WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT

Thesis Submitted to the Bharathidasan University, Tiruchirappalli in partial fulfillment of the requirements for the award of the Degree of

DOCTOR OF PHILOSOPHY
IN
COMMERCE

By

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(Ref. No. 31499/Ph.D.K.6/Commerce/Part-Time/October 2015)

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CERTIFICATE

This is to certify that the thesis entitled, **"WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT"** is a bonafide record of research work done by the candidate Mr.P.RAMAR **(Ref. No. 31499 / Ph.D.K6 / Commerce / Part-Time / October 2015/ conf./dt.15.10.2018)** in partial fulfillment of the requirements for the award of **DEGREE OF DOCTOR OF PHILOSOPHY IN COMMERCE** of Bharathidasan University, Tiruchirappalli-24 under my guidance and supervision and that the thesis is original in character and it has not formed the basis for the award of any other Degree, Diploma and Associateship, Fellowship or similar title in this or any other University.

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DECLARATION

I hereby declare that the thesis entitled **"WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT"** submitted by me in partial fulfillment of the requirements for the award of **DEGREE OF DOCTOR OF PHILOSOPHY IN COMMERCE** is the result of my original and independent work carried out under the guidance of **Dr.J.LALITHA**, Associate Professor and Research supervisor, PG & Research Department of Commerce, Thanthai Periyar Government Arts and Science College (Autonomous), Tiruchirappalli. This thesis has not been submitted earlier for the award of any Degree, Diploma, Associateship, Fellowship or similar other titles in this or any other University or Institution.

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1 CHAPTER - I RESEARCH DESIGN INTRODUCTION Women comprise the majority of the population below the poverty line and they are the poorest among the poor and hence there is need for women empowerment. In the recent years women empowerment has become a subject of great concern for the nations all over the world. The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. Empowerment of women is aimed at striving towards acquisition of the following: higher literacy level on education, better health care for her and her children, equal ownership of productive resources, increased participation in economic and commercial sector, awareness of their rights, improved self reliance, self confidence and self respect amongst women. Empowerment of women through entrepreneurship will equip woman to be economically independent and personally self reliant, with a positive self esteem to enable them to face any difficult situation.

2 Women entrepreneurship through Self Help Group has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. Women worldwide are actively launching and managing entrepreneurial functions. Self Help Group is a process by which a large group of women (10 - 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. Loans are sanctioned for various productive purposes by the institutions to the Self Help Group members and each group decides the choice of its members and the name of the group. The sources of funds for the groups are internal as well as external; the internal sources are the member's savings inclusive of the common fund and the external sources are loans from banks, aids from NGOs aids and grants/subsidies from government. Favourable Government policies towards development of women entrepreneurship, in ever increasing number of technically and professionally qualified individuals, growing number of women in business serving as role models, women executives leaving jobs to enter business and increasing number of middle class, lower class groups entering into entrepreneurship will influence the development for empowerment of women through Self Help Groups. Empowerment through Self Help Group is

resulting in increased participation in

27/04/2022

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(P.RAMAR)

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ABBREVIATIONS

ANOVA	-	Analysis of Variance
DRDA	-	District Rural Development Agency
DWCRA	-	Development of Women and Children In Rural Areas
IGA	-	Income Generating Activities
IGP	-	Income Generation Programme
MFIs	-	Micro Finance Institutions
MFIs	-	Micro Finance Intermediaries
NABARD	-	National Bank for Agriculture and Rural Development
NGOs	-	Non-Governmental Organizations
PADEK	-	Partnership for Development in Kampuchea
RRB	-	Regional Rural Banks
SARAS	-	Sale of Articles and Rural Artisan Society
SDGs	-	Sustainable Development Goals
SEM	-	Structural Equation Modelling
SEWA	-	Self Employed Women's Association
SGSY	-	Swarnajayathi Gram Swarozgar Yojana
SHG-BLP	-	Self Help Group Bank Linkage Programme
SHGs	-	Self-Help Groups
SMCP	-	Saving and Micro Credit Programme
SPSS	-	Statistical Package for Social Sciences
SRDA	-	State Rural Development Agency
TNCDW	-	Tamil Nadu Corporation for Development of Women

CHAPTER - I

RESEARCH DESIGN

INTRODUCTION

Women comprise the majority of the population below the poverty line and they are the poorest among the poor and hence there is need for women empowerment. In the recent years women empowerment has become a subject of great concern for the nations all over the world. The word empowerment is defined as the process by which women take control and ownership of their choices. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action.

Empowerment of women is aimed at striving towards acquisition of the following: higher literacy level on education, better health care for her and her children, equal ownership of productive resources, increased participation in economic and commercial sector, awareness of their rights, improved self reliance, self confidence and self respect amongst women. Empowerment of women through entrepreneurship will equip woman to be economically independent and personally self reliant, with a positive self esteem to enable them to face any difficult situation.

Women entrepreneurship through Self Help Group has gained momentum in the last three decades with the increase in the number of women enterprises and their substantive contribution to economic growth. Women worldwide are actively launching and managing entrepreneurial functions. Self Help Group is a process by which a large group of women (10 - 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as saving, credit and income generation thereby ensuring economic independence. Loans are sanctioned for various productive purposes by the institutions to the Self Help Group members and each group decides the choice of its members and the name of the group. The sources of funds for the groups are internal as well as external; the internal sources are the member's savings inclusive of the common fund and the external sources are loans from banks, aids from NGOs and grants/subsidies from government.

Favourable Government policies towards development of women entrepreneurship, in ever increasing number of technically and professionally qualified individuals, growing number of women in business serving as role models, women executives leaving jobs to enter business and increasing number of middle class, lower class groups entering into entrepreneurship will influence the development for empowerment of women through Self Help Groups.

Empowerment through Self Help Group is a process of change by which individuals or groups gain power and ability to take control over their lives. It involves access to resources, resulting in increased participation in decision-making and bargaining power and increased control over benefits, resources and own life. It means empowerment is myriad concept that includes economic, social and political empowerment.

Economic empowerment means it is necessary for women to have access to and control over productive resources and to ensure some degree of financial autonomy. Social empowerment means that women should get an important place in family and society and should have a right to enable her to make use of available resources. The political empowerment entails that women have the capability to analyse, organize and mobilize the environment for social transformation.

In the words of Former President APJ Abdul Kalam “Empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured”. Women entrepreneurs have been making a significant impact in all segments of economy of the world. Their willingness for the future is apparent in their growing confidence and desire to see different forms of work. If a women is empowered, her competencies towards decision - making will surely influence her family’s behaviour. In order to know the empowerment of women through SHGs, the researcher has chosen Villupuram District as the study area.

SIGNIFICANCE OF THE STUDY

Women empowerment is concerned about gaining autonomy and control over resources which includes many dimensions such as economic, social and political. Comprehensively, women empowerment is a state of an awareness about their internal level of critical consciousness and belief system that their well being in terms of gender justice and social justice, as well as the determination to use their physical, intellectual, emotional and spiritual resources to protect their lives is the dire need of the world today.

In the process of development, the empowerment of women is an urgent need since they constitute half of the population. They should be provided emancipation from traditional and domestic drudgery. Needful and appropriate attention on their issue to enable them to enjoy constant positions in the society is urgent. Having comprehensively understood and realized the essential need for empowerment of women in the development process, the Government of India has initiated certain programmes, intended exclusively for women development and empowerment making the state government as associates. One such development programmes is women Self-Help movement.

STATEMENT OF THE PROBLEM

Empowerment of women means to make women enable to develop high ambition, look at herself honestly, develop strong sense of personal efficacy, develop strong will power, develop leadership entrepreneur, entrepreneurial qualities, visualise the situation, talk and act confidently, overcome shyness and develop capabilities and competency.

Empowerment of women would mean equipping women to be economically independent and personally self reliant, with a positive self esteem to enable them to face any difficult situations. Since women are considered as partners in development process, she must be empowered socially, culturally, educationally, economically, politically and psychologically through legislations, policies and programmes.

Women are an integral part of every economy and overall development and any harmonious growth of a nation is possible only when women are considered as equal partners in progress with men. However in most developing countries, women have a low social and economic status and hence empowerment of women is essential for the economic development of the nation.

OBJECTIVES OF THE STUDY

- To trace the history and growth of Self Help Groups in Tamil Nadu and the study area.
- To study the financial assistance provided by the banks to SHGs and to analyse the role of bank linkage programme for the development of SHGs.

- To probe into the socio-economic status of Self Help Groups members in the study area.
- To evaluate how the Self Help Group members obtained loan from different sources and the details of getting the loans for various purposes.
- To appraise the level of empowerment through Self Help Groups namely Economic, Social and Financial empowerment.
- To study the benefits enjoyed by the members after joining in the SHGs.
- To provide findings, suggestions and conclusion.

HYPOTHESES

In the light of the objectives framed, the following hypotheses have been formulated.

- ❖ There is no significant variance among the study areas of the respondents with regard to perception of members with respect to membership in SHG
- ❖ There is no significant variance among the respondents type of work with regard to perception of members with respect to membership in SHG.
- ❖ There is no significant connection between respondents age and various dimensions of knowledge and awareness about loan, Training and Availing government support.

- There is no significant variance among perception of the respondents towards study areas and various dimensions of knowledge and awareness about loan, Training and Availing Government support.
- There is no significant variance among the respondents educational qualification with regard to various dimension of knowledge and awareness about loan, Training and Availing government support.
- There is no significant association between monthly income of the family and perception of members with respect to membership in SHG.
- There is no significant association between monthly income of the family and various dimension of family views.
- There is no significant internal consistency among the variables selected in the financial development, economic empowerment, self confidence and autonomy for women empowerment.
- There is no significant connection between respondents age and various dimensions of women empowerment.
- There is no significant variance among the respondents study areas with regard to various dimension of women empowerment.
- There is no significant variance among the respondents educational qualification and various dimensions of women empowerment.
- There is no significant association between number of years in the SHG and various dimensions of women empowerment.

- There is no significant association among the respondents type of work with regard to various dimensions of women empowerment.
- There is no significant association between monthly income of the family and various dimensions of women empowerment.
- There is no significant inter correlation matrix among various dimensions of Women Empowerment.

CONCEPTS USED IN THE STUDY

Self Help Groups (SHGs)

Self Help Groups are the association of women members organized voluntarily or with the help of NGOs or the bank or other institutions.

Meeting

A meeting is a gathering of members with a specific agenda at a particular place and time to discuss and decide on various aspects of women empowerment.

Savings

A portion of amount is deposited with Self Help Groups by the members at regular intervals. The saving is the seed capital of Self Help Groups' which is used for emergency needs through income generating activities. The savings amount is deposited in the banks.

Loan

Loan is the amount of money lent to its members from Self Help Groups' funds.

Income Generation Programme (IGP)

Income generation programme is a type of training provided to Self Help Group members by Government or NGOs to improve their skills, leadership quality, decision-making concepts and brings out entrepreneurship qualities of Self Help Group members.

Linkages

Linkages are relationships of Self Help Groups with other financial institutions like banks and social welfare organizations.

Empowerment

Empowerment is the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Entrepreneur

An entrepreneur is the organizer of an economic venture, especially, one who organizes, owns, manages and assumes the risk of the business.

Women Entrepreneur

Women who innovate, imitate or adopt a business activity are called Women Entrepreneurs.

Entrepreneurship

Entrepreneurship refers to the qualities required to innovate, start a new enterprise, accept the challenge and bear the risk.

Economic Empowerment

Process of increasing the access to and control over productive resources like income, employment, savings and such family resources.

Social Empowerment

Process of changing the discriminatory ideology and culture which undermines the status of women. It includes creating an environment in which women can take decisions and make choices of their own.

Legal Empowerment

Legal empowerment means potential to reduce problems against women's social evils. Women know about women's rights and laws through Self Help Groups.

AREA OF THE STUDY

The researcher has chosen Villupuram District as the study area. It is located in the centre of the state of Tamilnadu.

METHODOLOGY

The study is based on both Primary and Secondary data which are collected through various sources. The Primary data are collected through questionnaire from the Self Help Group members in the Villupuram district and the secondary data are collected from the Publications, Journals, Magazines, Books and Periodicals.

PILOT STUDY

A Pilot study involving fifty respondents was selected to test the reliability of the questionnaires to confirm the feasibility of the study. The reliability was tested by using Cronbach's alpha co-efficient. The test results showed that the scales are reliable. The reliability co-efficient was found to be 0.953, which is above the level of 90%. Thus the internal consistency reliability of the measures used in the study is considered to be very good.

Reliability Statistics

S. No	Scale Variables	Cronbach's Alpha	No. of Items
1.	**Women empowerment through Self Help Groups with special reference to Villupuram District**	0.953	135

The above values show adequate measure of reliability. Based on the pilot study the questionnaire was prepared.

SAMPLE SIZE

Sample size = $(Z^2 * P (1-P) / e^2) / (1 + (Z^2 * P (1-P) / e^2 N)$

Z= Z score based on confidence level

P= probability

e= error

N= Population size

Sample size = (Z^2*P (1-P) / e^2)

Sample size = 1.96^2 * 0.5 (1-0.5) / 0.04^2

=0.9604 / 0.0016

=600.25

Sample size = (1 + (Z^2* P (1-P) / e^2 N)

= (1+ (1.96^2 * 0.5 (1-0.5) / 0.04^2 * 2,49,547)

= (1+ (3.8416 * 0.25) / 0.0016 * 2,49,547)

= (1+ (0.9604) / (399.2752))

= 1 + 0.002405

=1.002405

Sample size = (Z^2*P (1-P) / e2) / (1 + (Z^2* P (1-P) / e^2 N)

= 600.25/1.002405

= 600.25

S.NO	ZONE	No.of SHG	No.of Members
1	VILLUPURAM	5820	78297
2	TINDIVANAM	4034	58436
3	THIRUKOILUR	3775	54858
4	KALLAKURICHI	5291	57956
	TOTAL	**18920**	**249547**

Source: Tamilnadu Corporation for Development of Women, Villupuram District

S.NO	ZONE	No.of SHG	Samples	No.of Members	Sample Size
1	VILLUPURAM	5820	92	78297	188
2	TINDIVANAM	4034	64	58436	141
3	THIRUKOILUR	3775	60	54858	132
4	KALLAKURICHI	5291	84	57956	139
	TOTAL	**18920**	**300**	**249547**	**600**

Source: Tamilnadu corporation for development of women, Villpurma District

The Researcher distributed 250 questionnaires in each zone. In total the researcher has taken 300 Self Help Groups. Out of which 92 SHG from Villupuram, 64 SHG from Tindivanam, 60 SHG from Thirukoilur and 84 SHG from Kallakurichi. 200 questionnaires were received from Villupuram district but 12 questionnaires were unfilled and 188 questionnaires were fit for analysis. 150 questionnaires were received from Tindivanam, 9 questionnaires were incomplete and 141 questionnaires were fit for analysis. 144 questionnaires were received from Thirukoilur and 12 questionnaires were not filled properly and 132 questionnaires were fit for analysis. 150 questionnaires were received from Kallakurichi and 11 questionnaires were not filled and 139 questionnaires were fit for analysis. In total 600 questionnaires were fit for analysis. As per the above formula sample size is fixed at 600.

SAMPLING TECHNIQUE

The Sampling Technique used in this study is **Multi Stage Random Sampling Method.** The Villupuram district was chosen for the present study. The district has four divisions namely Tindivanam, Thirukoilur, Kallakurichi and Villupuram. From each division one block is selected. Tindivanam and Kallakurichi, has 6 blocks and Villupuram and Thirukoilur has 5 blocks.

Villupuram has 5 blocks namely Kanai, Kandamangamlam, Koliyanur, Vanur and Vikkiravandi. Thirukoilur has 5 blocks namely Mugaiyur, Tirukoilur, Tirunavalur, Thiruvennai Nallur and Ulundurpet. Tindivanam has 6 blocks namely Gingee, Mailam, Melmalayanur, Merkanam, Olakkur and Vallam, Kallakurichi has 6 blocks namely Chinnasalem, Kallakurichi, Kalvarayan Hills, Rishivandiyam, Sankarapuram and Thiyagandurgam.

By applying the formula the sample respondent is fixed at 600. In Villupuram 188, in Tindivanam 141, in Thirukoilur 132 and in Kallakurichi 139 data are collected for the study. Therefore the total sample size of 600 Self Help Group Members are considered for analysis. For the study, the data were collected from July 2017 to December 2017.

STATISTICAL TOOLS USED

The data collected through the questionnaires were scrutinized and SPSS package was used for analysis. Tools such as Percentage analysis, Factor analysis, Friedmen test, One way Anova, Karl Pearson's Co-efficient of

Correlation, Inter Correlation Matrix, Multiple Regression and Structural Equation Model (SEM) are used for the analysis.

PERCENTAGE ANALYSIS

Percentage analysis is used to find the percentage value. Percentages are used in making easy comparison between two or more series of data.

$$\boldsymbol{Percentage} = \frac{\boldsymbol{No.of\ respondents}}{\boldsymbol{Total\ respondents}} \text{x}100$$

FACTOR ANALYSIS

Factor analysis is a multivariate technique also known as data reduction. It can be used in situations where the researcher studies a large number of variables affecting a particular situation. Factor analysis computes pairs of correlation between all variables and the highly related variables are combined into factors.

CHI-SQUARE TEST

Chi-square test is one of the important non-parametric tests that are used to compare more than two variables for a randomly selected data. The expected frequencies are calculated based on the conditions of null hypothesis. The rejection of null hypothesis is based on the differences of actual value and expected value.

CORRELATION

Correlation is the statistical analysis which measures and analyses the degree or extent to which two variables fluctuate with each other. The correlation measures the closeness of the relationship between the variables. In this study the correlation test is used to test the extent to which the level of agreeability, factors influencing the members for empowerment and how the level of satisfaction correlates with each other.

ONE WAY ANOVA

It is a statistical technique which is used to find the mean differences of a dependent variable with respect to a categorical variable. To analyse the perception of the members, analysis of variance (Anova) is used to find the level of satisfaction of the members and the effect of other socio-economic variables are taken for analysis.

