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WOMEN EMPOWERMENT OF SHG MEMBERS IN ANDANALLUR AND PULLAMPADI BLOCKS OF TRICHY DISTRICT: AN EMPIRICAL STUDY

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ABSTRACT

Self-Help Group is a small voluntary association of poor people preferably from the same socio economic back drop. The micro-credit given to them makes them enterprising; it can be all women group, all men group or eve a mixed group. However, it has been the experience that women's groups perform better in all the important activities of SHGs. Self-Help groups have been getting more importance for work with people and community, for common purpose and solving the problems which are related social-economical, and to self-reliance, self-esteem, self-production, joint responsibility, self-determination by mobilizing internal indigenous resources of the person the group. The present paper highlights socio-economic empowerment of women in Trichy district of Tamil Nadu.

The Data required for the study has been collected from both the primary and secondary sources. The results of the study revealed that SHGs have had greater impact on both economic and social aspects of the beneficiaries. This paper, thus, forwards sustainable approaches to strengthen the creativity of grassroots inventors and innovators engaged in developing SHGs solutions to local problems. In all what can State Government do for the rural poor and rural women are addressed here.

KEY WORDS: Women Empowerment, Self -Help Groups, Socio-Economic Conditions

INTRODUCTION

“Empowerment of women leads to development of a good family, good society and, ultimately, a good nation. When the woman is happy, the home is happy. When the home is happy, the society is happy and when the society is happy the state is happy and when the state is happy there will be peace in the country and it will develop at greater pace”

~ Dr.A.P.J.Abdul kalam

The origin of SHG is from the Brainchild of Grameen Bank of Bangladesh, which was founded by Prof. Mohammed Yunus in 1975, who tried out a new approach to rural credit in Bangladesh. In India Self-help groups (SHGs) first emerged in MYRADA in 1985 (MYRADA was originally the acronym of the Mysore Resettlement and Development Agency, but the official name is now MYRADA. It is a large NGO with 487 staff working directly with 1.5 million poor people. “Building poor people’s institutions” is its short mission statement), NABARD has initiated this programme in 1986-87. But the real effort was taken after 1991-92 from linkage of SHGs with the

Banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund known as the Group corpus to meet members emergency needs and to provide collateral free loans decided by the group. The members of the group agree to use this common fund and such other funds that they may receive as a group through a common management. The group should devise a code of conduct (Group management norms) to bind itself. This should be in the form of regular meetings (weekly or fortnightly), functioning in a democratic manner, allowing free exchange of views, participation by the members in the decision making process. The group should operate a group account preferably in their service area bank branch, so as to deposit the balance amounts left with the groups after disbursing loans to its members. The members should build their corpus through regular savings. The group should be able to collect the minimum voluntary saving amount from all the members regularly in the group meetings. The savings so collected will be the group corpus fund.

REVIEW OF LITERATURE

Lalit Kumar Sharma (2011) through the article “Self Help Group as an Effective Strategy and Feasible Approach to Empower Women in India” has highlighted the benefits of psychological, social and economical factors accrued by women participating in SHGs and to explore the merits of SHGs as strategy and approach to empower women in India. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. The study concludes that women participation in SHG have created tremendous impact upon the life pattern and style of poor women especially in rural areas and empower them at various level not only as individual but also as member of family, community and society as whole.

S. Subramanian (2010) in the article “Empowerment of Women through SHGs in Tirunelveli District, Tamil Nadu-A SWOT Analysis” has identified strengths, weaknesses, opportunities and threats by conducting SWOT analysis of SHGs. Field observation methods were used to identify observable physical data. Moreover, group discussion with women who were involved in activities and group functions were conducted to elicit the information in detail. The study reveals that capacity building exercise taken up by the promoting agencies are not adequate to meet the need of SHGs members. They lack proficiency in soft skills, technical skills and managerial skills. The article

suggested that the promoting agencies like government and non-government agencies can contribute effectively for the success and sustainability of SHGs.

Anjugam,(2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter the joining of group.

