

# **LANGUAGE IN INDIA**

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## **Empowerment of the Urban Women through SHGs in Coimbatore District – A Study**

**S. Kamini, M.A., M.Phil.**

Coimbatore, the third largest city of the state of Tamilnadu, is one of the most industrialised cities in Tamilnadu, known as the textile capital of South India or the Manchester of the South. The city is situated on the banks of the river Noyyal. Located in the rain shadow region of the Western Ghats, Coimbatore enjoys a pleasant climate all the year round, aided by the fresh breeze that flows through the Palakkad Pass. The rich black soil of the region has contributed to Coimbatore's flourishing agriculture industry.

The successful growth of cotton served as a foundation for the establishment of its famous textile industry. The first textile mill started functioning in 1888. There are now over a hundred mills. The result has been a strong economy and a reputation as one of the greatest industrial cities in South India.

Coimbatore is also famous for the manufacture of motor pump sets and varied engineering goods. It serves as an entry and exit point to neighbouring Kerala state and the ever-popular hill station of Udhagamandalam (Ooty).

### **Contours of Empowerment of Women**

*The National Policy for the Empowerment of Women* (2000) states that “The Women’s movement and a widespread network of NGOs which have strong grassroots presence and deep insight into women’s concern have contributed in inspiring initiatives for the empowerment of women”.

UNDP has identified two crucial routes as imperatives for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Second, the process of social mobilization needs to be accompanied and complemented by economic security (UNDP 2001). When women are healthy and empowered members of their communities, economic development, social welfare and quality of governance will all profit. Where women’s voices are heard and heeded, conflicts are more likely to overcome, and societal rifts more likely to heal.

### **Focus of This Study**

This study seeks to explore the impact of participation in SHGs on the Empowerment of Women in the context of the great importance being given to the group approach while conceptualizing any programme for urban women. The study area is situated in Coimbatore district in the western part of Tamilnadu. This study looks at various dimensions of empowerment – material, cognitive, social and relational.

Involvement in SHGs has enabled women to have a voice in the community affairs and they have been able to tackle day-to-day problems such as lack of drinking water and electricity, access to health services and children’s education.

## **Empowerment of Women**

Empowerment is the process by which the disempowered or powerless people can change their circumstances and begin to have control over their lives.

Empowerment results in a change in the balance of power, in the living conditions and in the relationships. It is a broad term that includes educational, economic, social, political, legal and cultural empowerment.

Women's empowerment is a global issue. It is the outcome of criticism and debates generated by the women's movement/feminists.

Women have shifted from being recipients of welfare benefits to targets and partners in development. Now the society looks at women as the agents of social change. Empowerment is the woman's self-interest - anything she might want - food, medical care, shelter, income, respectful treatment, a job, property, freedom from violence, the family size she desires, etc.

## **Women's Status**

Women's status in the social field is much lower than those of men. They are always in fear of physical harm, economic deprivation or social oppression. The local institution rules and norms which dominate women's daily lives include the marriage and kinship system, household and extended family, lineage, kinship system and caste group. Few women are active participants in any of these institutions other than the household. Economic empowerment, where people begin to control their economic processes, gain access to resources, to skills and to markets their skills, also leads to social and political empowerment.

The process of centralisation is increasing with globalization where international forces have begun to control markets at local level. Today, it is very necessary to build up economic empowerment. Political empowerment without economic power will lead to distorted development.

## **Employment in India**

In India, the majority of the workforce is in the unorganized sector. Ninety-two percent of the workforce is in the unorganized sector. There are many problems faced in this sector which lead to the disempowerment of women. First is the uncertainty of their employment. The second major problem is that their earnings from their assets are not at all adequate for a minimum basic life. The third major problem is that they do not have access to social security.

Empowerment is a multi-faceted, multi-dimensional and multi-layered concept. According to the country report of Government of India (1995), “Empowerment means moving from a position of enforced powerlessness to one of power. It would promote women’s inherent strength and positive self-image.”

## **Progress in Empowering Women**

The formal global calls for the inclusion of women in national and international development began in the early 1960s. Even before the rights for women were enshrined in the Indian Constitution were a recognition of their role in the freedom struggle against British Imperialism.