MULTIPLE REGRESSION

Multiple regression is the most common form of linear regression analysis. As a predictive analysis, the multiple linear regression is used to explain the relationship between one continuous dependent variable and two or more independent variables.

STRUCTURAL EQUATION MODELLING (SEM)

Structural Equation Modelling (SEM) is a statistical technique for building and testing statistical models, which are often causal models. It is a hybrid technique that encompasses aspects of confirmatory factor analysis, path analysis and regression analysis.

LIMITATIONS OF THE STUDY

1. The data for the entire analysis is collected from Villupuram District and the study relates to only the members satisfaction on performance of Self Help Groups.
2. The members behaviour is not the same at all times. The findings of the study indicate only contemporary views of Self Help Group members and may not hold good for all times.

CHAPTER SCHEME

CHAPTER I	:	Deals with the importance of the study, scope, objectives, methodology and limitations.
CHAPTER II	:	Presents a review of literature.
CHAPTER III	:	Deals with the history, growth of Self Help Groups in Tamil Nadu and the study area.
CHAPTER IV	:	Examines the Socio-Economic conditions of Self Help Group members. It includes demographic characteristics of Self-Help Groups members.
CHAPTER V	:	Highlights the details of loans obtained by the Self Helps Groups such as Sources of loan, Purpose of loan and Factors influencing women empowerment.

CHAPTER VI	:	Analyses the empowerment of women through Self Help Groups. It includes Economic empowerment, Social empowerment and Financial empowerment.
CHAPTER VII	:	Studies the association between the demographic profile of the respondents and the various dimensions of women empowerment.
CHAPTER VIII	:	Presents the summary of findings, offers suggestions and provides overall conclusion of the study.

CHAPTER - II

REVIEW OF LITERATURE

An attempt is made in this section to review the studies which have a close bearing on the present study, The review of literature is a task, calling for deep insight and clear perspective of the overall field. The Self Help Group has attracted the attention of many researchers these days due to its recognized importance. This has created great deal of interest among the public as well as the government. It is essential to review the research work done so far in the field of Self Help Groups.

Indian Studies

[1]**Gurumoorthy (2000),** in his article stated that Self Help Group is a feasible alternative to achieve the objectives of rural development and to increase community participation in all rural development programme. He points out that SHG is a viable organised set up to disburse micro credit to the rural women for the purpose of making them self-assertive women and encouraging them to enter into entrepreneurial activities. The credit needs of the rural women are also fulfilled totally through the SHGs where it enhances the equality of status of women as participant, decision makers and beneficiaries in democratic, economic, social and cultural spheres of

[1] Gurumoorthy T.R " Self Help Groups empower Rural women", Kurukshetra, Volume 48,2000, pp 36-39

life. He concludes that the SHGs have the potential to ignite socio economic revolution in rural India.

[2]**Dwaranakantha (2002),** analysed the characteristics and growth of Self Help Groups in Andhra Pradesh and found that the Self Help Groups have obtained loan facilities from the cooperative credit banks, commercial banks, Mahila bank and Maheswaran banks and they have produced more than 50 varieties of products. Among them, the brass items, hosiery, candles, carpets, coir items and pickles are important products. The study reveals that Self Help Groups started to educate their own group members and they had a great vision in empowerment of rural women and for overall human development. The study showed that there is a tremendous improvement towards the standard of living of the Self Help Group members and their socio-economic and political empowerment is satisfactory in this district.

[3]**Shibalal Meher (2003),** investigated the link between micro credit and alleviation of poverty and also examined the sustainability of Self Help Groups. The study showed that members got access to loans after formation of Self Help Groups. The repayment of loan of the Self Help Group members are good and the functioning of Self Help Group members

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[2] Dwarnakanth .H.D, " Rural credit and women Self Help Group- A profile of Ranga Reddy District in Andhara Pradesh", Kurukshetra, November 2002, pp 9-15

[3] Shibalal Meher, " Self help groups and poverty in Orrisa, Bhuvanewar, Nabakrshna Choudhary Centre for Development studies, 2003

are satisfactory. The results of the study reveals that, only social empowerment showed moderate improvement and with respect to economic and political empowerment, the members had low improvement even after women joined in the Self Help Groups. The study showed that though micro finance played an important role for the improvement of the Self Help Group members, there is a need to improve the social status of the Self Help Groups so as to make them sustainable in the long run.

[4]**Ramachandran and Selian (2005),** made a study on socio-economic empowerment and Self Help Groups with an objective of analyzing the mode of operation of SHG and its impact on empowering women. Random sampling method was adopted to select 15 villages from 5 blocks out of 9 blocks in Kanyakumari district. Primary data were collected from the records of Districts Rural Development Agency (DRDA) Nagercoil and NABARD annual reports. The study revealed that SHGs in this area played a pivotal role in social transformation, welfare activities and infrastructure building and they also served as a cause for women empowerment, social solidarity and socio economic betterment of poor. Compulsory attendance of members in group meeting, reduction in rate of interest and increase in

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[4] Ramachandran.T and Selian.A, " Socio-Economic empowerment and Self Help Groups", Social welfare, Volume 52, 2005, pp 3-7

number of instalments for repayment, training in non-traditional activities played an important role for successful functioning of SHG.

[5]**Paul and Gebremariam (2008),** in their study on saving and micro programme (SMCP) in Eritrea highlighted the impact of the savings and micro credit programme on the improvement of socio-economic status of the individuals based on the sample size of 153 clients and found that the loan was not uniformly distributed among all age groups. The authors found that there was a dependence between field of investment and education levels. The results suggested that the SMCP was a successful programme in improving the economic status of majority of people who availed loans. The authors recommended that there was a need to provide opportunities of access to people of different economic strata with regard to the sanctioning of loan.

[6]**Gopalaraju and Mohan Kumar (2011),** in their study attempted to analyse the impact of Self Help Groups (SHG's) on rural development in Karnataka, India. Their objects is to study the income, expenditure and savings of the members of SHG's and to evaluate the impact of SHG's and the socio-economic status of women for social and economic empowerment. With the help of interview schedule, they collected

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[5] Paul C.J. and Gebremariam , " The study of the savings and Micro credit Programme (SMCP)", Journal of Rural Development, 2008,pp 19-35

[6] Gopala raju. R and Mohan kumar .S, " Impact of Self Help Groups (SHG's) on rural development", Asian Journal of Development Matters", Asian Journal of Development Matters, Volume 5 (2), June 2011, pp 139-143

information from 100 SHG members in Majjigepura which is a backward village in Mandhy district, Karnataka, during the period 2009, March to 2010 March.

From the study, it is found out that the SHG's enhance the economic and social status of women in family and society. SHG women received better access to credit and higher income and to some extent they overcome the social evils and hurdles of their life. The study also reveals that the groups give the women the opportunities of Self development through imparting education, training and practical knowledge.

[7]**Padala (2011),** in his study, " Effect of Self Help Groups in economic empowerment of rural women in Andhra Pradesh " highlights to evaluate the nature of business and its performance carried out by women through SHG's in Andhra Pradesh. A sample of 400 DWCRA members was randomly selected out of 133 Self Help Groups from Srikakulam, East Godavari, Chittor, Kurnool, Warangal and Khammam districts of Andhra Pradesh. The main objectives of the study is to know the profile and nature of enterprises owned by women and the performance of business enterprises carried out by rural women enterprises owned by rural women entrepreneurs.

[7] Padala.SR, " Effect of Self help groups in economic empowerment of rural women in Andhra Pradesh", Journal of Research in Peace, Gender and Development, Volume 1(3), April 2011, pp 101-110

Multi stage sampling technique was used to select the respondents for the study. Data was collected from the members of the group with the help of interview schedule and the groups which are engaged in individual activities are choosen for the study. The study revealed that poverty is the compelling force for the women to join the group and to take up the income generating activity. It also shows that the main reason for becoming a group member is to get eligibility for availing government schemes and for availing bank loan facility. The study also proved that though majority of the members are illiterates, their savings performance, group loan and bank loan repayment performance are satisfactory. The study also highlights that through Self Help Groups, the economic empowerment of rural women can be made possible.

[8]**Muthamizh Vendan Murugavel (2012)**, in his study throws light on the economic empowerment of women through SHG's, in three blocks of Gobi taluk in Erode district, Tamilnadu. The objectives of the study is to identify the reasons for joining in SHG's and to know the economic empowerment of women through SHG's. A total of 100 respondents were selected from 10 SHG's of three Blocks of Gobi taluk, viz Gobi, Nambiyur and TN palayam by using simple random sampling method. The main findings of the study showed that the major reason for joining in the Self Help Group

[8] Muthamizh Vendan Murugavel, "Women's perception on factors contributing and preventing Self Help Groups further growth- A research study in Erode district, "Al-Barkaat Journal of Finance and Management, Volume 4, July 2012, pp79-83

is to increase the savings habit and lack of educational background is one of the major factors for preventing further growth of the Self Help Group members. The study suggests that volunteers from NSS, YRC, NCC and other social organizations should come forward to enhance the educational background of rural women, for those who are engaged in SHGs.

[9]**Shambharkar, Jadhav and Mankar (2012),** in their study, " Impact of Self Help Groups on empowerment of women member" examines the different empowerment aspects in two panchayat samitis, namely Akola and Patur in Vidarbha region of Maharashtra state. From each pachchayat samitis, ten villages were selected on the basis of maximum number of Self Help Groups. The researchers collected information from 140 respondents from 20 Self Help Groups of 20 villages. The findings revealed that there was a definite impact of Self Help Group on empowerment of women members on the different aspects of empowerment namely psychical, cultural, economic and social empowerment. The overall result showed that 61.43 percent of the Self Help Group members had medium level of empowerment. In order to increase strength of the members, they suggested that required attention should be obtained from the DRDA personnel and bank officers to strengthen the linkage of SHG with banks and promote the formation of more and more SHG in rural area in general

[9] Shambharkar Y.B., Jadhav U.V and Mankar D.M, " Impact of Self help groups on empowerment of women member", Indian Research Journal of Extension educator, volume 2, special Issue 2012, pp 188-192

and particularly to those communities where women have no right of their development like tribal or backward communities.

[10]**Palaniappan, Ramanigopal and Mani (2012),** in their study aim at studying the entrepreneurial development among women, their motivational forces, to know the existing entrepreneurial traits and to analyse the major strength and weakness of women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship.

From the study, it is found out that due to lack of proper training, women entrepreneurs are not able to survive in the market. For this the researchers suggest that the government should conduct frequent training programmes with regard to new production techniques, sales techniques etc. Moreover they recommend that the government can provide interest-free loans to encourage women entrepreneurs and to attract more women entrepreneurs and the subsidy for loans should be increased.

[11]**Stella Mary and Swaminathan (2012)**, in their study aim at comparing the experiences of reviews in Maharashtra and Tamilnadu and to analyse the extent of economic empowerment of women in these states through Self Help Groups. The study revealed that both the governments of

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[10] Palaniappan.G, Ramanigopal C.S. and Mani.A, " A study on problem and prospects of women entrepreneurs with special reference to Erode district, " international Journal of Physical and Social Sciences, Vol2, March 2012, pp 219-230

[11] Stella Mary Sr and Swaminathan A.M, " Women empowerment through Self Help Groups: Analysis of comparative experiences in Maharashtra and Tamilnadu", International Journal of Research in Social Sciences, Volume 2, August 2012, pp 99-107

Maharashtra and Tamilnadu have brought out polices which are specific to women empowerment. It shows that the women policy in Maharastra and Mahalir Thittam in Tamilnadu aims at seeing that women themselves participate in earning income which builds confidence; inculcate savings which leads to capacity buildings and a social and economic activity to themselves.

The Mahalir Thittam under the Tamil Nadu Women Development Corporation seems to have involved women in more activities as compared to Maharashtra. The study shows that women coming together under this scheme have involved themselves in the making of agarbathi, production of candles and soaps, readymade garments, pickles, appalam, palm leaf products, herbal products etc. The overall study shows that SHG's in Tamilnadu seem to be more successful than Maharashtra. The below poverty line people are more benefited in Tamilnadu under this scheme.

[12]**Komala and Aiyanna (2012),** in their study made an attempt to find out the socio-economic empowerment of women after joining the Self Help Group and to know the status of women through SHG's. For this they collected information from 350 respondents. Out of 350, 50 respondents from each taluk were interviewed by using simple random sampling method. They collected data from seven taluks in Mysore district viz. H.O

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[12] Komala.K and Aiyanna K.V "Empowerment of women through Self Help Groups- A case study in Mysore district". Asian Journal of Development matters, volume 6. December 2012, pp 28-36

Kote, Hunsur, K.R.Nagar, Mysore Periyapanta, Nanjungud and T.Narasipur.

The study reveals that women empowerment has been considerably achieved through SHG's in Mysore district. It is found out that after becoming a member of SHG's, their socio-economic condition has improved to a greater extent. About 31.1 per of the women are engaged in business activities like petty business, cottage industries, dairy, cloth selling, catering etc. 97.1 percent of the women are participating in decision making process in Mysore district. The study shows that after joining in SHG's, the women members have been empowered in all aspects and SHG's have become a strong instrument in empowering women.

[13]**Minimol and Makesh (2012)** in their research investigate the role of rural women in Kerala after joining in Self Help Groups. The objectives of the study is to identify the profile of the SHG's and its members, to know the level of personal, social and financial empowerment of the members, to study the nature and extent of group related and personal problems faced by the members of SHG's and to test the association between group characteristics and empowerment.

Exploratory research design is used for the study. The study was undertaken during the period of June 2010 to June 2011. The data were

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[13] Minimol M.C. and Makesh. K.G, "Empowering rural women in Kerala. A study on the role of Self Help Group (SHGs)", International Journal of Sociology and Anthropology, volume 4, November 2012, pp 270-280

collected from the entire women folk in rural Kerala. The respondents were selected by using Multi-stage stratified random sampling technique. The district of Alappuzha was selected from the entire set of district. From the selected district, Alappuzha and Chengannur division were selected. Alapuzha sub-division was selected and confining the study to three taluks namely Ambalapuzha, Cherthala and Kuttanad. From the three selected taluks, Cherthala taluk with 20 villages was selected for the study. The study was narrowed down to three villages namely Kuthaithodu, Thuravoor south and Aroor. The data were collected from the sample of 200 members of 18 SHGs located within three villages of Cherthala taluk of Alapuzha district in Kerala. The tools of analysis used were Mean score, T-test, Anova and SUMER's D Test. SUMER's D Test was employed to identify the statistical significance of relation (association) between the levels of empowerment on various attributes and group characteristics.

The study reveals that self respect and mutual respect were the ones among the personal empowerment (general) attitudes which was reported with highest level of empowerment. All other attitudes like confidence, independence and acceptance among the families of relatives also recorded high level of empowerment. The study also shows that very nominal number of members felt improvement in their employment opportunities and skills. Nearly three-fourth of the members reported moderate levels and the major problems identified were absenteeism and conflicts among members.

The study concluded that the concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

[14]**Velmurugan, Veerappan and Kalaiselvan (2013),** in their study attempted to analyse the genesis and development of SHG in Perambalur district, to know the changes in the social condition of the members in the SHG, to study the attitude of the members of SHGs towards economic impact, social impact, psychological impact and political impact. For this they collected information from 570 members in 150 Self help groups. The tools used for the analysis were Garret ranking technique and Factor analysis.

The findings of the study showed that the performance of repayment is better in all groups and 80% of the loan is utilized for productive purposes. The savings performance of SHGs are upto the mark. All the members of SHGs availed training facilities provided by the institutions.

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[14] Velmurugan.J, Veerappan.S & Kalaiselvan. D, "A study on women empowerment Self Help Group with reference to Perambalur district" , International Journal of Marketing, Finance services and Management research, volume 2, April 2013, pp 118-124

It is found from the analysis that the perception of the sample members on social impact occupies first place followed by psychological impact, economical impact and political impact. It is found that the age, occupation, marital status and community greatly influences the members while attaining their goals. To have a better knowledge of financial aspects, the authors suggest that a financial literacy and credit counselling centre may be opened in every district with suitable financial experts, bank officials etc. The credit counselling centre may give the suitable training to all the members of SHGs in the field of financial management.

[15]**Thangamani and Muthuselvei (2013),** examined the status of Self help groups members in Mettupalayam taulk in Coimbatore district. Data were collected from 200 respondents. The objectives of the study were to study the socio-economic background of the women, to analyse the income, expenditure and savings pattern of the SHG members and to study the level of satisfaction of the Self Help members. The results of the study showed that majority of the Self Help Group members are fully satisfied and 80 percent of the respondents are motivating others to join in the Self Help Groups. The study showed that Self Help Group is a powerful tool to enrich the savings activities and poverty alleviation. They also suggest that in order to strength the women empowerment, female literacy has to

[15] Thangamani.S. and Muthuselvi.S, " A study on women empowerment through Self Help Groups with special reference to Mettupalayam Taluk in Coimbatore district", Journal of Business and Management, Volum 8, March- April 2013 pp 17-24

be promoted and as majority of the women are ignorant of their legal rights, legal literacy classes should be organised to enhance their awareness.

[16]**Mamta, Saravanakumar and Srividhya (2014),** in their study have stated that the Self Help Groups are able to make profit with the initial investment which is equally shared among the members in SHG and they can save adequately through their business. The study reveals that most of the SHGs are making art work and handicrafts, whereas the second largest SHGs make sweets and savories while others make dress and embroidery. The demand for all their products is in the local market and personal selling surmounts in the selection of their marketing strategy. The study also shows that only limited groups are involved in large scale business or enterprises. There is no implementation of advanced manufacturing technologies and by providing training in technical areas will enable the groups to produce export quality products. This would increase the income of the SHG which in turn will increase the national income. The researchers suggest that it is high time for the Government to consider the SHG seriously and plan to promote Self Help Groups to the level of SME's to a greater extent.