Malathi Ramanathan (2004) The author through the article “Women and Empowerment, Shri Mahila Griha Udyog Lijjat Papad” has made an attempt to study the rise and growth of an organization, resulting from a group of women’s practical step to get supplementary earning. It is about empowerment at an organized cooperative level. The article concludes that the organization was positive in its approach in promoting economic empowerment of women and was well recognized. The article has made an attempt to answer the questions like, what are the reasons for success and spread of Lijjat papad as a women oriented organization? And In what way have the women of Lijjat papad contributed to bringing about a constructive change in their own lives and that of the people in and around their orbit of work?

NEED FOR THE STUDY

The status of women is closely associated with their economic position, which in turn depends upon their access to productive resources of the country and the opportunities for participation in economic activities. Women are increasingly seeking entrepreneurship as an avenue for economic growth with the government and the semi-government organization playing an important role in mobilizing women to become entrepreneurs through different programmes, the number of women entrepreneurs is increasing and is expected to increase much more.

But still it has not made a major development on there are no strong indicators that micro finance is leading towards the path of rural development as is expanded. A well planned financial system is lacking in there SHGs. There is dire need to know and improve financial status of poor by way of systematic credit delivery system.

SCOPE OF THE STUDY

The current study has been conducted in Trichy District in Tamil Nadu. The primary data has also been collected from women members of SHGs in Trichy District. The concept of “Self Help Promotion” has emerged as a new archetype for combating poverty. The economic impact of SHGs on its members is analyzed during the pre and post membership period by taking the variables like

Income, Expenditure, Savings, Borrowings and Assets creation.

OBJECTIVES OF THE STUDY

1. To find out the Socio-economic profile of the members who participate in the Self Help Groups in Trichy District.
2. To examine the general performance of the members in the Self Help Groups of Trichy district.
3. To study the improvement in the economic conditions of members farmers after becoming member of SHGs in Trichy district.
4. To bring forth various factors in influencing the success of SHGs in Trichy district.
5. To evaluate the respondents perception towards SHGs.

HYPOTHESES TESTED

From the above objectives the following hypotheses are framed and empirically tested.

H1: There is no significant increase in income pattern of women members before and after joining the SHGs.

H2: There is no significant increase in expenditure pattern of women members before and after joining the SHGs.

LIMITATIONS OF THE STUDY

The present study is based upon the results of survey conducted on 60 SHG members of two blocks in Trichy District, and not to any other similar areas. It is also assumed that the respondents are true and honest in expressing their views. The results of the study are subject to the limitations of sample size, regional territory, psychological, financial and emotional characteristics of surveyed population.

METHODS AND MATERIALS

Selection of Study Area:-

An endeavor in this paper is made, to present and analyse the socio-economic conditions of the selected self-help group members in Mutharasa nallur village belongs to Andanallur block and Kallakudi Village belongs to Pullambadi Block of Trichy district. The main socio-economic and allied factors identified and analysed include name and number of self-help groups, members, age, literacy level, marital status, type of family, family size, main occupation, type of house, family annual income, number of dependents, income from other sources, size of land holding. This chapter also includes

various aspects which are related to self-help groups. The analysis of the socio-economic conditions that is enshrined within the framework of the study would help to understand and analyse the impact of the self-help groups in Andanallur and pullambadi blocks of Trichy district.

Sampling design:-

As mentioned in the above, there are fourteen blocks in Trichy district viz., Andanallur Block (25 villages) and Pullambadi Block (33 villages) with total 58 revenue villages. For a detailed analysis the Mutharasa nallur village from Andanallur Block and Kallakudi Village from Pullambadi Block of the Trichy district are selected and their total Number of sample comes to two villages. From two villages six Self help group members are selected. Thus, the total sample number comes to two villages from two revenue blocks, and sixty SHG members are finally constitute the total number of respondents. All such details are shown in table.

COLLECTION OF DATA

Sampling Procedure:-

The present study based on both primary and secondary data. The primary data were collected from the SHG beneficiaries in two villages namely Mutharasa nallur, Kallakudi from the Andanallur Block and Pullambadi Block respectively in Trichy district of Tamil Nadu through interview- schedule. Secondary data were collected from Project Director, District Mission Management Unit, Collectorate Campus, Trichy District, Various books, journals and publications, dailies, published and unpublished theses. In the study tools and techniques are used in appropriate places.

