

Rural Women's Collectives and Grassroots Empowerment in Tamil Nadu

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ABSTRACT

Rural women's collectives, particularly in the form of self-help groups and community-based organizations, have become instrumental in fostering grassroots empowerment across India. This study investigates how such collectives in Tamil Nadu contribute to enhancing economic security, social capital, and decision-making agency among rural women. Employing a mixed-method design, a structured survey was administered to 200 women members of various collectives across three districts (Thanjavur, Salem, and Nilgiris), complemented by in-depth interviews with ten collective leaders. Quantitative analysis revealed that over 80 percent of respondents experienced increased access to microcredit and savings, with 68 percent reporting greater influence in household financial decisions. Quantitatively, the index rose by an average of 37 percent after two years of collective membership, with microenterprise ventures contributing 52 percent to additional household income. Qualitatively, narratives reveal emergent leadership skills, peer-mentoring networks, and adoption of digital tools for market linkage. These findings underscore the transformative potential of collectives when supported by capacity-building, gender-sensitive training, and inclusive value-chain partnerships.



Fig.1 Rural women lives in Tamil Nadu, [Source\(\[1\]\)](#)

Social participation indicators showed that 72 percent attended local governance meetings at least quarterly, and 64 percent had assumed leadership roles within their communities. Qualitative insights highlighted challenges including persistent gender norms and limited market linkages. The study concludes that women's collectives serve as vital platforms for empowerment but require targeted policy support—such as capacity building, market integration initiatives, and awareness campaigns—to sustain and deepen their impact.

KEYWORDS

Rural women's collectives; Grassroots empowerment; Self-help groups; Tamil Nadu; Economic agency; Social capital

INTRODUCTION

Over the past three decades, India's National Rural Livelihood Mission (NRLM) and state-level initiatives have promoted women's collectives as vehicles for socio-economic transformation. In Tamil Nadu—a state with a longstanding tradition of cooperative movements and community mobilization—self-help groups (SHGs) have proliferated, encompassing over 700,000 women by 2024. These collectives aim to pool savings, access microcredit, and engage in income-generating activities. Beyond economic functions, they foster social solidarity, political awareness, and leadership opportunities among members. Despite these achievements, questions remain about the depth of empowerment achieved: To what extent do these groups translate into real shifts in household decision-making, social mobility, and participation in local governance? Prior evaluations have often focused narrowly on financial metrics, overlooking broader dimensions of agency.



Fig.2 Women farmer in Rular India, [Source\(\[2\]\)](#)

This manuscript addresses that gap by examining multiple empowerment indicators—economic, social, and political—among members of rural women’s collectives in Tamil Nadu. By surveying 200 women across diverse agro-ecological regions and triangulating with qualitative interviews, the study captures both measurable outcomes and lived experiences. The findings aim to inform policymakers, non-governmental organizations, and collective leaders about strengths to build upon and obstacles to overcome. In doing so, the research contributes to the broader discourse on women’s grassroots empowerment in South Asia and offers actionable recommendations for enhancing the efficacy of collective models.

Literature Review

Empowerment literature categorizes agency into three interlocking dimensions: economic (control over assets and income), social (mobility and network expansion), and political (public voice and representation). Early microfinance critiques argued that credit alone fails to dismantle entrenched gender hierarchies; subsequent scholarship calls for holistic interventions combining training, peer-support, and market integration. In Tamil Nadu, pilot programs integrating mobile-banking platforms demonstrated a 25 percent faster loan disbursement rate and a 40 percent increase in digital transaction literacy among SHG members. Studies of Kudumbashree in neighbouring Kerala reveal that mentorship circles and federated leadership can multiply outreach, yet few Tamil Nadu evaluations have systematically measured social capital formation or digital uptake. This review highlights the need for composite indices and thematic analysis of empowerment trajectories to inform tailored policy design. Women’s collectives in India trace their roots to cooperative credit societies and voluntary organizations in the 1980s. The SHG model—characterized by groups of 10–20 women saving regularly and accessing group loans—was mainstreamed under the NRLM in 2011. Nationally, studies have documented increases in household savings, entrepreneurial ventures, and social networks among SHG members. However, scholars caution that financial inclusion alone does not guarantee empowerment; deep-rooted gender norms and structural barriers often limit broader gains.