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[16] Mamta.S. Saravanakumar.M and Srividhya.S, "A study on women Self Help Group in Coimbatore district", Indian Journal of Applied Business and Economic Research volume 12, 2014, pp 1017-1044

[17]**Rakesh Chetry (2014),** in his study "Women in Action: The role of SHG in women employment in Goalpara district, Assam", analysed the status of women folk especially in rural areas. The study focussed on the target group being rural women who are considered as the most vulnerable Sections of the society, easily prone to exploitation and oppression both in the hands of family and community. The data were collected from 188 respondents covering 35 villages. The results of the study showed that the women are empowered through SHGs.

[18]**Sheela Jessuha (2015),** explored the role of NGOs and NABARD Schemes for the upliftment of Self Help Group members in Thriuvallur District. The study is designed to provide requisite information pertaining to the socio-economic condition of women and the study is attempted to examine the variation of the income level of the beneficiaries through SHG's before and after implementation of NABARD scheme. The study reveals that bank credit played an important role for the upliftment of SHG members and some of the beneficiaries faced the problem of delay in getting the assistance from the NABARD. The study reveals that the introduction of the pilot phase of SHG Bank Linkage Program on February

[17] Rakesh Chetry, "Women in Action: The role of SHG in women employment in Goalpara district, Assam", Journal of Economic and Finance volume 5, Nov- Dec 2014, pp 48-53
[18] Sheela Jessuha, " Empowerment of women through Self Help Groups with reference to Thiruvallur District", Intertantional Journal of Advanced Scientific Research and Development", volume 2, August 2015, pp 95-99

1992 could be considered as land mark development in the banking sector while offering loans to the Self Help Group members.

[19]**Senthilkumar and Ramki (2015),** in their study attempted to find out the motivating factors which influence the members to join SHG, to identify the underlying dominent dimensions for members empowerment and to know the group activities of SHGs. For this they collected information from 110 SHG's women respondents in Villupuram district by using convenient sampling method. The statistical tools used for the analysis are Percentage analysis, Mean based ranking, Factor analysis and Multiple Regression analysis. The results of the study showed that savings is the most important reason to join SHGs for women in Villupuram district followed by low interest rate, loan facility and job opportunity. The safe guarding factor, group exercise factor, co-ordination factor and educational level significantly influenced the members for their overall improvement in life.

[20]**Gagan Gautam and Roshni Chettri (2016),** in their study "Socio-economic implications of Self Help Groups and women empowerment in Geyzing sub division of West district of Sikkim" made an attempt to find out the empowerment of women and socio-economic implications of the

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[19] Senthilkumar C.P and Ramki.N, " A study on empowerment of women through Self Help Group with reference to Villupram district", Globel research review in business and economics, volume I, May 2015

[20] Gagan Gautam and Roshni Chettri, " Socio-economic implication of Self Help Groups and women empowerment in Geyzing Sub division of West district of Sikkim", International Journal of Inter-disciplinary Research in Science Society and culture, Volume 2, June 2016, pp 289-310

SHGs in the study area. For this they collected information from 120 SHG members. The findings of their study revealed that SHG has been inspired from the NGOs prevailing in their areas and Self Help Groups has its immense impact on the family of the SHG members.

The study also reveals that the members have low economic status before joining the SHGs because the areas which are residing in the SHGs members have dry agricultural lands and they had the problem of sub-division and fragmentation of agricultural lands by the members. From the study it is found out that after forming the Self Help Group, the members started various economic activities which they never dreamed of. With the help of the loan cum subsidy and revolving fund, they initiated different activities which not only help their family but also the group as well.

The study also reveals that group leaders participated in international trade (SARAS MELA) at Delhi and other places, and the Self Help Group get 50% or upto Rs.1,25,000 subsidy for the group activity under SGSY and for the economic activities DRDA/SRDA had provided Rs 30,000 loan to the group who are engaged in Dairy farming with 50% subsidy and for cardamom farming Rs.25,800 with 50% subsidy has been given.

They concluded that after joining the Self Help Groups, the women are economically and socially empowered and SHG is having a good impact on members with respect to their ability to save their hard earned money.

[21]**Uma Devi and Lakshmi Narasaiah (2017),** in their study focused on socio-economic conditions of SHGs members and impact of Self Help Groups on women empowerment in Kurnool district of Andhara Pradesh. For the purpose of the study, 150 women respondents were selected from Kurnool district. Of this, the three mandal (Banganapalli , Yemmiganur, Orvakallu) and six villages-Nandavaram, Illuru Kothapeta, Malakapuram, Rolladoddi, Komarolu, Sakunala were selected and 25 samples from each village were selected. The study reveals that the SHG members have empowered through microfinance activities. The Self help members are engaged in Papad making, Pickles making. Dairy activities, Agricultural activities etc. This has enhanced the improvement in their quality and standard of living.

They suggest that the Self Help Group members should access education from evening schools and adult education centers in their area. The SHG members should involve in social campaigns and other programmes organised by the Government and they should undertake more and more entrepreneurial activities in order to avail the socio-economic benefits. The study concludes that Micro finance is the best tool

[21] Uma Devi.K and Lakshmi Narasaiah , "Women empowerment through Self help groups: An empirical study in Kurnool district of Andhra Pradesh", International Journal of Applied research, 3 (1), 2017, pp 101-105

for empowering women which is useful for eradication of poverty and family problems of Self Help Group members.

[22]**Kanakalatha (2017),** observed that the financial status of households had improved due to the provision of credit facilities, since SHGs are linked with bank. Access to credit has enabled women to undertake income generating activities and the overall socio-economic conditions of Self Help Groups are improving after they have joined that group.

The study concludes that Self Help Groups have been playing considerate development with respect to infrastructure, marketing and technology support, communication level, frequency of interaction with outsiders, change in the saving pattern, involvement in politics, achieving social harmony and involvement in community activities and accountability.

[23]**Valli Devasena (2017),** in her study attempted to analyse the impact of micro finance on social empowerment of women in SHG's in Kodaikanal. For this she collected information from 450 respondents by applying the Stratified random sampling technique. The objective of the study is to analyse whether there is any significant difference between before and after access of Micro finance with regard to social empowerment. The study

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[22] Kanakalatha.V, " The Socio-economic empowerment of women through Self Help Groups- An empirical study, " Journal of Business and Management, Volume VI, July 2017, pp 35-45

[23] Valli Devasena.S, " Impact of Micro finance on social empowerment of women in SHG's in Kodaikanal, Dindigul district", Asia Journal of Multidimensional Research, Volume 6, November 2017, pp 10-19

shows that there is a marvelous changes with respect to social empowerment of women after joining the Self Help Groups. The mean score of Self Help Group members before access to Micro credit, with respect to Self Identity is 1.74, change in Social Status 1.70, Mingling with others 1.85, Awareness about social issues 1.70 Anticipation in cultural activities 1.50 and Ability to raise voice against social exploitation is 1.53.

With respect to social empowerment after access to micro credit, Self Identity is 3.92, change in Social Status 3.87, Mingling with others 3.97, Awareness about social issues 4.00, Participation in cultural activities 4.10 and Ability to raise voice against social exploitation is 3.87. The study reveals that there is a tremendous social empowerment of respondents after access to micro credit.

[24]**Nandhini, Usha and Palanivelu (2017),** in their study attempted to find out the functions and performance of Self Help Groups, to analyse the reasons for joining SHG, to find out the problems faced by the members and to find the empowerment of women through Self Help Groups. For this they collected information from 150 respondents by applying random sampling method. The tools used for the analysis is Simple percentage analysis, GARRET ranking. Weighted average, Chi-square Test and Analysis of variance, The results of the study showed that,with respect to

[24] Nandhini.M, Usha.M and Palanivelu.P , “Women empowerment through Self Help Groups: A study in Coimbatore District”, International Journal of Research in Finance and Marketing, Volume 7, April 2017, pp 36-43

GARRET ranking, the factors "Self-employment", "Increase in family income" and " For Children education and marriage " played an important role as compared to other factors. The chi-square test showed that there is a significant association between monthly income and increase in the members own income. The analysis of variance reveals that there is significant difference between the empowerment of women after joining SHGs among various Self Help Group members. The study concludes that there is a progressive improvement of the respondents after joining Self Help Groups.

[25]**Priyanka Kumawat and Vishakha Bansal (2018),** in their study attempted to analyse the women empowerment of Self Help Group members and non Self Help Group members. The study was conducted in the Udaipur district of Rajasthan to know the level of empowerment of rural women through 130 respondents i.e. 100 SHG members and 30 non–members. For this, they considered four parameters namely Socio-Psychological, Economic, Legal and Political issues in order to assess the empowerment of women.

The results revealed that the Socio- Psychological empowerment of the members was comparatively higher than the non-members. It is found that there was incremental changes in trust and openness of the women and

[25] Priyanka Kumawat and Vishakha Bansal , " Impact of Self Help Groups on Empowerment status of Rural women in Adaipur District". Asian Journal of Agricultural Extension & Sociology", 2018, pp1-9

the formation of the SHGs have helped in enhancing decision making power, enriching awareness, social participation and Self-confidence. With respect to non-members, 86.66 percent were found in medium Socio-psychological empowerment category while 13.33 percent had low level of socio-psychological empowerment. None was found in high empowerment category.

With respect to Economic empowerment, 83.3 percent of the Self help members had medium level and 16.66 percent had low economic empowerment category. Out of 30 non-members, 56.66 percent were found in low empowerment category and 43 percent had medium level of economic empowerment. As regards Legal and Political empowerment, the women who are the members of SHG are politically active and are aware of the political and legal issues and government measures, whereas the non members are not equally aware of the political and legal issues. The overall study showed that medium empowerment status was found in all four components i.e. socio-psychological, economic, legal and political in the case of Self Help Group members and the non-members had poor empowerment with respect to the aforesaid factors.

[26]**Radhika and Banumathy (2019),** in their article, " Role of Self Help Groups in promoting women empowerment with special reference to Erode

[26] Radhika.K and Banumathy.E, " Role of Self Help Groups in promoting women empowerment with special reference to Erode city", Research Explored, volume VII, 2019, pp 96-101

city”, showed that the status of Self Help Group members have improved and the income level of the SHG members have increased. They suggested that in order to increase their empowerment, the poor people, irrespective of their heterogeneity in their socio economic status, could be attracted towards active involvement in SHGs by enlightening the significance of SHGs, and as literacy and mobility of SHGs are highly correlated, a universal project to develop their literacy should be adopted. The overall study results showed that the involvement in the SHGs have brought about economic and social changes among the women in Erode city.

[27]**Murugan, Mookiah and Kumar (2019),** in their study attempted to know the challenges faced by the Self Help Group members. The study showed that the major challenges faced by the members are Gender bias, inadequate training facilities, problems related to finance, problem of marketing, exploitation by strong members, weak financial management, low return, affinity etc. The study reveals that participation of women in SHGs has empowered their income and savings though they are facing different problems. The involvement of women in the group considerably contributes to the improvement and perfection in quality of life.

[27] Murugan.V, Mookiah. S and Kumar.S , “Challenges on women empowerment through Self Help Groups in Tirunelveli district”, European Journal of Business and Social sciences, Volume 07, 2019, pp 72-79

[28]**Naresh kumar Salvi (2019),** in her study made an attempt to find out the status of rural women who are engaged in Self Help Group activities. The main objectives of the study is to know the socio-economic profile of SHGs beneficiaries, to find the economic status of SHGs and to find their confidence level while doing activities in SHGs. The result of the study showed that women entrepreneurship both at the individual level and at the firm level, women entrepreneurs have most important role in the economy and they have the ability to create jobs for themselves and to create job for others. The report finds that women entrepreneurs play an important role in the entrepreneurial economy. The study showed that Self employment represents one of the most important opportunities for women for their economic and social empowerment.

[29]**Thilagaraj (2020),** in his study intended to replicate the social impact of the Self Help Group of women to investigate the changes in the SHGs on the social status of individuals and to differentiate the attitude of individuals from the SHGs and their social impact. For this the information is collected from 300 respondents by applying convenient sampling method.

The objectives of the study is to analyse the personal profile of the respondents of women in the SHGs, to evolve the opinion of women

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[28] Naresh kumar Salvi, " Empowerment through Self Help Groups" International Scientific Referred Research Journal, Volume 2, 2019, pp 138-142

[29] Thilagaraj , " A study on women empowerment through Self help group members with special reference to Virudhunagar district in Tamilnadu", European Journal of Molecular and Clinical Medicine, Volume 7, 2020, pp 207-217

members of SHGs on their empowerment and to study the social and economic conditions of SHG members.

The results of the study showed that the main reasons for joining the SHG is to start business, to promote savings, to avail credit and to meet household expenses. By joining in the Self Help Groups, the members increased their financial independence and security. SHG has been identified as a source to address the financial needs of women. An economic activity of SHG paves the way for women empowerment in enhancing their socio economic status, not only in rural areas but also in urban areas.

[30]**Richa Sharma, Saurabh Mishra (2021),** in their study, "Empowerment of Women Self Help Groups through Micro finance during covid 19: A case study of women SHG" examines the potential opportunities and challenge of Self Help Groups in India during and Post covid 19 situation. The main objectives of the study is to know the impact of micro finance in women empowerment during covid 19, to study the income, expenditure and savings of the members during covid 19 and to analyse the performance of women SHGs during covid 19. The information from the respondents has been collected in Meerut. By applying convenience sampling method,

[30] Richa Sharma, and Saurabh Mishra , " Empowering women Self help groups through Micro finance during covid 19: A case study of women SHG", Indian Journal of Finance and Banking, volume 5, 2021, pp 294-310

the data were collected from the 300 members in Rohtak, Sardhana and Sarurpay.

The results of the study showed that Women's Self Help Groups are working extremely great in India and are fighting to meet the daily challenges with full courage, safety and enthusiasm. Despite the own sufferings, the members are collectively working around the area and by taking care of the work with social distancing, they produced masks, sanitizers, gloves, cooking and serving hot food to the people in the initial days of the lockdown and also the whole pandemic period. The overall study showed that SHGs has been remarkable during the pandemic, where they are not only defending themselves but are serving the economy also and making their efforts at a large scale to revive the economy from this depression.

Foreign Studies

[31]**Mokbul Morshed Ahmed (2000),** presented his experience in implementing Micro credit financing programmes among the poor in Bangladesh through Non-Governmental organizations. He had collected information from the field workers of four sizes of Non-Governmental organizations. Key aspects covered in the presentation were Micro credit

[31] Mokbul Morshed Ahmed, "Distant voices: Micro credit Finance views of the NGO Field workers in Bangladesh", Journal of Rural Development, volume 19 (2), June 2000, pp 25-31

in Bangladesh, problem of repayment of Micro credit and pressure on the field workers of Non-governmental organizations. The Findings of the study showed that majority of the poorer among the poor was not yet covered by Non-Governmental organizations. Many people joined the groups only to get credit. The initial success of micro credit programmes was attributed mainly due to close supervision of the field workers. Field workers had keen interest to disburse loans and to keep a good repayment record.

[32]**Jannie Rodgers (2001),** conducted a research work on "Women and Service Sector employment - The global context". The study found that women's global economic activity rate in the age group 20-54 climbed from 54 percent in 1950 to 67 percent in 1996 and it expected to reach almost 70 percent by the year 2010.

[33]**Rahman Sayma, Junankar and Girijasankar Malik (2009),** in their study, "Factors influencing women's empowerment on micro credit borrowers; A case study in Bangladesh", finds out that the greater age of the female has negative effects on empowerment. The study reveals that the younger females are more empowered and the education of female has a positive impact on female empowerment. Their study also finds out that

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[32] Jannie Rodgers, " Women and service sector employment: The Global context," The Indian Journal of Labour Economics, 2001, p 171

[33] Rahman, Sayma, Junankar and Girijasankar Mallik, " Factors influencing women's empowerment on micro credit borrowers: A case study in Bangladesh", Journal of the Asia Pacific Economy, August 2009, pp 287-293

age and education of the male partner has a positive effect on women's empowerment as young and educated males encourage female empowerment.

[34]**Sambu Charity Chepchirchir (2013),** made an attempt to assess the impact of women participation in Self Help Groups in Nakuru country, Kenya. A descriptive study was conducted with the population of 150 respondents who were drawn from registered women SHGs in Keringent division and the respondents were only the registered members. The study reveals that by participating in SHG, there was an enhanced Self economic empowerment in terms of savings, access to loan and trainings. The SHG has improved the saving culture of the respondents through making it compulsory for all to save and encouraging members to increase their savings and re-invest them in entrepreneurial activities. The study reveals that by participating in SHG, the respondents were able to access formal banking institution with ease and access better amount of loan as compared to Pre SHG period.

The study showed that most of the respondents were able to attend training after joining SHG which had an impact in enabling them to increase asset, improve book-keeping, wise decisions with respect to amount spending and investment. Banks were noted to be the major

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[34] Sambu Charity Chepchirchir, " Impact of women participation in Self Help Groups on Self Economic empowerment in Nakuru Country", Interdisciplinary Journal of contemporary Research in Business, Volume 5, August 2013, pp 382-405

organizers of training. He suggests that there is a need to train SHG members and its leaders on organization skills, leadership skills and strategic management skills and periodical exhibition should be organised at country level where the products of SHG can be displayed which will build confidence of members.

[35]**Chidozie Onyedikachi Anyiro and Paschal Nnaemeka Ajuka (2014),** analysed determinants of women's participation in Self Help Group's Micro Financing of farms in Isuikwuato local government area of ABIA state, Nigeria. The objectives of the study is to determine the level of women participation in micro financing farms and to identify constraints of women participation in Self Help Group area. Multi stage random sampling technique was employed in collecting data from 120 members of women Self Help Group by using structured questionnaire.