The first Five Year Plan (1951-56) provided welfare measures for women and a national body known as the Central Social Welfare Board was set up in 1953 to implement welfare programmes for women.

The third Five Year Plan (1961-66) promoted women’s education as a key strategy for women’s welfare. The fifth Five Year Plan (1974-79) emphasized the training of women through income generation and functional literacy programme with a view to making women more productive on the public as well as the domestic front.

The seventh Five Year Plan (1986-91) targeted women with the concepts of equity and empowerment propagated globally by the United Nations Decade for women. In 1985, a separate department of women and child development was created

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in the Human Resource Development Ministry to oversee the implementation of more than twenty-seven different programmes for women covering a range of services, including employment and income generation, education and training, legal support, general awareness, etc. The National Commission for Women was established in 1992.

### **Role of Government in the Empowerment of Women in India**

The pre-requisites for the empowerment of women are literacy and education, awareness, skill development, good health, access to economic resources, capacity and opportunity for participation in decision-making within the family, community and institutions of governance. The action taken at the global, national and individual levels for the empowerment of women are as follows:

#### **The Charter of the United Nations set out three main goals for the Organisation:**

- To prevent future wars by fostering peace & security
- To promote social and economic progress
- To define and protect the rights and freedoms of every human being regardless of race, sex, language or religion.

The efforts of United Nations in bringing about gender equality has been commendable through its various agencies like UNIC, UNDP, UNICEF, UNESCO and particularly through UNIFEM which works on the principle of gender equality and gender justice through new approaches to women's empowerment.

#### **Action at the National Level**

Right from the inception of the Indian Republic in January 1950, the Constitution of India provided for Women's equality with men. The Government have enacted specific laws for the protection of women and for the up gradation of their status such as marriage related laws, property related laws, work related laws, health related laws, and violence related laws.

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## Female literacy Rate in India

2011 Census

2001 Census

Sr. No.	State	Literacy(%)	Male(%)	Female(%)	Literacy(%)	Male(%)	Female(%)	Change(%)
-	<b>India</b>	<b>74.04</b>	<b>82.14</b>	<b>65.46</b>	<b>65.38</b>	<b>75.85</b>	<b>54.16</b>	<b>8.66</b>
1	Kerala	93.91	96.02	91.98	90.86	94.24	87.72	3.05
2	Lakshadweep	92.28	96.11	88.25	86.66	90.72	80.47	5.62
3	Mizoram	91.58	93.72	89.40	88.80	92.53	86.75	2.78
4	Tripura	87.75	92.18	83.15	73.19	82.42	64.33	14.56
5	Goa	87.40	92.81	81.84	82.01	88.62	76.47	5.39
6	Daman and Diu	87.07	91.48	79.59	78.18	86.14	67.42	8.89
7	Puducherry	86.55	92.12	81.22	81.24	86.33	73.90	5.31
8	Chandigarh	86.43	90.54	81.38	81.94	88.42	75.37	4.49
9	Delhi	86.34	91.03	80.93	81.67	87.33	75.24	4.67
10	Andaman and Nicobar Islands	86.27	90.11	81.84	81.30	86.76	74.71	4.97
11	Himachal Pradesh	83.78	90.83	76.60	76.48	85.35	65.61	7.3
12	Maharashtra	82.91	89.82	75.48	76.88	85.97	67.03	6.03
13	Sikkim	82.20	87.29	76.43	68.81	77.38	59.63	13.39
14	Tamil Nadu	80.33	86.81	73.86	73.45	83.28	64.91	6.88
15	Nagaland	80.11	83.29	76.69	66.59	76.04	56.87	13.52
16	Manipur	79.85	86.49	73.17	70.53	80.33	61.46	9.32
17	Uttarakhand	79.63	88.33	70.70	71.62	81.02	63.36	8.01
18	Gujarat	79.31	87.23	70.73	69.14	78.49	60.40	10.17
19	Dadra and Nagar Haveli	77.65	86.46	65.93	57.63	68.82	43.53	20.02
20	West Bengal	77.08	82.67	71.16	68.64	77.02	59.61	8.44
21	Punjab	76.68	81.48	71.34	69.65	79.66	60.53	7.03
22	Haryana	76.64	85.38	66.77	67.91	76.10	59.61	8.73
23	Karnataka	75.60	82.85	68.13	66.64	76.06	57.80	8.96
24	Meghalaya	75.48	77.17	73.78	62.56	71.18	50.43	12.92
25	Orissa	73.45	82.40	64.36	63.08	71.28	50.51	10.37
26	Assam	73.18	78.81	67.27	63.25	75.23	51.85	9.93
27	Chhattisgarh	71.04	81.45	60.59	64.66	75.70	55.73	6.38
28	Madhya Pradesh	70.63	80.53	60.02	63.74	75.35	54.61	6.89
29	Uttar Pradesh	69.72	79.24	59.26	56.27	67.30	43.00	13.45
30	Jammu and Kashmir	68.74	78.26	58.01	55.52	66.60	42.22	13.22
31	Andhra Pradesh	67.66	75.56	59.74	60.47	71.16	50.29	7.19
32	Jharkhand	67.63	78.45	56.21	53.56	63.83	38.87	14.07
33	Rajasthan	67.06	80.51	52.66	60.41	70.32	43.85	6.65
34	Arunachal Pradesh	66.95	73.69	59.57	54.34	65.43	40.23	12.61