In Tamil Nadu, state government schemes such as the Tamil Nadu Women’s Development Project and support from microfinance institutions accelerated SHG formation. Evaluations of these programs reported improvements in literacy, health awareness, and asset ownership among participants. Yet, regional disparities persist: Women in the Nilgiris region, for instance, face challenges related to tribal marginalization, while those in the Cauvery delta contend with agrarian distress.

Empowerment is multidimensional, encompassing economic agency (control over resources), social agency (mobility and network expansion), and political agency (voice in local governance). A study of Kerala’s Kudumbashree program underscored the importance of collective learning and leadership training in fostering these dimensions. Similar interventions in Tamil Nadu have piloted capacity-building workshops, but systematic assessments are limited.

Moreover, micro-enterprise linkages remain weak: While many collectives engage in joint enterprises—such as tailoring, food processing, and dairy cooperatives—market access constraints often curtail profitability. Digital literacy programs have emerged to bridge this gap, yet uptake is uneven among older or less-educated members. Finally, academic discourse highlights the critical role of male allies and community leaders in legitimizing women’s public participation, suggesting that empowerment interventions must adopt a holistic, socio-cultural approach.

This review reveals that while Tamil Nadu’s women’s collectives demonstrate promise in fostering economic inclusion, there is a need for comprehensive evaluations that track multiple empowerment dimensions and contextual challenges.

Objectives of the Study

The study seeks to explore the following aims:

- Examine the economic impacts of collective membership, focusing on savings behavior, credit access, and income-generating activities.
- Assess shifts in household decision-making authority and mobility outside the home.
- Evaluate women's engagement in community governance structures and leadership roles within collectives.
- Identify key barriers—social, cultural, and institutional—to sustained empowerment.
- Generate policy recommendations to strengthen the capacity and reach of rural women's collectives in Tamil Nadu.

Survey of 200 Respondents

A cross-sectional survey was conducted between January and March 2025 in three purposively selected districts: Thanjavur (rice bowl region), Salem (industrial-agricultural mix), and Nilgiris (hilly tribal areas). From each district, two villages with active women's collectives were chosen in consultation with local field offices. Using stratified random sampling, 200 women members (aged 18–60) were selected proportionally to group size. The survey instrument comprised a structured questionnaire covering:

- Socio-demographic profile (age, education, caste, occupation)
- Collective participation metrics (duration of membership, attendance frequency)
- Economic indicators (monthly savings, borrowing history, income streams)
- Social indicators (mobility to market, health facility visits, participation in community events)
- Political indicators (attendance in panchayat meetings, leadership roles held)

Pre-testing was carried out in a neighboring district to refine question clarity. Trained female enumerators administered the survey face-to-face, ensuring cultural sensitivity and confidentiality. Response rate stood at 95 percent, with incomplete questionnaires (n=10) excluded from analysis, yielding a final sample of 190 valid responses.

RESEARCH METHODOLOGY

Adopting a mixed-methods framework, the study integrates quantitative survey data with qualitative insights to enrich interpretation. Quantitative analysis involved descriptive statistics—mean, frequency, and percentage distributions—computed using statistical software. Cross-tabulations examined relationships between duration of collective membership and empowerment outcomes. To gauge statistical significance, chi-square tests and t-tests were applied at a 5 percent significance level.

Qualitative data were gathered through semi-structured interviews with ten collective leaders (elected office bearers and long-standing members). Interviews explored themes of leadership development, collective decision-making processes, and perceived impact on gender norms. Audio recordings were transcribed and coded thematically, with patterns triangulated against survey findings.

Ethical considerations included informed consent, voluntary participation, and anonymity. The research protocol was approved by the Institutional Review Board of [Institution Name], and all data were stored securely. Quantitative data were analyzed using descriptive statistics, factor analysis to validate the Empowerment Index, and multivariate regression to isolate predictors of agency gains. Reliability was confirmed through Cronbach's alpha ($\alpha = 0.87$ for economic autonomy, $\alpha = 0.82$ for social capital, $\alpha = 0.79$ for political voice). Qualitative interviews employed purposive sampling of ten collective leaders—balancing age, tenure, and

community background. Transcripts were coded with NVivo, using grounded theory to surface emergent themes such as digital innovation uptake and intergenerational mentorship. Triangulation of methods ensured internal validity, while reflexive journaling by researchers mitigated bias. A conceptual model links structural support (training, ICT infrastructure) with intermediate outcomes (confidence, peer networks) and final empowerment states.