The results of the study showed that the women actively participated in Self Help Group meetings, financial and material contributions. The research also revealed that the critical determinants of women's participation in Self Help Group were household size, years of membership experience, access to credit, mode of entry and annual contribution. They also suggest that since sustainable group development is predicated on good leadership, leadership positions should be made to revolve among the

[35] Chidozie Onyedikachi Anyiro and Paschal Nnaemeka Ajuka, " Determining of women's participation in Self Help Groups led micro-financing of farms in Isuikwuato local government area of ABIA state, Nigeria", Economic engineering in Agriculture and Rural Development, 2014 pp 21-30

broad spectrum of longer serving members. The authors recommended that change of leadership will ensure greater commitment to group success and sustenance by a greater number of members. They also suggest that increased and regular monthly contribution is a necessity among women in Self Help Group and a veritable instrument which enables them to make meaningful savings as well as investment in agriculture.

[36]**Beatrice wamza Mauluko, Mbabazi Mhabazize and Jaya Shukia (2016)**, made an attempt to investigate the effect of Self Help Group activities on women empowerment. Descriptive research design was used and the data were collected from 90 women from Twisungane Self Help Group in Kamonyi district of Rowanda.

The study reveals that through Self Help Group activities standard of living of women has improved, their Self esteem increased and have gained economic independence through increased access to financial services. The study also showed that the ability to meet family needs, to promote saving, to promote income generating activities and get loan were among the reasons why women joined the Self Help Groups. Lack of good management, Lack of relevant training and Poor family support were among the challenges faced by women Self Help Groups.

[36] Beatrice wamza Mauluko, Mbabazi Mhabazize and Jaya Shukia, "Effect of Self help groups activities on women empowerment in Rwanda: A case of Twisungane women's Self Help Group", The International Journal of Business and management, volume 4, April 2016, pp 539-547

[37]**Isaboke Peter Kennedy Nyataya's (2016),** main objective of the study is to understand the objectives of forming women Self Help Groups, to analyse the socio-economic conditions of the group member, to study the functioning of Self Help Groups and to identify the causes for the success/failures of the selected Self Help Groups. For this he collected information from 231 respondents in Kenya. The results of the study showed that women Self Help Groups in Kenya, have served as avenues not only for women for helping each other in social activities but also in enhancing economic status of its members. It showed that the groups have succeeded in forming homogenous groups and they shared their various life experiences, concerns and they had the knowledge in economic and political fields. The study reveals that, women in rural Kenya, join hands together with a view to help each other to buy household essentials such as chairs, utensils; buying animals for rearing through their small savings and loans. The study concludes that women Self Help Group in rural Kenya, save as platforms for women to bond together as homogeneous groups through meeting and sharing of common values and general interest.

[38]**Abdual Qayyum and Bilal Shahzad Khan (2017),** in their study attempt to examine the practice of Self Help Groups in Pakistan. The study showed

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[37] Isaboke Peter Kennedy Nyataya's, "Women Self Help Groups enhancing women's development processes in Kenya", International Journal of Research in sociology and Anthropology, Volume 2, 2016, pp 18-25

[38] Abdul Qayyum and Bilal Shahzad Khan, " Practice of Self Help Goup in Pakistan:", WALIA Journal, 2017, pp 74-80

that Self Help Groups are allowing poor people to pool their money in a group to save in a better way at small level. The study was conducted in Mianwalli district and data has been collected through questionnaires from 118 respondents of various Self Help Groups. The analysis showed that SHG is better alternative option of formal loans. The study has identified that both types of SHGs are working efficiently. i.e. Traditional and Brotherhood. The study showed that Traditional SHGs are formed for business purposes, house construction, agricultural needs, family support and for other purposes. The other type is fraternity or brotherhood. These members are from same caste or specific tribal areas. These are formed to support members in emergencies, unexpected incidents, funeral and marriage purposes of any member. The overall study shows that the SHGs are functioning in a satisfied manner.

[39]**Sintayehu Hailu Alemu, Luuk Van kempen and Ruerd Ruben (2018)**, in their study deal with the impact of Self Help Groups in apple production on empowering women in the Chencha district of Sothern Ethiopia. The main objective of the study is to find out a cross sectional survey among SHG members and non members and to study the attitudinal changes between Male and Female respondents. The results of the study reveals that there is a positive result on the SHGs with respect to sharing of

[39] Sintayehu Hailu Alemu, Luuk Van Kempen and Ruerd Ruben, " Women empowerment through Self Help Groups: The Bittersweet Fruits of coolective Apple Cutivation in Higland Ehiopa", Journal of Humal Development and capabilities, 2018, pp 308-330

information and awareness about their rights. It also showed that more conflictive relations exist between spouses mainly due to control over household resources.

[40]**Abdul-Aziz Ibrahim, Asnarulkhadi Abu Samah and Mohammed Bashir Saidu (2018),** in their study examined the relationship between dimensions of participation and empowerment among SHG members in Kano city, Nigeria. For this, data were collected from 400 respondents from four local government areas of Kano city. The study reveals that a high level of participation and empowerment among the respondents, showed that empowerment among SHG members had a high percentage level.

[41]**Muhammad Umer Niaz and Mazhar Iqbal (2019),** in their article assess the impact of Micro Finance on empowerment and poverty alleviation in women living in Pakistan. The objective of the study is to assess the role of Micro Finance in attaining SDGs (Sustainable Development Goals), to assess the reduction of poverty level after availing micro finance and the role of Micro credit for the contribution for women empowerment. The overall results showed that access to micro finance has a significant impact on the poverty reduction and empowered the social status of women. The study reveals that by the increased women

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[40] Abdul-Aziz Ibrahim, Asnarulkhadi Abu Samah and Mohammed Bashir Saidu, " Participation and empowerment among Self Help Groups in Kano city", Soccial Sciences and Humanitics, 2018 pp 95-108

[41] Muhammad Umer Niaz and Mazhar Iqbal, " Effect of micro finance on women empowerment: A case study of Pakistan", 2019 Volume 13, pp 52-59, ISSN-1996-2800

participation and availing of loan facilities, the women had economically empowered themselves with a better social position.

[42]**Muhammad Waqas Khalid, Nahla Samargandi, Aadil Hammed Shan and Seita Almandeel (2019),** in their article examined the extent of women's empowerment in rural and urban regions. The results indicate that Islamabad has significantly more women who are empowered while Dera Ghazi Khan has the lowest percentage of empowered women. To assess the socio - economic and demographic variables on women's empowerment, the authors applied logistic regression model. The result reveals that the socio-economic and demographic variables have significant impact on the empowerment of women.

[43]**Ranasinghe (2020),** in his article, concentrated on assessment of a loan project carried out by the Rural Bank of Vidyala Junction, Kottawa to the unemployed women. The study reveals that through the loan project, beneficiaries have been given the opportunity to participate in the developmental activities and the project has assisted the women to work collectively with other members and has paved the way to sustainable development with respect to economic, social and environmental development. The study reveals that the loan project has not only increased

[42] Muhammad Waqas Khalid, Nahla Samargandi, Aadil Hammed Shan and Seita Almandeel, "Socio-Economic factors and women's empowerment: Pakistan", International Economic Journal, 2019, pp1-8
[43] Ranasingha.P, " Social empowerment of unemployed women by providing credit facilities to start self employment: A case study of a rural bank in Sri Lanka", Vistas Journal, volume 13, December 2020, pp 163-177

the standard of living of the beneficiaries but also helped to develop their dependents and family members. The study concludes that the respondents have positive attitude towards the rural bank and its services as well as about each other.

[44]**Ollo Dah, Moussa Sigue and Boureima Zalle (2020)**, in their study examined the contribution of Self Help Groups to women's empowerment in Burkina Faso area. For this they collected information from 210 Self Help Group members. The objective of this article is to analyse the contribution of Self Help Groups on the socio-economic empowerment of women in the township of Gaoua. The research aims to determine the contribution of Self Help Groups in catering to the needs of beneficiary households, on household relations and to identify the initiatives that the advent of these groups would have enabled the beneficiaries to undertake.

The results of the study showed that the income from savings and credit has enabled the beneficiaries, mainly women, to continue the schooling of many children in primary school, Secondary School and higher education. In addition, the income earned through savings and credit is used to cover the health and food expenses of the beneficiaries and their family members. The study showed that the knowledge and experience acquired through savings and credit have enabled the beneficiaries to

[44] Ollo Dah, Moussa Sigue and Boureima Zalle, "Self help groups and women's empowerment: Evidence from Gaua in Burkina Fasi", International Journal of Social Science and Economics Invention, August 2020, pp 324-328

develop initiatives in terms of income generating activities, which enable women to contribute to household expenses, help to strengthen the status of women within the household. On analysis, the study reveals that Self Help Groups had a positive economic and social effect on the beneficiary families.

[45]**Radu Ben, Michael. J. Gilligen and Matthias Rieger (2020)**, in their article entitled, “Self Help Groups, savings and social capital: Evidence from a field experiment in Cambodia”, examined the Self Help Groups who were in village areas and to assess whether the savings meet their household needs and to know the social cohesion among the poor. For this they collected information from 540 households in rural Siem and Reap in Cambodia by using survey data and a rich set of economic and social capital indicators. The results of the study showed that the Self Help Groups improved their livelihoods, encouraged to save their money and civic participation and creation of social capital were satisfactory in the Siem and Reap in Cambodia.

[46]**Adnan Ali Shahzad, Hafiz Asim and Aftab Anwar (2021),** in their study titled. “The socio-economic study and Political role of Women’s

[45] Radu Ben, Michael J. Gilligen and Matthias Rieger, “ Self help groups, savings and social capital: Evidence from a field experience in Cambodia”, Journal of Economic Behaviour and Organisation, 2020, pp 174-200

[46] Adnan Ali Shahzad, Hafiz Asim and Aftab Anwar, “ The socio-economic and political role of women’s empowerment towards Inclusive growth: Comparative and Regional Analysis”, International Journal of Innovation, Creativity and Change, Volume 15, 2021, pp969-986

Empowerment towards Inclusive growth: Comparative and Regional analysis" explored the socio-economic and political dimensions of women's empowerment and estimated their impact on inclusive growth for different income groups of countries for the period of 1996 to 2017.

The results of the study revealed that the social and political empowerment of women significantly contribute towards inclusive growth in the developing countries of Asia. With respect to developed countries, only economic empowerment of women significantly contributes towards inclusive growth. The study concludes that as the income of the countries and inclusive growth rises, the role of social and political dimensions shrink and the role of economic dimension expands towards inclusive growth.

CHAPTER - III

PROFILE OF SELF HELP GROUPS AND VILUPPURAM DISTRICT

CONCEPT OF SELF HELP GROUP

The concept of SHG serves the principle, “by women, of women and for women”. Self Help Groups are voluntary associations of people with common interests formed to achieve collective social and economic goals. Such groups are organised for mutual help and benefit. It is formed democratically without any political interferences. They may comprise of 10-20 women. In India, more than 90 per cent groups are formed by women at micro or group level. The initial operations of SHGs start with collecting savings from members. These groups inculcate the habit of thrift among the members. By collecting small savings huge amount can be raised. These groups advance loans to the needy members. The loan from the banks by the group are thus circulated in the form of loan among the members.

ORIGIN OF SHGS

The origin of SHGs can be traced to 1976, when Prof. Mohammed Yunus of Bangladesh started women’s group in Bangladesh. He begins experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in

Bangladesh, in poverty eradication by empowering the poor women. This group later developed into Bangladesh Grameena Bank, in India the pioneer in this field was developed as Self Employed Women's Association (SEWA).

Cambodia

Working with self-help groups has been an increasingly popular and commonly used community development approach in Cambodia since the early 1990s. Partnership for Development in Kampuchea (PADEK) was one of the early organizations to introduce self-help group concepts in Cambodia after the United Nations Transitional Authority in Cambodia (1992–93). A large number of NGOs have since popularized the concept of establishing groups in a village for harnessing local support and spreading development concepts. Various bilateral and multilateral development assistance programs also adopted the self-help group approach, incorporating the model into the designs of many livelihood projects.

Tanzania

Self help groups (SHGs) have been common member – based institutions in many countries of the world. It has been practiced in Africa, India, America, Europe and in many countries of the world. The original of model self-help group was Alcoholics Anonymous (AA), founded in 1935 by "Bill W." (William Griffith Wilson) and "Dr. Bob" (Robert Holbrook Smith). SHGs in Tanzania and other developing countries have been used as tools for organizing individuals to form networks and institutions in which members support each other. They have been used as vehicles of integrating individuals with rest of the community by ensuring them a better participation in different community activities.

America

In 1976, Self Help Groups appeared to come into their own. Books such as supports systems and mutual help: Multi-disciplinary exploration, edited by Gerald Caplan and Marie Killilea, and the strength in US : Self Help Groups in the modern world, edited by Alfred H. Kataz and Eugene I. Bender, were published, and people become more aware of the value of the mutal support available to participants in Self Help Groups.

By the 1980s, Self Help clearing houses had begun to pop up. They not only offered information as to how to locate appropriate groups but also provided information on how to begin a new group. Also during the 1980s, international networks of Self Help Groups were created.

India

The 1970's of the International women's year, received greater attention from the Government and private agencies for empowerment of women. The new industrial policy of the Government of India has laid special emphasis on the need for conducting special entrepreneurial training programmes for women to enable them to start their own ventures. Financial institutions and commercial banks have also set up special cells to assist women entrepreneurs.

The five year plans have consistently placed special emphasis to improve the conditions of women and integrate them in economic development process. National and international women associations are also set up with a purpose to create a congenial environment for developing women entrepreneurship in rural and urban areas.

In India, SHGs were formed during the year 1991-92. Tamilnadu and Andhra Pradesh were the pioneer states in the country in establishing Self Help Groups. Andhra Pradesh, Tamilnadu and Karnataka were identified as the first, second and the third ranking states in terms of average assistance provided to each of the Self Help Groups.

Though the Self Help Groups were started during the year 1991-1992, in India, the SHG bank linkage program had secured a wider acceptability during the year 1997-98 with the participation of 30 Commercial banks, 101 Regional Rural banks and 17 Co-operative banks covering 19 States and two Union Territories. In the beginning of 1998-99, 365 SHGs were provided with Rs. 0.65 crore by way of loans with refinance facilities to the extent of Rs. 0.46 crore.

MAJOR FEATURES OF SHG

1. It is built on participants own internal resources.
2. It is a voluntary informal association of homogeneous or common group who have common needs and problems.
3. The size of membership varies between 10-20 members.
4. Rules, goals and objective of Self Help Groups are well known, to its members.
5. External facilitators like NGOs may facilitate the formation and activation of the group but its members control it.
6. The group usually creates a common fund by contributing their small savings on a regular basis.
7. Every member of the group participates in decision making.
8. The members of the group meet periodically to discuss and decide the matter and sanction loan to the members.
9. It may be a registered or unregistered group.
10. No discrimination : There should not be any discrimination among members based on caste, religion or political affiliations.
11. Attendance: Total participation in regular group meetings give strength to the effectiveness of SHGs. To achieve this, the SHGs should place strong emphasis on regular attendance in the group meetings.

12. Transparency in functioning : It is important that all financial and non-financial transactions are transparent in the SHG. This promotes trust, mutual faith and confidence among its members. Maintenance of books of accounts and other records like the minutes book, attendance register, etc., are important. The NGO's provide help to the SHGs in their functioning.
13. Set of byelaws: The SHG may discuss and finalize a set of byelaws, rules and regulations for the functioning of the SHG and the roles and responsibilities of members.
14. Thrift : The habit of thrift (small saving) is fundamental to the SHG and helps in building up a strong common fund.

THE MAJOR FUNCTIONS OF THE GROUPS

The major functions of the groups are; (i) strengthening confidence, capacity building and imparting skills. (ii) increasing the income of the groups as well as members, (iii) enhancing investment in human capital through training, workshop etc, (iv) improving quality of life through better practice of health and hygiene (v) mobilization of human capital, financial and other resources for overall development, (vi) acting as linkage with banks for easy access to credit, (vii) establishing linkage with the development agencies and the Government for the development process, (viii) maintaining transparency in every aspect and transactions of the group, (ix) retaining of members (x) empowerment of member and (xi) to build common fund slowly and systematically.

THE BASIC OBJECTIVES OF THE SELF-HELP GROUPS ARE

1. To promote the habit of self-help-mutual help approach and attitude among the poor, particularly among the rural women.
2. To enable the poor including rural poor women, to participate in the mainstream for the development activities.
3. To promote entrepreneurship among poor, more particularly among rural women.
4. To promote saving and investment habits among the members.
5. To promote and facilitate credit linkage with credit institutions like bank and thereby lending loans to members on easy terms.
6. To empower the women socially, politically and economically.
7. Solving the individual personal problem of members.

SUPPORTIVE SCHEMES AVAILABLE TO WOMEN ENTREPRENEURS

Entrepreneurship is dependent basically on the personal characteristics and the environment. While studying the environment there are many supporting agencies for the women entrepreneurs. The following are the important ones at the National level in India.

- National Alliance of Young Entrepreneurs (NAYE).
- National Association of Women Entrepreneurs and Executives (NAWEE).
- Association of Women Entrepreneurship of Karnataka (AWAKE).
- Association of Women Industries/Entrepreneurship of Maharashtra (WIMA).
- Indian Council for Women Entrepreneurs (ICWE).
- Federation of Indian Chamber of Commerce (FICCI).
- National Commission on Self-employed women in the informal World Association of Women Entrepreneurs (WAWE).
- Associated Country Women of the World (ACWW).
- Centre for Research in Entrepreneurship Education and Development (CREED).

Various other agencies along with above agencies conduct entrepreneurship development programme and offer various services to promote entrepreneurship especially women entrepreneurs. The integrated schemes of assistance to women entrepreneurs which provide identification, selection, training and consultancy and escort services apart from term loan facilities on concessional terms continue to receive increasing response from the Self Help Group members.

MODELS OF FINANCING OF SHG

Model 1: Bank-SHG-Member

In this model, bank branch finances directly to SHG by opening the loan account in the name of SHG. Bank credit is disbursed in the ratio of savings in the common fund and the bank credit is from 1:1 to 1:4. The NGO does not play any role in the financing of SHG.