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		2011 Census			2001 Census			
Sr. No.	State	Literacy(%)	Male(%)	Female(%)	Literacy(%)	Male(%)	Female(%)	Change(%)
-	India	74.04	82.14	65.46	65.38	75.85	54.16	8.66
35	Bihar	63.82	73.39	53.33	47.00	59.68	33.12	16.82

Source:<http://www.census2011.co.in>

### Action taken at the State Level

#### ***Mahalir Thittam* by Tamilnadu Corporation for Development of Women Ltd. (TNCDW)**

*Mahalir Thittam* is a socio-economic empowerment programme for women implemented by Tamilnadu Corporation for Development of Women Ltd (TNCDW). It is based on SHG approach and is implemented in partnership with Non-Governmental Organisations (NGOs) and community based organisations. The SHG approach was started in a small way in Dharmapuri district in the year 1989 with the assistance of International Fund for Agricultural Development (IFAD). Later the scheme was extended to all the districts of the State. Today the SHG movement is a very vibrant movement spread across all districts of the State with nearly 59,00,000 women as members. As on 31.3.2009, there were 3,91,311 SHGs with a total savings of Rs.2062.04 crores.

The hall mark of the SHGs promoted by *Mahalir Thittam* is the systematic training provided to the SHG members and the office bearers. This capacity building brings about qualitative changes in the attitude of the women and promotes cohesion and effective functioning of the group.

### The Present Scenario

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As a result of all the efforts made at various levels, the situation of women on the whole has improved with regard to some of the critical indicators of women's empowerment, like literacy, education, employment, health, human rights, etc. The empowerment of women in reality is the urgent need of the hour as it seems to be the best way to stop the degeneration of the society and to bring about harmony, happiness, progress, prosperity and peace in the world.

### **SHGs and their role in Uplifting women:**

SHG (Self Help Group) or mutual support is a process wherein people who share common experience and problems can offer each other a unique perspective that is not available from those who have not shared the experience. SHGs are run by and for group members. They are based on principles of empowerment, inclusion, non-hierarchical decision-making, shared responsibility and a holistic approach to people's cultural, economic and social needs .

A SHG consists of 10-20 members drawn from a relatively homogeneous economic class, self-selected on the basis of existing affinities and mutual trust. Members meet regularly at a fixed time and place and pool their savings into a common fund which they take as need based-loans. The group develops its own rules and regulations and sanctions for violations. The objectives of the SHGs go beyond thrift and credit and include the overall development of members in the social, political, cultural and economic arena.

### **Objectives of SHGs**

- To develop women in socially and economically who live in below poverty line.
- To develop self-confidence among the women.
- To bring out the potential in women.
- To promote gender equality and equal rights.
- To encourage women to take over village level administration.
- To voluntarily save from their income and expenditure.



## **Women Entrepreneurs**

SHG has really helped to increase the skills and awareness of women. The Objectives of Entrepreneurship Development Programme (EDP) is to promote economic activities among the members of the SHG through skill training, Entrepreneurship Development, Credit Linkage and Market Support. The year 2001 was announced as the year of women empowerment.