RESULTS

Regression models highlight that capacity-building investments explain 34 percent of variance in political participation, overshadowing education level. Qualitative narratives underscore how digital WhatsApp groups enabled bulk orders for dairy cooperatives, while collective savings schemes funded girls' school fees, reinforcing intergenerational benefits. Reported challenges include intermittent mobile connectivity and low male allyship, which interviewees suggest addressing via village-level sensitization workshops.

Socio-Demographic Profile: Respondents ranged from 19 to 58 years, with a mean age of 37. Education levels varied: 42 percent had completed primary school, 28 percent secondary education, and 15 percent held higher secondary or above qualifications; 15 percent were illiterate. Caste distribution reflected regional demographics: 48 percent from Other Backward Classes, 30 percent Scheduled Castes, 12 percent Scheduled Tribes (predominantly in Nilgiris), and 10 percent general category. Primary occupations included agriculture (56 percent), dairy and livestock rearing (22 percent), and small trades (18 percent).

Economic Empowerment: Over 85 percent reported regular savings through their collectives, with an average monthly contribution of INR 250. Approximately 78 percent had accessed group loans, averaging INR 5,000 per cycle, primarily for agricultural inputs or household needs. About 64 percent initiated income-generating ventures—such as tailoring (28 percent), poultry farming (18 percent), and food processing (18 percent)—after collective membership. Statistical analysis showed a significant association between membership duration (>3 years) and higher average savings ($p < 0.01$).

Household Decision-Making: A majority (68 percent) indicated increased participation in decisions regarding household expenditure, children's education, and health care. Notably, women with leadership roles within collectives ($n=45$) reported greater say in familial matters compared to non-leaders (82 percent vs. 60 percent). Qualitative interviews underscored that peer support and group training sessions bolstered women's confidence to negotiate with spouses and elders.

Social Mobility and Participation: Membership correlated with enhanced mobility: 72 percent felt comfortable traveling alone to markets or government offices, compared to 38 percent prior to joining. Attendance at community events—such as health camps and panchayat meetings—increased from 24 percent to 68 percent post-membership. Leaders highlighted the role of collective travel arrangements (shared transport) in overcoming mobility constraints.

Political Agency: About 54 percent had attended at least one gram panchayat meeting in the past year, and 36 percent reported speaking up on issues affecting women and children. Five respondents stood for local body elections (three elected), demonstrating an emergent pipeline of female leadership.

Barriers and Challenges: Despite gains, 58 percent cited persistent patriarchal attitudes—family disapproval of public roles—as a barrier. Market access limitations affected 44 percent of those engaged in enterprises, who struggled with pricing and linkages to buyers. Timely loan disbursement challenges within federated structures were reported by 32 percent of members.

CONCLUSION

This study affirms that rural women's collectives in Tamil Nadu significantly contribute to multidimensional empowerment—

economic, social, and political. Regular savings and credit access underpin income-generating activities, while collective solidarity nurtures self-confidence, mobility, and leadership aspirations. However, enduring socio-cultural norms and market inefficiencies temper these gains. To bolster collective impact, policymakers and practitioners should:

- Enhance market integration through partnerships with value-chain actors and digital marketplaces.
- Strengthen leadership training and mentorship programs, with a focus on younger members and tribal communities.
- Foster male engagement initiatives to cultivate supportive family environments.
- Streamline federated loan processes for timely disbursements and transparent governance.

Limitations include the cross-sectional design, which constrains causal inference, and reliance on self-reported measures. Future research could undertake longitudinal studies to trace empowerment trajectories over time and explore the role of digital platforms in collective operations. By addressing these areas, stakeholders can amplify the transformative potential of rural women's collectives and accelerate grassroots empowerment in Tamil Nadu. Integrating men and local opinion leaders through participatory dialogues can dismantle residual patriarchal norms. Future research ought to employ longitudinal designs to track empowerment persistence and explore the impact of policy shifts—such as expanded panchayat quotas—on collective efficacy. By adopting a holistic empowerment paradigm, Tamil Nadu can model inclusive, adaptive pathways for women's grassroots leadership across India.

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