Model II: Bank-(Facilitator Agency)-SHG-Members

The bank branch finances SHG, which is formed by the NGO. Bank credit is disbursed to SHG in the ratio of savings to the common fund of the SHG. The maximum permissible ratio between savings in the common fund and bank credit is 1:4. The NGO, will act as facilitator but the responsibility of repayment safety lies with SHG.

Model III: BANK-NGO-MFI-SHG-Members

In this model the NGOs act as both facilitators and micro-finance intermediaries (MFIS). In this case the local bank branch does not have adequate confidence in lending to SHG members. The bank may finance the SHG members through the agency that promotes the group, provided the agency is willing to borrow from the bank and the bank is also prepared to lend to the agency. The SHG receives financial assistance from the NGO and meet the credit needs of the members. The NGO acts as a financial intermediary and is responsible for loan repayment. The following tables show the details of Self Help Group members and receiving loans and advances by them through various financial institutions.

TABLE 3.1
Region -wise Cumulative Number of SHGs in India

Region	Cumulative SHGs as on March 2019		Cumulative SHGs as on March 2020	
	No. of SHGs	% of SHGs	No. of SHGs	No. of SHGs
Northern Region	548624	5.48	577122	5.63
North Eastern Region	523469	5.23	556899	5.44
Eastern Region	2654358	26.51	2811130	27.44
Central Region	1062759	10.61	1135083	11.08
Western Region	1388615	13.87	1473853	14.39
Southern Region	3836418	38.31	3689236	36.02
Total	10014243	100.00	10243323	100.00

Source: NABARD Report 2019 & 2020

The above table reveals the number of Self Help Group members in different region from March 2019 to March 2020. The table shows that the number of Self Help Group members in Southern region, is 38,36, 418 (38.31%), in Eastern region, the number of Self Help Group members is 26,54,358 (26.51%), in Western region, the number is 13,88,615 (13.87%), and for the rest of the regions, in

Northern region 5,48,624 (5.48 %) and in North Eastern region, the number is 5,23,469 (5.23 %).

From the above table is it obvious that among the different regions, in March 2019, the number of Self Help Group members are more in Southern region (38.31%) Eastern region (26.51%) and in Western region (13.87%) as compared to other regions.

With respect to the year March 2020, the member of Self Help Group members in Southern region is 36,89,236 (36.02%), in the Eastern region, the number is 28,11,130 (27.44%), in Western region the number is 14,73,853 (14.39%), in Central region the number is 11,35,083 (11.08%) and for the rest of the regions, in North Eastern region the number is 5,56,899 (5.44%) and in Northern region, the number is 5,77,122 (5.63%).

The overall result of the study shows that between 2019 and 2020, among the different regions, in Southern region and Eastern region, there is a tremendous increase of the number of Self Help Group members as compared to other regions.

CHART 3.1

REGION -WISE CUMULATIVE NUMBER OF SHGS IN INDIA

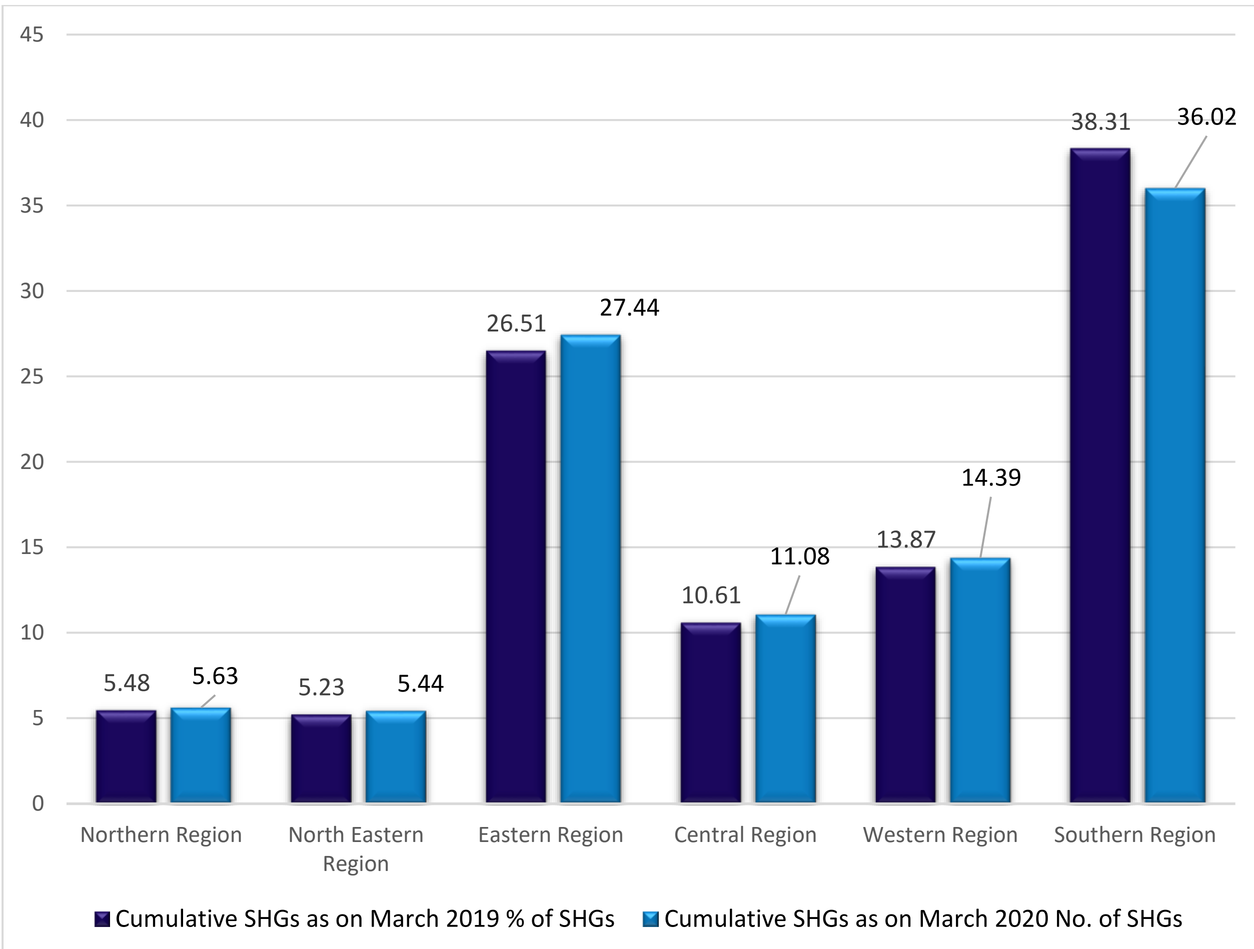


TABLE 3.2

SHG-Bank Linkage – Agency – wise Cumulative Participation upto 31st March 2020

(Amount Rs. in Lakhs)

Sr. No.	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan
CENTRAL REGION									
1	Chhattisgarh	19539	23851.26	17087	24181.85	2174	2003.30	38800	50036.41
2	Madhya Pradesh	22486	21650.18	25795	11571.02	107	39.35	48388	33260.55
3	Uttarakhand	2225	1747.86	2339	1344.76	1782	1090.96	6346	4183.58
4	Uttar Pradesh	8591	5420.63	8808	11247.69	141	100.63	17540	16768.95
	Total	52841	52669.93	54029	48345.32	4204	3234.24	111074	104249.49
EASTERN REGION									
1	Andaman & Nicobar	31	82.65	0	0.00	227	490.21	258	572.86
2	Bihar	157590	196734.75	108407	286963.00	0	0.00	265997	483697.75

3	Jharkhand	34082	30661.27	23352	19714.00	181	195.10	57615	50570.37
4	Odisha	88844	139852.15	40917	77415.12	13150	19066.89	142911	236334.16
5	West Bengal	208353	366275.37	359429	546279.99	88954	101344.64	656736	1013900.00
	Total	488900	733606.19	532105	930372.11	102512	121096.84	1123517	1785075.14
NORTH EASTERN REGION									
1	Arunachal Pradesh	27	46.42	132	156.50	0	0.00	159	202.92
2	Assam	13578	17687.20	14265	25129.85	962	927.84	28805	43744.89
3	Manipur	90	133.54	739	863.39	424	444.60	1253	1441.53
4	Meghalaya	101	110.80	1860	2815.76	0	0.00	1961	2926.56
5	Mizoram	69	130.00	1183	1912.68	0	0.00	1252	2042.68
6	Nagaland	299	398.78	23	85.00	0	0.00	322	483.78
7	Sikkim	706	1182.40	0	0.00	52	68.50	758	1250.90
8	Tripura	714	756.23	2583	5043.54	0	0.00	3297	5799.77

	Total	15584	20445.37	20785	36006.72	1438	1440.94	37807	57893.03
NORTHERN REGION									
1	Chandigarh	52	43.10	0	0.00	0	0.00	52	43.10
2	Haryana	6474	7021.26	2548	3340.68	137	82.02	9159	10443.96
3	Himachal Pradesh	2108	2946.33	1001	1953.00	2401	4148.21	5510	9047.54
4	Jammu and Kashmir	895	1444.75	1301	2834.15	0	0.00	2196	4278.90
5	New Delhi	34	107.98	0	0.00	0	0.00	34	107.98
6	Punjab	1539	1331.33	859	489.83	102	104.53	2500	1925.69
7	Rajasthan	25418	41410.47	16883	16430.32	1153	1005.75	43454	58846.54
	Total	36520	54305.22	22592	25047.98	3793	5340.51	62905	84693.71
SOUTHERN REGION									
1	Andhra Pradesh	439452	1779154.84	135183	547614.16	5002	22754.11	579637	2349523.11

2	Karnataka	333063	717237.09	82501	160187.23	36374	119984.23	451938	997408.55
3	Kerala	63519	248159.95	9801	44775.51	5294	25481.61	78614	318417.07
4	Lakshadweep UT	5	9.28	0	0.00	0	0.00	5	9.28
5	Puducherry	1264	4230.81	746	3180.05	45	300.84	2055	7711.70
6	Tamil Nadu	116281	465808.03	13748	60345.58	31161	126313.84	161190	652467.45
7	Telangana	156064	608462.83	200090	521476.78	6888	29219.63	363042	1159159.24
	Total	1109648	3823062.8 3	442069	1337579.31	84764	324054.26	1636481	5484696.4 0
	WESTERN REGION								
1	Goa	663	2376.82	0	0.00	69	309.83	732	2686.65
2	Gujarat	7170	8620.43	3946	18776.33	884	1442.17	12000	28838.93
3	Maharashtra	84773	148021.77	18262	27034.46	58451	42745.26	161486	217801.49
4	Total	92606	159019.02	22208	45810.79	59404	44497.26	174218	249327.07
5	Grand Total	1796099	484310856	1093788	2423162.23	256115	499664.05	3146002	7765934.84

Source: Status of Microfinance in India 2019-20: A NABARD publication

The above table reveals the Self Help Group Bank linkage agency wise cumulative participation in India during 31st March 2020. From the above table it is clear that with respect to Central region in India, in Chhattisgarh the banks have provided 50,036.41 lakhs loans and in Madhya Pradesh 33,260. 55 lakhs loans to Self Help Group members as compared to other states like Uttarakhand and Uttar Pradesh. It is also noted that for the aforesaid States, the commercial banks had contributed more loans to Self Help Group members as compared to Regional Rural banks and Cooperative banks.

Likewise, there is highly significant variations among the states while providing loans to Self Help Groups in the Eastern region in Tamilnadu. In West Bengal, the banks have provided 10,13,900 lakhs and in Bihar 4,83,697.75 lakhs to Self Help Groups as compared to other states. The Regional Rural banks have contributed more loans as compared to commercial banks and cooperative banks.

It is found from the table that with respect to North Eastern region, in Assam (43,744.89 lakhs), Tripura (5,799.77 lakhs) and Megalaya (2,926.56 lakhs), the banks gave more importance for the provision of loans to SHGs as compared to other states.

As regards Northern region, Rajasthan played a significant role (58,846.54 lakhs) while providing loans to SHG members. Similarly, Haryana (10443.96

lakhs) and Himachal Pradesh (904 7.54 lakhs) have provided more loans to SHGs as compared to other states.

With respect to Southern region, Andhra Pradesh (2349523.11 lakhs) and Telangana (1159159.24 lakhs) had an important role while providing loans to SHG members. Similarly, Karnataka (997408.55 Lakhs) and Tamilnadu (652467.45 lakhs) have contributed more loans to Self Help Groups as compared to other states.

As regards Western region, Maharashtra (217801.49 lakhs) played a marvellous role as compared to other states while providing loans and advances by the banks to the Self Help Group members. From the table it is observed that for Central region, Northern region, Southern region and Western region, the commercial banks had provided more loans to Self Help Groups as compared to Regional Rural banks and Cooperative banks.

It is concluded that based on the Self Help Group Bank linkage agency wise cumulative participation in India, Southern region ranked first place, followed by Eastern region which got second place, Western region acquired third place, Central region obtained fourth place and Northern region and North Eastern region obtained fifth and sixth places respectively with regard to provision of loans to SHG members.

TABLE 3.3

REGION-WISE SPREAD OF THE SHG-BANK LINKAGE PROGRAMME-SAVINGS OF SHGs WITH BANKS AS ON 31ST MARCH 2020

(Amount Rs.Lakh)

S.No	Region	Total	
		No.of SHGs	Savings Amount Rs.
1	Northern	577122 (5.63)	59549.73 (2.28)
2	North Eastern	556899 (5.44)	48140.55 (1.84)
3	Eastern	2811130 (27.44)	664332.73 (25.40)
4	Central	1135083 (11.08)	171217 (6.55)
5	Western	1473853 (14.39)	201880.14 (7.72)
6	Southern	3689236 (36.02)	1470084.74 (56.21)
	TOTAL	**10243323 (100)**	**2615204.89 (100)**

Source: Status of Microfinance in India 2019-20: A NABARD Publication

The above table indicates the savings of Self Help Group members with banks on 31st March 2020. It is noted from the table that among the different regions in India, Southern regions occupied first place (56.21%), followed by Eastern region (25.40%) which got second place, Western region acquired third place (7.72 %), Central region obtained fourth place (6.55%) and North region (2.28%) and North Eastern region (1.84%) got fifth and sixth places respectively.

It is concluded that based on the amount of savings by the Self Help Group members, members in Southern and Eastern region played a marvellous role as compared to other regions in India.

TABLE 3.4
BANK LOANS DISBURSED TO SHGs - AGENCY WISE POSITION DURING THE PERIODS - 2009 AND 2019 IN TAMILNADU

(Rs.in Lakhs)

Banks	2009		2019	
	No. of SHGs	Loan Amount	No.of SHGs	Loan Am tount
Commercial Banks	401438 (71.2)	488671.31 (72.9)	1512907 (56.1)	2870762.37 (60.8)
Regional Rural Banks	151521 (26.9)	170001.97 (25.3)	940818 (34.9)	1511933.55 (32.0)
Cooperative Banks	11130 (2.0)	11991.04 (1.8)	244675 (9.1)	335891.69 (7.2)
TOTAL	**564089 (100)**	**670664.32 (100)**	**2698400 (100)**	**4718587.61 (100)**

Note: Figures in the parentheses indicated percentage to the total
Source: Status of Microfinance in India 2009 and 2019: NABARD Publication

The above table reveals the progress of number of Self Help Groups and the increase of amount of loans received by the Self Help Group members in 2009 and 2019. With respect to commercial banks in 2009, the number of Self Help Group is 401438 and the amount of loans to SHGs is 4,88,671.31 lakhs. In 2019 the number of Self Help Group is 15,12,907 and the amount of loan availed by the SHGs is 28,70,762.37 lakhs. It shows that as regards the number of Self Help Groups, it is increased to more than 3.7 times from 2009 to 2019 and with respect to the amount of loans, it is increased to more than 5.8 times from 2009 to 2019.

Similarly in Regional Rural Banks, in 2009 the number of Self Help Groups is 151521 and in 2019 it is increased to 940818. The result shows that the number of SHGs is increased to more than 6.2 times from 2009 to 2019. With respect to the amount of loan, in 2009 it is 170001.97 lakhs and it is increased to 1511933.55 lakhs in 2019. It indicates that the amount of loan is increased to more than 8.8 times from 2009 to 2019.