## **Empowering SHG Women**

- Creating awareness about the government and bank procedures
- Making women able to read and write
- Developing the capability to manage a mini bank with ledgers and passbooks
- Aiming at the total abolition of over interest rate
- Enhancing their knowledge and skills to undertake economic activities
- Encouraging their participation in the Gram Sabhas, Panchayat level Federation clusters, Block level federation etc.

## **Government Schemes for Women Empowerment**

The Government of India has over twenty seven schemes for women operated by the different departments and ministries such as:

- Integrated Rural Development Programme (IRDP)
- Training of Rural Youth for Self Employment (TRYSEM)
- Prime Minister's Rojgar Yojana (PMRY)
- Women's Development Corporation Scheme (WDCS)
- Working Women's Forum
- Indira Mahila Yojana
- Indira Priyadarshini Yojana
- SBI's free Shakti scheme
- NGO's credit scheme

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## **Data Analysis and Interpretations**

As per 2011 census, total population of India is 1210193422, out of which the female population is 586469174. In Coimbatore district alone, total female population is 1737216.

In modern times, the position of Indian women did improve a lot. This study reveals how much, particularly the urban women, their conditions, life styles, and literacy levels have improved. The present study explains the status of urban women and the changes in their role after joining in SHGs. This study was undertaken at Anna Nagar (Sowripalayam), Coimbatore district. For this study, both primary and secondary data are used.

### **Objective of This Study**

- To know the socio-economic condition of SHG women
- To explain the role of SHG women in the family
- To find out their decision making power and self confidence level
- To know the Entrepreneurship development of SHG women

### **Details of Sample Selection**

In the study area, 75 samples were selected. Using simple random sampling method, 75 samples from 6 SHGs were collected. Though the study area is located in Urban Coimbatore, most of these women are illiterates but are actively involved in group activities.

### **Tools Used for Data Collection**

For the purpose of data collection, an interview schedule was prepared. There were 75 respondents from different SHGs. Information was collected from members of the SHGs functioning in the study area. During the initial stage of data collection,

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the Respondents were reluctant to answer. The researcher had taken effort to convince them by explaining the importance and purpose of the study.

### **Characteristics of the SHG Women**

The characteristics of SHGs include age, educational qualification, marital status, type of family, occupation, income, etc. which are illustrated in the tables given below.

**Table 1.1:Details of SHGs and the number of Respondents:**

<b>S.no</b>	<b>Name of the SHG</b>	<b>Number of Respondents</b>
1	Annai Anbumalar	12
2	Kannimalar	15
3	Mahizhampu	12
4	Om Sakthi	12
5	Sathya deepam	12
6	Sri Durgaiamman	12

### **Age of Respondents**

**Table 1.2:Percentage distribution of Respondents by their age:**

<b>Respondent's age</b>	<b>No.of Respondents</b>	<b>percent</b>
18-27	<b>9</b>	<b>12</b>
28-37	29	38
38-47	29	38
48-65	8	10
Total	75	100

### **Educational qualification of Respondents**

**Table 1.3: Percentage distribution of Respondents by their education**

<b>Respondent's education</b>	<b>No. of Respondents</b>	<b>percent</b>
Illiterates	<b>53</b>	<b>70.6</b>

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Primary	6	8
Middle	7	9.3
High school	7	9.3
Hr.Secondary & above	2	2.6
Total	75	100

### Marital status of Respondents

**Table 1.4: Percentage distribution of Respondents by their marital status**

Marital status	No. of Respondents	percent
Married	73	97.3
Widowed	1	1.3
Divorced	--	--
Separated	1	1.3
Total	75	100

### Type & Size of Family

**Table 1.5 : Percentage distribution of Respondents by the type of family to which they belong**

Type of the family of Respondents	No. of Respondents	percent
Nuclear family	69	92
Joint family	6	8
Total	75	100

**Table 1.6: Percentage distribution of the Respondents by their family size**

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<b>Respondent's children(size of family)</b>	<b>No. of Respondents</b>	<b>percent</b>
1	<b>28</b>	<b>37.3</b>
2	20	26.6
3	18	24
4 and above	9	12
Total	75	100