Sample Size:-

60 individual beneficiaries of Self Help Group (SHG) in Trichy District were interviewed by scheduled method through convenience sampling method.

TOOLS AND TECHNIQUES OF DATA ANALYSIS:

The Statistical Analysis carried out in the study is being done using MS-Excel and SPSS (Statistical Package for Social Science) Software. The Statistical techniques like: percentage, average, mean, standard deviation and ANOVA-test. Analysed & interpreted data have been presented in the form of table.

DATA ANALYSIS AND INTERPRETATION

Table 1 Average Annual income of the selected self-help Group members

Classification	Before joining SHG	After joining SHG
7500-15000	4	2
1501-22500	5	4
22501-30000	25	23
30001-37500	9	6
Above37500	17	25
Total	60	60

Source: Field survey.

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	765	4	191.25	23.32317	0.001968	5.192168
Within Groups	41	5	8.2			
Total	806	9				

Source: Computed.

INFERENCE

Now the impact of SHG on income generation of members is statistically tested by one way analysis of variance. From the above result, it is obvious that the calculated value of “F” is greater than the critical “F”

value, ($23.32 > 5.19$), Based on the ANOVA test. The hypothesis H_1 is rejected. Hence there is significant difference between income earned by the members before and after joining self help group.

Table 2 Average annual Expenditure of the selected self-help Group members

Classification	Before joining SHG	After joining SHG
10000	22	11
10001-15000	18	19
15001-20000	15	20
20001-25000	2	6
Above 25000	3	4
Total	60	60

Source: Field Survey.

ANOVA

Source of Variation	SS	df	MS	F	P-value	F crit
Between Groups	458	4	114.5	6.981707	0.028039	5.192168
Within Groups	82	5	16.4			
Total	540	9				

Source: Computed.

INFERENCE

It can be stated that the members have increased the level of expenditure in the post membership period due to high level of income. Therefore it may be concluded that the SHG has really brought about a significant changes in the expenditure pattern of the members.

To test the significance in the level of increase in expenditure of members, one way analysis of variance has been employed to test. From the above result, it is obvious that the calculated value of “F” is greater than the critical “F” value, ($6.98 > 5.19$), Based on the calculated values. The hypothesis H_2 is rejected. Hence there is a significant change in the level of expenditure by the members before and after joining self help group.

Table 3 Age Group of the selected Self Help Group members

Sl. no.	Age Group	No. of respondents	Percentage
1	20-29	7	11.67
2	30-39	21	35.00
3	40-49	19	31.67
4	50-59	13	21.66
	Total	60	100

Source: Field survey.

Table no.3 depicts the age group of SHGs members. Middle age group people are actively engaged in the socio-economic activities.20-29 and 50-59 age

groups are actively participated in the SHGs activities.

Table 4 Literacy level of the selected Self-Help Group Members

Sl. no.	Education Qualifications	No. of respondents	Percentage
1	Illiterate	3	5.00
2	Can sign only	10	16.67
3	Primary education	17	28.33
4	Secondary education	19	31.67
5	Higher education	11	18.33
	Total	60	100

Source: Field survey.

The details of literacy level of the selected Self –Help Group members are shown in table 4. Out of 60, only 3 (5.00%) members are illiterates, 10 (16.67%) members can sign only, 17 (28.33%) members had up to primary education, 19 (31.67%)

members are educated up to secondary education level and 11 (18.33 %) members had their higher education. From this, it can conclude that major of the selected SHG members are secondary education and only five percent members are illiterate.

Table 5 Main occupation of the selected Sample respondents of SHG members

Sl. no.	Occupation	No. of respondents	Percentage
1	Agriculture	7	11.66
2	Agriculture labour	9	15.00
3	Labour	18	30.00
4	Business	16	26.77
5	Service	4	6.66
6	Other if any	6	10
	Total	60	100

Source: Field survey.

Regarding occupation details of the selected SHG –members, as is noticed in table 5, it is observed that more than twenty five per cent of self-help groups members are the labour as their main occupation, 26.67 per cent of the respondents have

business as their main occupation, only a marginal percentage of respondents have agriculture, agriculture labour and service as their main occupation.