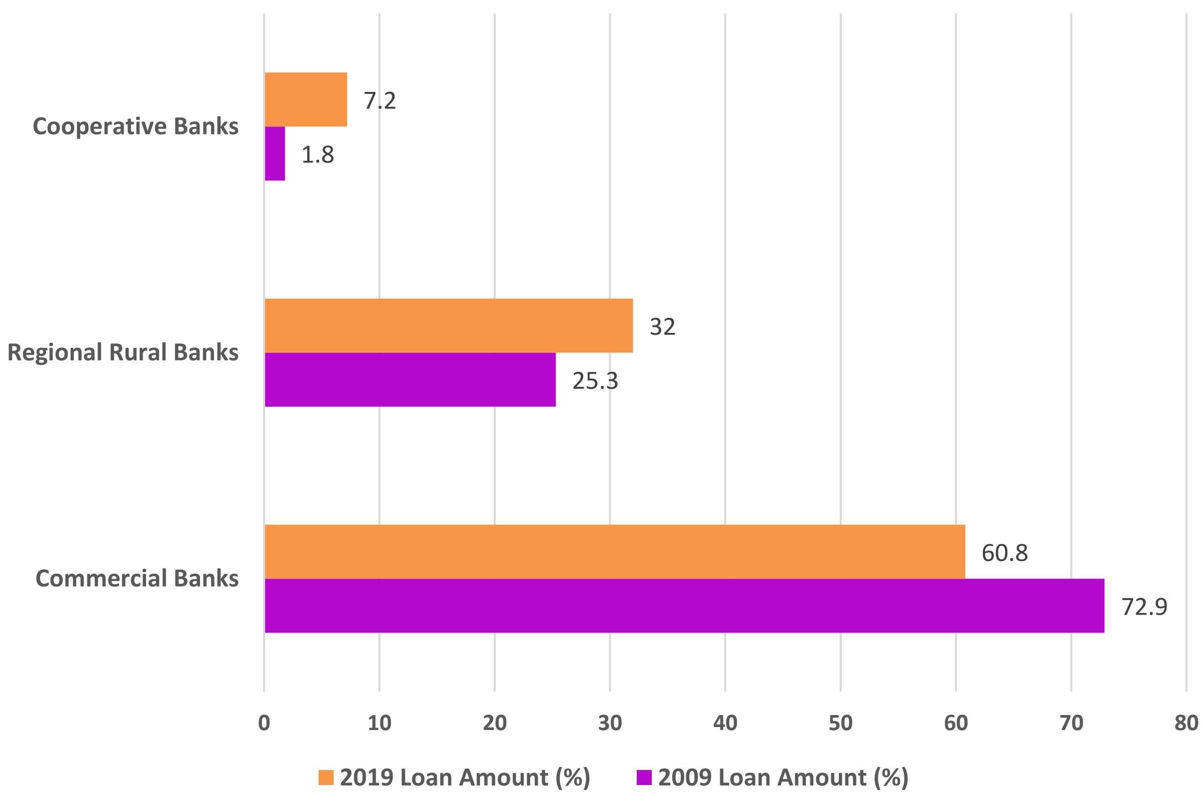
As far as Cooperative banks are concerned, the number of Self Help Group in 2009 is 11130 and in 2019 it is increased to 244675. The result shows that the number of SHGs is increased to more than 21.9 times from 2009 to 2019. With respect to amount of loan, in 2009 it is 11991.04 lakhs and it is increased to 335891.69 lakhs. It indicates that the amount of loan is increased to more than

28 times from 2009 to 2019.

The overall result shows that there is a tremendous increase with the respect to number of Self Help Groups and the amount of loans provided by the Commercial Banks, Regional Rural Banks and Cooperative Banks from 2009 to 2019.

CHART 3.4

BANK LOANS DISBURSED TO SHGs - AGENCY WISE POSITION DURING THE PERIODS - 2009 AND 2019 IN TAMILNADUs



VILLUPURAM DISTRICT AT A GLANCE

In order to know the details and performance of Self Help Group members, the researcher has chosen Villupuram district as the study area.

VILLUPURAM

Villupuram district is the 23rd District of the State Tamil Nadu. It has been bifurcated from the South Arcot District and commenced its function from 30th September 1993 with its Head Quarters at Villupuram. It is the largest District in Tamil Nadu which is predominantly agrarian. The total geographical area of the district is around 7011 sq kms.

The district is situated in the northern part of Tamil Nadu and close to the state capital of Chennai in a distance of about 100 kms from its north border. The district's head quarter Villupuram is about 160 kms from Chennai. There are four revenue divisions, Eight Revenue Taluks, Two municipalities (Villupuram & Tindivanam), Sixteen Town Panchayats, 22 Panchayat Unions and 1490 Revenue Villages in the District with a total area of 722203 Hectares

Background

Geographical Location of the District: The district of Vellore & Villupuram. extending over an area of 8,204.63 sq.km, is situated in the south-eastern portion of the state of Tamilnadu. It is bounded on the north by Thiruvannamalai and Kanchipuram districts, on the east by the Bay of Bengal, on the south by the district of Cuddalore and on the west by Salem and Dharmapuri districts. The administrative headquarters is located at Villupuram town.

Villupuram district is developing in the industrial sector. The Sugar industry is the major industry in the district. There are 4 sugar factories at Mundiyampakkam, Periasevalai, Kacharapalliyam, Mungailthuraipattu. In the area of small scale industries there are 67 Rice mills, 17 Sago factories, 5 Rice bran oil extracting units and 8 Cotton Ginning Mills. Besides this mineral water, ceramics, automobile workshop are also functioning in the district. Major minerals produced, in the district includes Black granite, Blue metals, River sand etc.

Employment, Income and Poverty

- The workforce population of the district has recorded a decadal increase by 1.4 per cent. The total workforce of the district is 17.03 lakh, of which around 58 percent are male workers and the rest are female workers. Main workers constitute almost three fourth of the workers (74 per cent) and one-fourth (26%) are marginal workers.
- Agricultural labourers constitute 48.86% of the total work force. Other workers constitute 27.19 per cent and Cultivators account for 21.70 per cent. Agricultural labourers predominate the workforce. Majority of the workers are in the unorganized sector.

- The proportion of male workforce is 58.4 per cent while female workforce is 39.9 per cent. However, the percentage of female workforce is high in Kalrayan hills (56%) and it could be due to involvement of women in forest related works.

CHAPTER - IV

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Self Help Group is a voluntary association formed for the purpose of engaging small enterprises. It admits any woman to join as a member. A Self Help Group is a group formed by women who have voluntarily come forward to form a group for the improvement of the socio-economic status of its members. This chapter includes personal variables such as age, religion, community, area, marital status, education, size of family, occupation, annual income etc.

The profile details of the respondents, from their response to the questionnaire were tabulated and the resultant table were consolidated and worked out into a single master table as given below:

Table 4.1

TABLE SHOWING SOCIO DEMOGRAPHIC PROFILE

S.No	Socio demographic profile	No of Respondents (n:600)	Percentage
1.	**Age**		
	Less than 20 years	53	8.8
	20-30 years	151	25.2
	31-40 years	244	40.7
	41 to 50 years	121	20.2
	More than 50 years	31	5.2
2.	**Education qualification**		
	Secondary	205	34.2
	High school	121	20.2
	Higher secondary	167	27.8
	Under Graduate	61	10.2
	Post Graduate	46	7.7
3.	**Marital status**		
	Married	470	78.3
	Divorced	32	5.3
	Widowed	71	11.8
	Un married	27	4.5
4.	**Number of members in the family**		
	Less than 4 members	215	35.8
	4 members	222	37.0
	5 members	136	22.7
	More than 5 members	27	4.5
5.	**Monthly income of family**		
	Below Rs. 10000	297	49.5
	Rs. 10000 to 20000	195	32.5
	Rs. 20001 to 30000	72	12.0
	Rs.30001 to 40000	13	2.2
	More than 40000	23	3.8

6.	**Health condition**		
	Very good	223	37.2
	Good	250	41.7
	Moderate	90	15.0
	Bad	15	2.5
	Very Bad	22	3.7

Source: Primary Data

It is inferred from Table 4-1 that out of 600 respondents, 244 (40.7%) respondents belong to the age group of 31-40 years, 151 (25.2%) respondents belong to the age group of 20-30 years, 121 (20.2%) belong to the age group of 41-50 years, 53 (8.8%) belong to less than 20 years and 31 (5.2%) respondents belong to more than 50 years. It is concluded that most of the respondents **86.1% percent of the respondents belong to the age group between 20-50 years category.**

To mention the educational qualification of the respondents, out of 600 respondents, 205 (34.2%) of the respondents are secondary level education, 167 (27.8%) respondents education qualification is at Higher Secondary level, 121 (20.2%) are at High School level, 61 (10.2%) are at undergraduate level and the remaining 46 (7.7%) are at Post-graduate level. It is observed that **majority of the respondents 82.2% have basic school education level.**

With regard to **Marital Status,** it is known from the above table that 470 (78.3%) of the respondents are married, 71 (11.8%) of the respondents are widowed, and the remaining 59 (9.8%) of the respondents are unmarried and Divorced. It indicates that **most of the respondents (78.3%) are married.**

As regards **number of members in the family**, the table portrays that 222 (37%) respondents have 4 members, 215 (35.8%) respondents have Less than 4 members, 136 (22.7%) respondents have 5 members and and 27(4.5%) respondents have more than 5 members. It shows that **most of the respondents 72.8% of the respondents have less than 4 members to 4 members in the family.**

Monthly income of the respondents vary based on their occupation. It is evident from table number 4.1 that 297 respondents (49.5%) have monthly income of below Rs. 10000, 195 respondents (32.5%) have monthly income of Rs.10000 to Rs.20000, 72 respondents (12%) lies between Rs.20001 to 30000 and the rest of the respondents (6%) have the monthly income of Rs.30001-40000 and more than Rs.40000. It shows that **majority of the respondents 94 percent have the monthly income of below Rs.10000 to Rs.20001 to Rs.30000 income category level.**

With respect to **health condition**, the table shows that out of 600 respondents, 473 respondents(78.9%) have good condition and 90 respondents (15%) have moderate level and the remaining 37 respondents (6.2%) have Bad condition level. It depicts that **most of the respondents 78.9% have good health condition level.**

Table 4.2

FRIEDMAN TEST FOR SOURCE OF KNOWING ABOUT SELF HELP GROUP

S.No	Source of knowing about SHG	Mean Rank	Rank
1.	Own information	8.68	**1**
2.	From Friends / Neighbours	8.60	**2**
3.	From Newspapers	7.43	**6**
4.	From Local Organisation	8.13	**4**
5.	From Motivators	7.58	**5**
6.	From NGO officials	8.48	**3**
7.	From government officials	7.26	**7**
8.	From Co-operative Banks	7.00	**9**
9.	Through Spouse	7.02	**8**
10.	Internet	6.96	**10**
11.	Media	6.96	**10**
12.	Agents	6.94	**12**

Source: Primary Data

The above table indicates that with respect to sources of information about SHG, **“Own information”** acquired first rank (mean value 8.68), followed by **“From friends and relatives”** which got second rank (mean values 8.60), **“From NGO officials”** obtained third rank (mean value 8.48), **“From Local organization”** achieved fourth rank (mean value 8.13), **“From**

motivators"got fifth rank (mean value 7.58), **"From News papers"** acquired sixth rank (mean value 7.43), **"From Government officials"** got seventh rank (mean value 7.26), **"Through spouse"** (mean value 7.02), **"From Co-operative Bank "** (mean value 7.00), **"Internet"** and **"Media"** (mean value 6.96) and **"Agent"** (mean value 6.94) obtained eight, ninth, tenth and twelth rank respectively.

From this it is clear that, among the different factors, **"Own information", "Friends and Relatives", "NGO officials", "Local organization"** and **"Motivation"** greatly influenced the respondents while knowing about the Self Help Groups as compared to others.

Table 4.3

TABLE SHOWING DETAILS OF MAIN SOURCE OF DRINKING WATER AND MATERIALS USED FOR HOUSE ROOF

S.No	Drinking water & House Roof	No of Respondents (600)	Percentage
1.	**Main source of drinking water**		
	River water found in living place	45	7.5
	Borewell	155	25.8
	Well water	118	19.7
	Municipal corporation	282	47.0
		-------	------
		600	100
		-------	------

2.	**Main material of house roof**		
	Thatch	132	22.0
	Bamboo	27	4.5
	Concrete	282	47.0
	Tin	19	3.2
	Shell	75	12.5
	Cement Seat	65	10.8
		------	-----
		600	100
		-------	------

Source: Primary Data

From the above it is clear that with respect to the main source of drinking water, 47 percent of the respondent used **Municipal Corporation water,** 25.8 percent of the respondents used **Borewell,** 19.7 percent of the respondents used **well water** and 7.5 percent of the respondents used **river water found in living place.** It shows that most of the respondents 72.8 percent of the respondents used **Municipal Corporation water** and **Borewell** as compared to other sources.

With respect to main material of house roof used, 47 percent of the respondents used "Concrete", 22 percent had "Thatch" type of material, 12.5 percent used "Shell" type of material and the rest of the respondents 18.5 percent used "Cement Seat", "Bamboo" and "Tin" type of material for house roof. It shows that most of the respondents 69 percent used **"Concrete"** and **"Thatch"** as compared **to other materials for house roof.**

Table 4.4

FRIEDMAN TEST FOR TYPE OF FUEL USED FOR COOKING

S.No	Type of fuel	Mean Rank	Rank
1.	Wood	6.12	**2**
2.	Crop residues	4.60	**5**
3.	Dung cakes	4.47	**7**
4.	Coal / Coke	4.46	**8**
5.	Charcoal	4.71	**3**
6.	Kerosene	4.59	**6**
7.	Electricity	4.46	**8**
8.	Liquid petroleum gas	6.97	**1**
9.	Bio-gas	4.63	**4**

Source: Primary Data

The above table indicates Friedman Test for type of fuel used for cooking. It is evident that **"Liquid Petroleum gas"** got first rank (mean value 6.97) followed by **"Wood"** (mean rank 6.12), **"Charcoal"** obtained third rank (mean rank 4.71), **"Bio-gas"** got fourth rank (mean value 4.63), **"Crop-residues"** achieved fifth rank (mean value 4.60), and the **"Kerosene"** (mean value 4.59), **"Dung-cakes"** (mean value 4.47) and **Electricity** (mean value 4.46)got sixth, seventh and Eighth rank respectively.

From this it is clear that **majority of the respondents used "Liquid Petroleum gas", "Wood", "Char coal" and "Bio-gas"** more as compared to other types of fuel.

Table 4.5

TABLE SHOWING READING NEWS PAPERS AND FREQUENCY OF READING NEWS PAPERS

S.No	Reading Newspaper, and Frequency of reading news papers	No of Respondents (n:600)	Percentage
1.	**Reading Newspaper**		
	Yes	360	60
	No	240	40
		600	100
2.	**Frequency of reading Newspaper**		
	Everyday	187	51.94
	At least once in a week	79	21.95
	Less than once in a week	53	14.72
	At least once in a month	31	8.61
	At least once in 3 months	10	2.78
		360	100

Source: Primary Data

The above table indicates that 60 percent of the respondents had the habit of reading news paper and 40 percent of the respondents do not have the habit of reading news paper. It shows that most of the respondents 60% had the habit of reading news paper.

With respect to frequency of reading news paper, 51.94% had the habit of reading news paper at daily level, 21.95% had the habit of reading news paper atleast once in a week, 14.72% had the habit of reading news paper for less than once in a week, 8.61% had the habit of reading news paper for at least once in a month and 2.78% had the habit of reading news paper for at least once in 3 months. From this it is clear that out of 360 respondents **73.89 percent had the habit of reading news paper at daily and at least once in a week interval period.**

Table 4.6

TABLE SHOWING AWARDS

S.No	Awards received by the Self Help Groups members	No of Respondents	Percentage
1.	Manimegalai Award	305	36
2.	Best SHG award from Bank	307	36
3.	Best SHG award from NGO	245	28
	Total	857	100

Source: Primary Data

The above table reveals that out of 857 respondents, many respondents got Manimegalai Award as well as SHG Award from Bank in a simultaneous manner. With the result, 72 percent of the respondents received “Manimegalai award” and “Best SHG award from Bank” and 28 percent of the respondents got “Best SHG award from NGO”. It shows that most of the respondents tried their level best to get the aforesaid awards and in order to get more awards, a little bit effort should be taken by them.

Table 4.7

TABLE SHOWING DESCRIPTIVE STATISTICS FOR PROBLEMS

S.No	Problems	Mean	Std. Deviation	Rank
1.	Problems with respect to procurement of raw material	3.79	1.111	1
2.	Problems due to conflict among group members	3.07	1.330	6
3.	Problems from the family members while running your activity	3.11	1.247	5
4.	Financial problems	3.25	1.290	2
5.	Problems with regard to improper repayment of loan amount by members	3.09	1.338	7
6.	Marketing Problems	3.23	1.311	3
7.	Don’t have confidence in work	3.17	1.318	4
8.	The presence of male at the work place affects confidence	2.97	1.341	11
9.	Opposition by husband	2.94	1.367	12
10.	Husband alcoholism problem	3.01	1.383	10

11.	Routine / daily work is affected	3.05	1.294	8
12.	Problems while facing the customer	3.02	1.315	9

Source : Primary Data

Table 4.7 shows the problems faced by the Self Help Groups. Out of 600 respondents, the major problem faced by the respondents are " Problem with respect to procurement of raw material" obtained first rank (mean value 3.79), "Financial problem" got second rank (mean value 3.25), "Marketing problems" ranked as third (mean value 3.23), "Do not have confidence in work" acquired fourth rank (mean value 3.17), "Problem from the family members while running your activity" achieved fifth rank (mean value 3.11), "Problem due to conflict among group members", got sixth rank (mean value 3.07), "Problem with regard to improper repayment of loan amount by members" had seventh rank (mean value 3.09), "Routine/daily work is affected" (mean value 3.05) ,"Problems while facing the customers" (mean value 3.02), "Husband alcoholism problem" (mean value 3.01), "The presence of male at the work place affects confidence" (mean value 2.97) and "Opposition by husband " (mean value 2.94) acquired Eighth, Nineth, Tenth, Eleventh and Twelth rank respectively.

From the table, it is concluded that with respect to problems, the major problems faced by the Self Help Group members are **"Problem with respect**

to procurement of raw material", "Financial Problems", "Marketing problems", "Do not have confidence in work", "Problem from the family members while running your activity", "Problem due to conflict among group members" and "Problem with regard to improper repayment of loan amount by members" as compared to other problems.

Table 4.8

SWITCH OVER OPTION OF SELF HELP GROUP MEMBERS

Sl.No.	**Switch over option of Self Help Group Members**	**No of Respondents (n:600)**	**Percentage**
1.	Yes	133	22.17
2.	No	467	77.83
	Total	600	100

Source: Primary Data

The above table indicates that 22.17 percent of the Self Help Group members opted for switch over option and 77.83 percent do not prefer for switch over option.

Table 4-9

REASONS FOR SWITCH OVER OPTION OF SELF HELP GROUP MEMBERS

S.No	Reasons for switch over	No of Respondents (133)	Percentage
1.	Autocratic leadership in the group	19	14.29
2.	Lack of proper training facilities	47	35.34
3.	Lack of information	22	16.54
4.	Respondent shifted to other locality	29	21.8
5.	Conflict among the members	16	12.03
	Total	133	100

Source: Primary data

The above table reveals the reasons for switch over option of Self Help Group members. 35.34 percent of the respondent shifted to other groups for "Lack of proper training facilities", 21.80 percent for "Shifted to other locality", 16.54 percent of respondents for "Lack of information", 14.29 percent of respondents for "Autocratic leadership in the group" and 12.03 percent for "Conflict among the members".