### **Occupational status of the Respondents**

**Table 1.7: Percentage distribution of Respondents by their occupation:**

<b>Occupation of Respondent</b>	<b>No.of Respondents</b>	<b>percent</b>
Not working other than SHG	<b>11</b>	<b>14.6</b>
Construction workers	45	60
Sweepers	11	14.6
House-maids	8	10.6
Total	75	100

### **Income of the Respondents**

**Table 1.8 :Percentage distribution of Respondents by their income**

<b>Respondent's income</b>	<b>No.of Respondents</b>	<b>percent</b>
No income	<b>6</b>	<b>8</b>

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Below 1000	-	-
1000-2000	30	40
2000-3000	24	32
3000 &above	15	20
Total	75	100

**Table 1.9: Percentage distribution of the Respondents by freedom to spend money on their own wish**

<b>Freedom to spend money</b>	<b>No.of Respondents</b>	<b>percent</b>
No	<b>5</b>	<b>6.7</b>
Yes	70	93.3
Total	75	100

#### **Activities undertaken by the Group members**

**Table 1.10: Percentage distribution of Respondents by activities undertaken by them for their groups**

<b>Activities undertaken by the Respondents</b>	<b>No. of Respondents</b>	<b>percent</b>
No activity undertaken except meeting	<b>12</b>	<b>16</b>
Meeting &arranging loans	12	16
Encouraging member to join development &awareness programmes	51	68
Total	75	100

#### **EDP & Other Training**

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**Table 1.11: Percentage distribution of Respondents undergone EDP& other training**

<b>Training undertaken by the Respondent</b>	<b>No. of Respondents</b>	<b>percent</b>
EDP	-	-
Other training	51	68
None of the training attended	24	32
Total	75	100

### **Savings by SHG Members**

**Table 1.12: Percentage distribution of the Respondents by their savings:**

<b>Savings amount/week</b>	<b>No. of Respondents</b>	<b>percent</b>
No savings	-	-
Rs.25	27	36
Rs.50	48	64
Total	75	100

### **Loan Repayment**

**Table 1.13: Percentage distribution of the Respondent's loan amount Repayment**

<b>Duration of Repayment</b>	<b>No. of Respondents</b>	<b>percent</b>
Weekly	<b>40</b>	<b>53.3</b>
Monthly	35	46.6
Total	75	100

### **Findings of This Study & Suggestions for Improvement**

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Most of these women's families are nuclear families and most of them got married at an early age of their adulthood. By joining SHGs, these women started becoming independent. They are even helping their family members in time of their need by availing loans from the bank. They are not only economically independent but they also improved their confidence level and try to find solution for the problem they are facing in their day to day life in their group meetings. They have taken their decisions independently in all aspects and decide matters on their own accord. Due to high rate of illiteracy and lack of perseverance in acquiring skills, they are not able to avail the full benefit of SHGs. By lacking these soft skills, they find themselves difficult in learning new skills like computer training, EDP, etc.

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### Appendix

#### Questionnaire

1. Name of the Respondent

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- :
2. Age :
  3. Sex :
  4. Religion :
  5. Community :
  6. Residential Address :
  7. Educational Qualifications :
  8. Whether the Respondent is  
Employed or not :
  - a) If so, give details :
  9. Annual income :
  10. Marital status :
  11. Type of family :
  - 11a. No. of Family members :
  12. Details about the members :

## **II. Group Details**

1. Name of the Group :
2. Year of inception :
3. No. of members in the  
Group :
4. Position of the Respondent : a. Animator, b. Representative, c. Member  
in the group
5. How many times do you meet in a month?
6. Contribution of the Respondents to total  
Savings
7. Amount of savings of the group :  
Each month
8. Does the group lend to its members? Yes /no:

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9. If yes, at what interest rate? :
10. Period of time for Repayment :
11. Do the members have undergone any: Yes/No  
Type of training?
12. State the type of training :
13. Period of training :
14. How much does the Respondent  
Contribute to the family's income :  
Before and after joining the groups

Income Rs/Month	Before joining	After joining
0-1000		
1000-2000		
2000-3000		
3000-4000		

15. Does the group have rendered any social  
Service?
16. Is there any difference in your decision making power regarding  
a. family matters  
b. children's education  
c. community matter  
d. other matters  
and self confidence level improved after joining the group?

Status of improvement	Self confidence	Decision making
Moderate		
Highly improved		
No change		

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