Table 6 Amount of Loan Availed by the members Through Self-help groups

Availed Loan (Rs.)	No. of respondents	Percentage
Below 10000	11	18.33
10001-15000	27	45.00
15001-20000	18	30.00
Above 20000	4	6.67
Total	60	100

Source: Field survey.

The SHGs approach the banks and other institutions to get loan. The SHG arrange the loans and give the members in easy way. The SHGs charge reasonable interest. The prevailing interest rate is 1 percent to 4 percent. All the members are responsible to repay the loan to the banks. Therefore

members repaid the loan in time with easy installments. So re-payment is very easy to SHGs. Table No.6, 45 percent members are availed loan amount between 10,001 to 15,000. Almost all the members in the study area are availing the loan facilities in their SHGs.

Table 7 Repayment of Loan by the SHGs members

Particulars	No. of respondents	Percentage
Repayment in time	28	46.67
Repayment in advance	24	40.00
Repayment not time	8	13.33
Total	60	100.00

Source: Field survey.

The Table No.7 Shows pattern of Repayment of the SHGs members. A close at the table shows that those who repay the loan amount in

time are 46.67 percent. Only 13.33 percent SHGs members are not repaying in time.

Table 8 Monthly savings of the selected self-help Group members

Classification	Before joining SHG	After joining SHG
100-250	33	55.00
251-500	20	33.33
Above 500	7	11.67
Total	60	100

Source: Field survey.

The monthly savings by the members details presented in table 8. It is found from the table that all members are able to save. The amount of savings, however, accords to their family earnings. It is noticed in the table that 33 respondents out of 60 self-help group members that they are able to save Rs. 100 to 250 per month. While 33.33 per cent could save Rs. 251-500 and 11.67 per cent of the numbers

have are able to save to the extent of Rs. 500 per month. This, indeed, is a good sign to note that the selected self group members have gradually developed their mind, towards thrift. It clearly implies that the SHGs have brought an impact on the saving attitude and awareness to reduce unnecessary expenditure.

Table 9 Source of earnings for saving by the members of SHG

Source of earning	No. of respondents	Percentage
Self employment	15	25.00
labour	38	63.33
Husbandry earnings	7	11.67
Total	60	100.00

Source: Field survey.

Table 9 furnishes the details on source of earnings for saving by the members of self-help groups. It is amply evident from the table that as many as 38 out 60 SHG members representing 63.33 per cent main source of savings is their labour 25 per cent have expressed that the Self employment is the

main source. About 11.67 per cent have said that their husbandry earnings are the main source. From the analysis above, it can be concluded that labour is the main source of income and savings among the selected women self-help groups from husbandry earnings is very marginal.

Table 10 Training Programs attended by the SHG at the different levels

No. of training programmes are attended	No. of respondents	Percentage
5	6	10.00
4	22	36.67
3	21	35.00
2	7	11.67
1	5	8.33
nil	6	10.00
Total	60	100.00

Source: Field survey.

According to table 10, it is understood that out of 60 self-help group members, as many as, 22 members have attended four training programmes conducted at different levels. It is explicitly noticed that 35 percent members have attended three training programmes. Only 8.33 percent members attended one training programme.

CONCLUSION

A concerted effort has been made in this paper to present the socio-economic conditions of Trichy district and socio-economic background of the selected SHG members. This background information will help to analyze and evaluate the impact of SHGs on the economic empowerment and social transformation among the SHGs in Trichy District. This paper concluded that, it can be inferred that the majority of the respondents attended their Training such as Tailoring, Weaving, Computer Training, Screen printing Candle and Agarbatties etc., confirming to Block and district level. Women development activities must be given importance in combating poverty and to increase the economic growth and for better standard of living. To reduce poverty by enabling the poor households to access gainful self-employment and skilled wage employment opportunities resulting in appreciable improvement in their livelihoods on a sustainable basis, through building strong and sustainable grassroots institutions of the poor. SHG is credit cooperatives, usually all women join together in a group of 12 to 20 members of women who come forward voluntarily to work together for their socio-economic upliftment. Net result was a significant rise in income, expenditure, savings and investment.

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