It shows that the main reasons for switch over option of the Self Help Group members are **"Lack of proper training facilities", "Respondents shifted to other locality",** and **"Lack of information"** as compared to other reasons.

Table 4.10

TABLE SHOWING OVERALL SATISFACTION OF THE SELF HELP GROUP MEMBERS

Satisfaction level of SHGs	No of respondents (N=600)	Percentage
Highly satisfied	180	30.0
Satisfied	286	47.7
No opinion	36	6.0
Dissatisfied	60	10.0
Highly dissatisfied	38	6.3
Total	600	100

Source: Primary data

From the above table it is clear that 47.7 percent (286) of the respondents are highly satisfied, 30.0 percent (180) of the respondents are satisfied after joining in the Self Help Groups. 6.0 percent (36) of the respondents have No opinion, 10 percent (60) of the respondents are dissatisfied and 6.3 percent (38) of the respondents are highly dissatisfied. From this it is clear that majority of the Self Help Group members 77.7 percent are highly satisfied after joining in the Self Help Groups.

CHAPTER - V

DETAILS OF LOANS OBTAINED BY THE SELF HELP GROUPS SUCH AS SOURCES OF LOAN, PURPOSE OF LOAN AND FACTORS INFLUENCING THE WOMEN EMPOWERMENT

Table 5.1

Table showing Data of entry in the SHG and Duration of work

S.No	Self Help Group Details	No of Respondents (n:600)	Percentage
1.	**Date of entry in the SHG**		
	Before 2000	66	11.0
	2001-2005	93	15.5
	2006-2010	110	18.3
	2011-2015	155	25.8
	After 2015	176	29.3
2.	Up to 2 years	88	14.7
	3 to 4 years	66	11.0
	5 to 6 years	127	21.2
	7 to 8 years	108	18.0
	Above 8 years	211	35.2
		600	100

Source: Primary Data.

The above table depicts the details regarding date of entry in the SHG and number of years in the Self Help Group.

With respect to date of entry in the SHG, it is observed that 29.3 percent of the members joined during the year after 2015, 25.8 percent of the members joined during 2011-2015, 18.3 percent of the members joined during 2006-2010 and the rest of the respondents (26.5%) joined in the SHG before 2005. It shows that 73.4 percent of the respondents joined in the Self Help Group from 2006 - 2010 to after 2015 periods.

As regards number of years in the SHG, 35.2 percent of the respondents are in SHG for more than 8 years, 21.2 percent of the respondents are for 5-6 years, 18 percent of respondents are for 7 to 8 years, 14.7 percent of the respondents are for up to 2 years and 11 percent of the respondents are for 3 to 4 years. From this it is clear that 74 .4 percent of the respondents are in the Self Help Group from 5 to 6 years to more than 8 years.

Table 5.2
Friedman Test for the nature of work being carried out by Self Help Group members

S.No	Current project being carried out	Mean Rank	Rank
1.	Basket making	21.48	6
2.	Sericulture	20.56	22
3.	Livestock	24.86	1
4.	Papad making	21.55	5
5.	Snacks making	20.87	11
6.	Providing Loan to others	22.34	3
7.	Tailoring	24.11	2
8.	Knitting	20.76	12
9.	Garment making	20.70	15
10.	Mat making	20.66	17

11.	Fishery	20.97	10
12	Flour grinding business	20.73	14
13.	Milk Procurement	21.41	7
14.	Mushroom cultivation	20.59	21
15.	Vegetable cultivation	21.82	4
16.	Sheep farming	21.07	9
17.	Fancy store	20.70	15
18.	Petty shop	20.76	12
19.	Vegetable shop	21.34	8
20.	Beauty parlour	20.66	17
21.	Food restaurant	20.63	20
22.	Cookware business	20.49	24
23.	Candle making	20.66	17
24.	Arecanut plate	20.52	23
25.	Masala making	20.46	25

Source: Primary data.

In order to understand the nature of work being carried out by the Self Help Group members. Friedman test is used for the study. It is clear from the above table that “Live stock” obtained first rank (mean value 24.86), followed by “Tailoring” got second rank (mean value 24.11), “Providing Loan to others” ranked as third (mean value 22.34), “Vegetable cultivation” acquired fourth rank (mean value 21.82), “Papad” achieved fifth rank (mean value 21.55), “Basket making” got sixth rank (mean value 21.48), “Milk Procurement” obtained seventh rank (mean value 21.41), “Vegetable shop” had eighth rank (mean value 21.34), “Sheep Farming” (mean value 21.07) and “Fishery” (mean value 20.97) obtained ninth and tenth rank respectively.

Similarly “Snacks Making” mean value (20.87) got eleventh rank, “Knitting” and “Petty Shop” obtained twelth rank (mean value (20.76),”Flour Griding business” acquired fourteenth rank (20.73), “Garment making” and “Fancy store” ranked as fifteenth rank (20.70), “Mat making” “Beauty Parlour” and “Candle Making” obtained seventeenth rank (mean value 20.66) “Food restaurant” (mean value 20.63) and “Mushroom cultivation (mean value 20.59) obtained twentieth and twenty first rank, “Sericulture” (mean value 20.56) got twenty second rank, “Arecanut plate making” got twenty third rank (mean value 20.52) “Cookware business” ranked as twenty fourth rank (mean value 20.49) and “Masala” got twenty fifth place (mean value 20.46).

From the table, it is concluded that among the different jobs carried by the Self Help Group members, the nature of job such as “Livestock”, “Tailoring”, “Providing Loan to others”, ”Vegetable cultivation”, “Snacks making”, “Basket making”, “Petty shop”, “Vegetable shop” , “Flour grinding business”, “Candle making”, “Beauty parlour”, “Knitting”, “Milk procurement” and “Sheep farming” highly influenced the Self Help Group members while undertaking their activities as compared to other jobs.

Table 5.3

Table showing Mode of receipt of remuneration, Mode of deposit in the Savings account and Nature of Insurance policy

S.No.	Self Help Group Details	No. of respondents	Percentage
1.	**Mode of receipt of remuneration**		
	Cash only	212	35.3
	Kind only	105	17.5
	Cash and kind	283	47.2
		600	100
2.	**Nature of Savings account**		
	Public Sector Bank	478	79.8
	Post Office	42	7.0
	Private Sector Banks	36	6.0
	Co-operative Banks	34	5.6
	Others	10	1.6
		600	100
3.	**Nature of Insurance Policy**		
	Yes	305	50.8
	No	295	49.2
		600	100

Source: Primary Data.

The above table inferred the details regarding Mode of receipt of remuneration, Nature of Saving account and Nature of Insurance policy.

While analyzing the mode of receipt of remuneration, 47.2 percent of the respondents received remuneration by way of "Cash and kind", 35.3

percent of the respondent received the remuneration by way of “Cash mode” and 17.5 percent of the respondents received the remuneration by way of “Kind” mode. It shows that majority of the respondents 82.5 percent received the remuneration by way of “Cash and kind mode” and “Cash mode”.

With regard to nature of savings account, it is known from the above table that 79.8 percent of the respondents had Savings account in Public Sector Banks, 7 percent had account in Post Office, 6 percent had account in Private Sector Banks, 5.6 percent of the respondents had account in Co-operative Banks and 1.6 percent of the respondents are in other sources. From this it is clear that most of the respondents 79.8 percent had account in Public Sector banks as compared to other sources.

With respect to nature of insurance policy, 50.8 percent of the respondents had taken group insurance and 49.2 percent do not avail the benefit of taking group insurance policy. It shows that the Self Help Group members do not have the awareness in taking insurance policy.

Table 5.4

ONE WAY ANALYSIS OF VARIANCE AMONG THE STUDY AREAS OF THE RESPONDENTS WITH REGARD TO PERCEPTION OF MEMBERS WITH RESPECT TO MEMBERSHIP IN SHG

S. NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Perception**					
					G1=58.4255	**F= 4.193**
	Between Groups	3	566.743	188.914	G2=59.0496	P < 0.05
	Within Groups	596	26850.376	45.051	G3=57.2879	**Significant**
					G4=56.4820	

G1= Villupuram G3= Thirukoilur
G2= Tindivanam G4= Kallakurichi

HYPOTHESIS

Ho: There is no significant variance among the study areas of the respondents with regard to perception of members with respect to membership in SHG

Statistical tool: "ANOVA" test

Interpretation:

In statistics, one way analysis of variance (abbreviated One-way Anova) is a technique that can be used to compare means of more than 2 variable samples, using F distribution. From the above table, it is found that there is a highly significant variance among the **respondents study areas of the respondents with regard to perception of members with respect to membership in SHG,** (F=4.193, P <0.05). The mean score indicates that Tindivanam (mean-59.0496) and Villupuram (mean-58.4255) had higher mean scores as compared to other areas like Thirukoilur and Kallakurichi.

H_1: It is found that there is a significant variance among the study areas of the respondents with regard to perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

Table 5.5

ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS' TYPE OF WORK WITH REGARD TO PERCEPTION OF MEMBERS WITH RESPECT TO MEMBERSHIP IN SHG

S. NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Perception**					
					G1=57.9206	**F=5.351**
	Between Groups	3	719.158	239.719	G2=57.8586	P < 0.01
	Within Groups	596	26697.960	44.795	G3=55.8737	**Significant**
					G4=59.8022	

G1= Own business

G2= Co-sharer in business

G3= Working in a family business

G4= Employed by others

Ho: There is no significant variance among the respondents type of work with regard to perception of members with respect to membership in SHG.

Statistical tool:

“ANOVA” test

Interpretation:

In statistics, **One Way Analysis** of variance (abbreviated One-way Anova) is a technique that can be used to compare means of more than 2 variable samples, using F distribution. The above table reveals that there is a highly significant variance among the respondents type of work with regard to perception of members with respect to membership in SHG, ($F=5.351$, $P<0.01$). The mean score indicates that “Employed by others” (mean= 59.8022) and “Own business” (mean=57.9206) got more mean values as compared to other businesses like co-share in business and working in a family business.

H_1: It is found that there is a significant variance among the respondents type of working with regard to perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

Table 5.6

TABLE SHOWING LOAN DETAILS

S. No	Loan details	No of Respondents (n:600)	Percentage
1.	**Year of getting the loan from the Institution**		
	Before 2000	63	10.5
	2001-2005	76	12.7
	2006-2010	89	14.8
	2011-2015	133	22.2
	After 2015	239	39.8
2.	**Sources of getting the loan for the business**		
	MFI (Micro Finance Institution)	54	9.0
	Bank	468	78.0
	Money lender	6	1.0
	NGO(Non-Governmental Organization)	72	12.0
3.	**Distance from the institution(*)**		
	Less than 500mts	100	16.7
	500mts to 1km	35	5.8
	2km to 3km	122	20.3
	4 km to 5 km	86	14.3
	6km to 7 km	240	40.0
	More than 7 km	17	2.8
4.	**Amount of loan received from the institution**		
	Less than Rs.10000	56	9.3
	Rs.10000 to Rs.20000	168	28.0
	Rs.20001 to Rs.30000	128	21.3
	Rs.30001 to Rs.40000	107	17.8
	Rs.40001 to Rs.50000	81	13.5
	Above Rs.50000	60	10.0
5.	**Repayment of loan**		
	Yes	542	90.3
	No	58	9.7

6.	**Reason for defaulting**	**(N:58)**	
	Health Problem	32	55.2
	Family problem(*)	8	13.8
	Amount spent for their children's education	12	20.7
	Others	6	10.3
7.	**Feeling about the repayment of loan**	**(N:542)**	
	Easy	383	70.7
	Tough	91	16.8
	Very easy	68	12.5

Source : Primary data

In order to understand the details of loan of Self Help Group members, it is clear from the above table that with respect to **"Year of getting the loan from the institution",** 39.8 percent of the respondent got loan after 2015, 22.2 percent of the respondents got loan during 2011-15, 14.8 percent of the respondents availed loan during the year 2006-10, 12.7 percent of the respondents received loan during 2001-05 and 10.5 percent of the respondents got loan for the year before 2000. It shows that majority of the respondents 76.8 percent, received loan from the institutions from 2006-10 to after 2015 periods.

As regards "**sources of getting the loan for the business**", 78 percent of the respondents received loan from Bank, 12 percent of the respondents received from NGO (Non-Governmental organization), 9 percent of the respondents obtained loan from MFI (Micro Finance Institution) and 1 percent from Money lenders. It is clear from the table that 90 percent of the respondents received the loan from Banks and Non-Governmental Organization as compared to others.

With regard to "**Distance from the Institution**", for getting loans and advances from the Self Help Group members, 40 percent of the respondents are getting loans from 6 km to 7 km from their residence, 20.3 percent of the respondents are getting loans from 2 kilo meters to 3 kilo meters, 16.7 percent of the respondents are travelling for less than 500 meters from their residence, 14.3 percent of the respondents are travelling from 4 kilo meters to 5 kilo meters for availing loan and the rest of the respondents **8.6 percent of the respondents are getting loans from 500 meters to 1 kilometer and more than 7 kilometers.** From this it is clear that 57.2 percent of the respondents are getting the loans from the institution for less than 500 meters to 5 kilometers from their residence.

While analyzing **the amount of loan from the institution**, 28 percent of the respondents are getting Rs.10000 to Rs.20000, 21.3 percent of the respondents are receiving Rs.20001 to Rs.30000, 17.8 percent of the respondents are availing Rs.30001 to Rs.40000, 13.5 percent of the respondents are obtaining Rs.40001 to Rs.50000, 10 percent of the respondents are receiving above Rs.50,000 and 9.3 percent of the respondents are getting less than Rs.10,000. It shows that **majority of the respondents 80.6 percent are getting loan from Rs.10000 to Rs.50000**.

With respect to **“Repayment of loan”,** 90.3 percent of the respondents started repaying the loan and 9.7 percent failed to repay the loan. The reasons for defaulting are due to health problem, family problem, children education and others. The table shows that out of 58 respondents, 55.2 percent of the respondents had “Health Problem”, 20.7 percent of the respondents spent the profit for meeting “Children’s education”, 13.8 percent of the respondents had “Family Problem” and 10.3 percent of the respondents had other problems. From this it is clear that 75.9 percent of the respondent failed to repay the loan due to “Health Problem” and “Amount spent for their children’s education”. As regards **“Feeling about the repayment of loan”,** 70.7 percent of the respondents felt “Easy”, 16.8 percent of the respondents viewed as “Tough” and12.5 percent of the respondents opinioned as “Very Easy**”. It shows that out of 542 respondents, majority of the respondents 70.7 percent felt “Easy” while repaying the loans.**

Table 5.7

TABLE SHOWING KNOWLEDGE AND AWARENESS ABOUT LOAN

S.No	Knowledge and awareness about loan	No of Respondents (n:600)	Percentage
1.	**Meeting once in a month**		
	Agree	565	94.2
	Disagree	35	5.8

2.	**Rules and regulations**		
	Agree	556	92.7
	Disagree	44	7.3
3.	**Information about group records**		
	Agree	519	86.5
	Disagree	81	13.5
4.	**Cash in hand**		
	Agree	420	70.0
	Disagree	180	30.0
5.	**Outstanding loan**		
	Agree	512	85.3
	Disagree	88	14.7
6.	**Total capital of the group**		
	Agree	523	87.2
	Disagree	77	12.8
7.	**Total loan amount of the group**		
	Agree	520	86.6
	Disagree	80	13.4
8	**No. of members who have taken loan**		
	Agree	520	86.6
	Disagree	80	13.4
9	**Name of the Bank**		
	Agree	530	88.3
	Disagree	70	11.7
10	**Income of the group through interest**		
	Agree	478	79.7
	Disagree	122	20.3
11	**Objectives of the group**		
	Agree	539	89.8
	Disagree	61	10.2
12	**Bank transactions**		
	Agree	475	79.2
	Disagree	125	20.8

Source : Primary data

It is observed from the above table that with respect to "**Meeting once in a month**", 94.2 percent of the respondents agreed and 5.8 percent of the respondents disagreed.

92.7 percent of the respondents agreed for knowing "**Rules and regulations**" and 7.3 percent of the respondents disagreed for the above statement.

The above table highlights that 86.5 percent of the respondents agreed for "**Information about group records**" and 13.5 percent of the respondents are disagreed.

With respect to "**Cash in hand**", 70 percent of the respondents agreed that they know the details regarding the above statement.

As regards "**Outstanding Loan**", 85.3 percent of the respondents agreed about knowing the outstanding loan and 14.7 percent of the respondents disagreed.

87.2 percent of the respondents agreed for knowing "**Total capital of the group**" and 12.8 percent of the respondents disagreed.

While analyzing the knowledge of "**Total loan amount of the group**", 86.6 percent of the respondents agreed and 13.4 percent of the respondents are unaware about the above statement.

With regard to "**Number of members who have taken loan**", 86.6 percent of the respondents agreed on the above statement and 13.4 percent of the respondents disagreed.

88.3 percent of the respondents agreed on the details regarding the "**Name of the Bank**" while availing loan facilities and 11.7 percent of the respondents are ignorant about the above statement.

With respect to "**Income of the group through interest**" 79.7 percent of the respondents agreed and 20.3 percent of the respondents disagreed.

As regards "**Objectives of the group**", 89.8 of the respondents known about the objectives of the group and 10.2 disagreed on the aforesaid statement.

With regard to "**Bank transactions**", 79.2 percent of the respondents known about the bank transaction and 20.8 percent of the respondents disagreed on the above statement.

To conclude with respect to **"Knowledge and Awareness about Loan"**, majority of the Self Help Group members are aware of the details regarding **"Meeting once in month", "Rules and regulations", "Objectives of the group", "Achievement of the group", "Total capital of the group", "Total loan amount of the group"** and **"Number of members who have taken loan"** as compared to other factors.

