that will benefit their economic standing. In SHGs they can elect their own leader. They can participate in the management of

SHGs. Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills. Self Help Groups are not charity or simply community based groups. They are made of and controlled by the people affected. Group members are not volunteers. Although the work is usually unpaid, members work to change their own situation and the support is mutual. The knowledge base of self-help mutual support groups is experiential, indigenous, and rooted in the wisdom that comes from struggling with problems in concrete, shared ways. Self-help groups build on the strengths of their members. SHGs have another very important role to play particularly in the transfer of technology to user group population. It has been found by the members of SHGs that they offer them organizational base, large resources, and access to modern technology leading to employment and income generation. Thus, SHG movement among the rural poor in different parts of the country is emerging as a very reliable and efficient mode for technology transfer. However, it is strongly felt that the pace of transfer and popularization of technologies must be accelerated so that even the small farmer can benefit from new technologies.

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