Table 5.8

TABLE SHOWING TRAINING

S. No	Training	No of Respondents (n:600)	Percentage
1.	**Training given by MFI on site (at the place of work)**		
	Agree	378	63.0
	Disagree	222	37.0
2.	**Training given by MFI off site**		
	Agree	281	46.8
	Disagree	319	53.2
3.	**Training has covered all the technical aspects required**		
	Agree	334	55.6
	Disagree	266	44.4
4.	**MFI training helped in marketing linkage**		
	Agree	289	48.0
	Disagree	311	52.0
5.	**The programmes conducted by MFI have given skill to perform the work**		
	Agree	311	52.0
	Disagree	289	48.0

The above table indicates the details regarding "Training" facilities of the Self Help Group members. With respect to **"Training given by MFI onsite",** 63 percent of the respondents are aware to a large extent and 37 percent of the respondents are unaware about it.

As regards "**Training given by MFI off site**", 46.8 percent of the respondents had the knowledge of the above training and 53.2 percent of the respondents are ignorant about the above facility.

With respect to **"Training has covered all the technical aspects",** 55.6 percent of the respondents agreed and 44.4 percent disagreed.

With regard to **"MFI training helped in marketing linkage",** 48 percent of the respondents agreed on the above statement and 52 percent of the respondents disagreed.

52 percent of the respondents agreed for **"Programes conducted by MFI have given skill to perform the work"** and 48 percent of the respondents disagreed for the above statement.

To conclude among the different factors about "Training" facilities, most of the respondents agreed for "**Training given by MFI onsite", "Training has covered all the technical aspects"** and **"Programmes conducted by MFI have given skill to perform the work"** as compared to other factors.

Table 5.9
TABLE SHOWING AVAILING GOVERNMENT SUPPORT

S.No	**Availing Government support**	**No of Respondents (n:600)**	**Percentage**
1.	**Application of New Techniques**		
	Agreed	438	73
	Disagreed	162	27
		600	100

2.	**Marketing research** Agreed Disagreed	353 247 600	58.8 41.2 100
3.	**R&D product up-gradation** Agreed Disagreed	343 257 600	57.2 42.8 100
4.	**Schemes for marketing assistance** Agreed Disagreed	336 264 600	56 44 100

Source: Primary Data.

Table 5.9 reflects about the availing of government support by the Self Help Group members. The above table depicts that 73 percent of the respondents felt that they availed **"Application of New Techniques"** and 27 percent of the respondents disagreed.

With regard to "**Marketing Research**", 58.8 percent of the respondents agreed and 41.2 percent of the respondents disagreed.

Related to **"Research & Development of product up-gradation",** 57.2 percent of the respondents agreed and 42.8 percent of the respondents disagreed.

With respect to **"Schemes for marketing assistance"**, 56 percent of the respondents agreed and 44 percent of the respondents disagreed.

The above table depicts that among the different aspects related to availing of government support by the Self Help Group members, the result shows that most of the respondents agreed on "**Application of New Techniques**" as compared to other factors.

Table 5.10

KARL PEARSON'S CO-EFFICIENT OF CORRELATION BETWEEN THE RESPONDENTS' AGE AND KNOWLEDGE AND AWARENESS ABOUT LOAN, TRAINING AND AVAILING GOVERNMENT SUPPORT

S.No	Knowledge and awareness	Correlation value	Statistical Interface
1.	Age and Knowledge and awareness about loan	**(-)0.239****	**P < 0.01 Significant**
2.	Age and Training	(-)0.050	P > 0.05 Not Significant
3.	Age and Availing Government support	(-)0.016	P < 0.01 Significant

****** Correlation is **significant** at the **0.01** level
***** Correlation is **significant** at the **0.05** level

Ho: There is no significant connection between respondents age and various dimensions of knowledge and awareness about loan, Training and Availing government support.

Statistical tool: "Correlation" test

Interpretation:

A correlation co-efficient is a statistical measure of the degree to which changes to the value of one variable predict change to the value of another. In positively correlated values, the value increases or decreases in tandem. In negatively correlated values, value of one increases as the value of other decreases.

The above table shows that there is a highly significant connection between respondents **age and knowledge and awareness about loan.** ($P < 0.01$). The correlation value is 0.239. Similarly, there is a significant correlation between **age and availing Government support.** ($P<0.01$). The correlation value is 0.016.

With respect to **Age and Training**, there is no correlation between them ($P>0.05$). The correlation value is 0.050.

H_1: It is found that for most of the factors there is a significant correlation between respondents age and Knowledge and awareness about loan and availing Government support.

Hence null hypothesis is rejected.

Table 5.11

ONE WAY ANALYSIS OF VARIANCE AMONG THE STUDY AREAS WITH REGARD TO VARIOUS DIMENSIONS OF KNOWLEDGE OF LOAN, TRAINING AND AVALING GOVERNMENT SUPPORT

S.NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Knowledge and awareness about loan**					
					G1=64.3155	**F=11.641**
	Between Groups	3	1932.495	644.165	G2=63.2766	P < 0.001
	Within Groups	596	32924.179	55.335	G3=61.3485	**Significant**
					G4=59.7266	
2.	**Training**					
					G1=23.9681	F=1.244
	Between Groups	3	194.311	64.770	G2=22.6241	P > 0.05
	Within Groups	596	31033.763	52.070	G3=23.3485	Not Significant
					G4=22.7050	
3.	**Availing Government support**					
					G1=14.2181	**F=5.666**
	Between Groups	3	272.132	90.711	G2=13.5461	P < 0.01
	Within Groups	596	9541.868	16.010	G3=15.2197	**Significant**
					G4=13.4388	

Source : Primary data
G1= Villupuram
G2= Tindivanam
G3= Thirukoilur
G4= Kallakurichi

Ho: There is no significant variance among perception of the respondents towards study areas and various dimensions of Knowledge and awareness about loan, Training and Availing Government support.

Statistical tool: "Anova" test

In statistics, one way analysis of variance (abbreviated One-way Anova) is a technique that can be used to compare means of more than 2 variable samples, using F distribution. From the above table it is found that there is a significant variance among the perception of the respondents towards the study areas and **knowledge and awareness about loan.** ($P<0.001$). The mean score indicates that in Villupuram (mean 64.3155) and in Tindivanam (mean=63.2766) had high mean score as compared to other areas (Thirukoilur and Kallakurichi) selected for the study.

Likewise, there is a significant variance among the perception of the respondents towards the study areas and **Availing Government support. (**$P<0.01$). The mean score indicates that in Thirukoilur (mean= 15.2197) and in Villupuram (mean= 14.2181) had high mean score as compared to other areas (Tindivanam and Kallakuichi) chosen for the study.

With respect to the perception of the respondents towards the study areas and **Training,** there is no significant-variance between them. ($p>0.05$) and F value is 1.244.

It is understood that based on the calculated value of various areas selected for study by the respondents, "**Knowledge and awareness about**

loan", Stood first place (F=11.641) followed by "**Availing Government support**" got second place (F=5.666)

H1: It is found that for most of the factors there is a significant variance among the perception of the respondents towards the study areas and "Knowledge and awareness about loan" and "Availing Government support".

Hence null hypothesis is rejected.

Table 5.12

ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO VARIOUS DIMENSIONS OF KNOWLEDGE AND AWARENESS ABOUT LOAN

S.NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Knowledge and awareness about loan**					
	Between Groups	4	1935.807	483.952	G1=64.0490 G2=63.5702	**F=8.732** P < 0.001
	Within Groups	595	32920.868	55.422	G3=61.2515 G4=58.7541 G5=60.3913	**Significant**
2.	**Training**					
	Between Groups	4	373.373	93.343	G1=23.8146 G2=22.9917	F=1.800 P > 0.05
	Within Groups	595	30854.700	51.857	G3=22.9820 G4=21.3770 G5=24.5217	Not Significant

3.	**Availing Government support** Between Groups Within Groups	 4 595	 345.021 9468.979	 86.255 15.914	G1=14.1561 G2=13.4298 G3=14.9042 G4=12.4918 G5=14.8261	**F=5.420** P < 0.001 **Significant**

Source : Primary data

G1= Secondary G3= Higher secondary

G2= High school G4= Under Graduate G5= Post Graduate

Ho: There is no significant variance among the respondents educational qualification with regard to various dimension of Knowledge and awareness about loan, Training and Availing government support.

Statistical tool: "Anova" test

Interpretation:

In statistics, one way analysis of variance (abbreviated One –way Anova) is a technique that can be used to compare means of more than 2 variable samples, using F distribution.

From the table it is evident that there is a highly significant variance among the **Educational qualification** of the respondents with regard to **"Knowledge and awareness about loan" (P<0.001).** The mean score indicates that Secondary Level (mean score 64.0490), High School Level (mean score 63.5702) and Higher Secondary level (mean score 61.2515) had high mean score as compared to others like Under Graduate Level and Post Graduate Level.

Likewise, there is highly significant variance among the **Educational qualification** of the respondent with regard to **"Availing Government Support".** The mean score indicated that Higher Secondary Level (mean score 14.9042), Post Graduate Level (mean score (14.8261) and Secondary Level (mean score 14.1561) had high mean score as compared to other educational levels.

As regards **Educational** qualification of the respondents and **"Training",** there is no significant variable between them (P>0.05) and F value is 1.800.

H1:

It is found that there is a significant variance between the educational qualification of the respondents with regard to **"Knowledge and awareness about loan" and "Availing of Government Support".**

Hence null hypothesis is rejected.

Table 5.13

ASSOCIATION BETWEEN MONTHLY INCOME OF THE FAMILY AND PERCEPTION OF MEMBERS WITH RESPECT TO MEMBERSHIP IN SHG

S. No	Perception of members	Monthly income of the family					Statistical Inference
		Below Rs.10000 (N:297)	Rs.10000 to Rs.20000 (N:195)	Rs.20001 to Rs.30000 (N:72)	Rs.30001 to Rs.40000 (N:13)	More than Rs.40000 (N:23)	
1.	Low level	126 21.0%	89 14.8%	52 8.7%	10 1.7%	11 1.8%	x^2=25.416 df =4
2.	High level	171 28.5%	106 17.7%	20 3.3%	3 .5%	12 2.0%	p < 0.001 **Significant**

Source : primary data

Ho: There is no significant association between monthly income of the family and perception of members with respect to membership in SHG.

Statistical tool: "Chi-square" Test

Interpretation:

The chi-square statistics is most commonly used to evaluate test of independence when using a cross tabulation. From the above table it is found that the monthly income of the family and perception of the members with respect to membership in SHG, is significant (i.e.x^2 = 25.416, P<0.001).

H_1: There is a significant association between monthly income of the respondents and perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

Table 5.14

FRIEDMAN TEST FOR THE BENEFITS ENJOYED BY THE MEMBERS AFTER JOINING IN SHG

S.No	Benefits enjoyed by members after joining in SHG	Mean Rank	Rank
1.	**Loan purpose**	4.94	4
2.	**Income Generation**	6.69	1
3.	**Development of Entrepreneurship skill**	4.87	5
4.	**Self confidence**	5.13	2
5.	**Savings habits**	5.13	2
6.	**Development of service motive**	4.59	6
7.	**Decision making skill**	4.56	8
8.	**To avoid money lenders**	4.59	6
9.	**Problem solving skill**	4.50	9

Source: Primary Data

In Table 5.14 Friedman Test is used to know the benefits enjoyed by the members after joining in SHG. Highest mean rank got first rank. With regard to listing down the benefits of the members, “Income Generation” got first rank (mean value 6.69) followed by “Self confidence” and “Savings Habit” securing second rank (mean value 5.13), “Loan purpose” acquired fourth rank (mean value 4.94), “Development of Entrepreneurship skill” got fifth rank (mean value 4.87), “Development of Service motive” and “To avoid money lenders” obtained sixth rank (mean value 4.59), “Decision making skill” had eighth rank (mean value 4.56) and “Problem solving skill” got ninth rank (mean value 4.50)

From the table it is noted that most of the respondents enjoyed benefits after joining in SHG with respect to factors like **“Income**

Generation", "Self confidence", "Savings habit", "Loan purpose" and "Development of Entrepreneurship skill" as compared to other factors

CHART 5.14

FRIEDMAN TEST FOR THE BENEFITS ENJOYED BY THE MEMBERS AFTER JOINING IN SHG

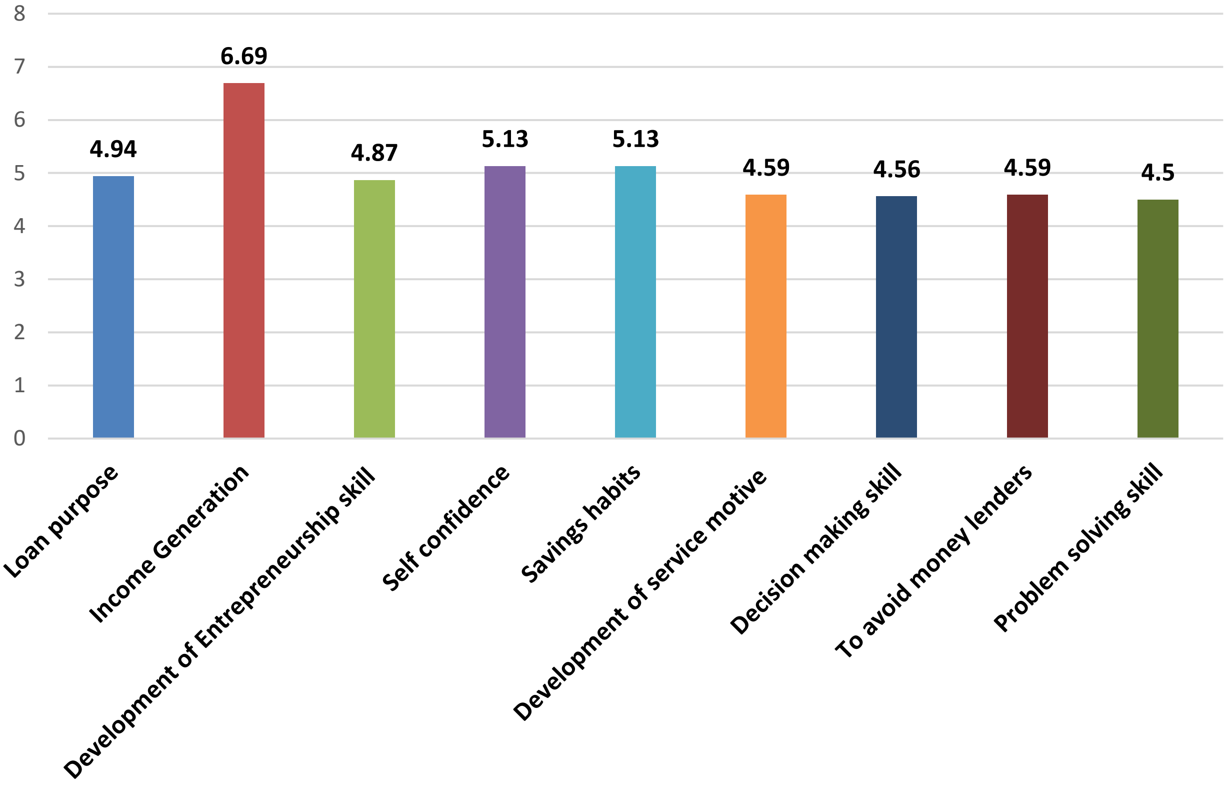


Table 5.15
ASSOCIATION BETWEEN MONTHLY INCOME OF THE FAMILY AND VARIOUS DIMENSIONS OF FAMILY VIEWS

S. No	Family Views	Monthly income of the family					Statistical Inference
		Below Rs.10000 (N:297)	Rs.10000 to Rs.20000 (N:195)	Rs.20001 to Rs.30000 (N:72)	Rs.30001 to Rs.40000 (N:13)	More than Rs.40000 (N:23)	
1.	**Accepting views in the family**						
	Low level	103 17.2%	91 15.2%	21 3.5%	4 .7%	8 1.3%	**x^2=10.391** df =4
	High level	194 32.3%	104 17.3%	51 8.5%	9 1.5%	15 2.5%	$p < 0.05$ **Significant**
2.	**Men helping women in house hold works**						
	Low level	159 26.5%	67 11.2%	54 9.0%	8 1.3%	9 1.5%	x^2=40.290 df =4
	High level	138 23.0%	128 21.3%	18 3.0%	5 .8%	14 2.3%	$p < 0.001$ **Significant**
3.	**Family views**						
	Low level	137 22.8%	70 11.7%	52 8.7%	9 1.5%	8 1.3%	**x^2=31.934** df =4
	High level	160 26.7%	125 20.8%	20 3.3%	4 .7%	15 2.5%	$p < 0.001$ **Significant**

Source : Primary data

Ho: There is no significant association between monthly income of the family and various dimension of family views.

Statistical tool: “Chi-square” Test

Interpretation:

The chi-square statistics is most commonly used to evaluate test of independence when using a cross tabulation. From the above table it is found that between the monthly income of the family and **“Accepting views in the family”,** the result shows that it is significant (x^2 =10.391, P<0.05).

Likewise, there is a highly significant association between the monthly income of the family and “**Men helping women in house**” (i.e. x^2 = 40.290, P<0.001)

Similarly, there is a highly significant association between the monthly income of the family and **“Overall opinion of the family”** (i.e. x^2 = 31.934, P<0.001)

H1: It is found that there is an association between monthly income of the family and various dimensions of family views.

Hence null hypothesis is rejected.

CHAPTER - VI

ANALYSING THE EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS - ECONOMIC EMPOWERMENT, SOCIAL EMPOWERMENT AND FINANCIAL EMPOWERMENT

Table 6.1

TABLE SHOWING FINANCIAL DEVELOPMENT

S.No	Financial development	No of Respondents (n:600)	Percentage
1.	**Ability to get credit**		
	Agree	525	87.5
	Disagree	75	12.5
2.	**Ability to save**		
	Agree	532	88.7
	Disagree	68	11.3
3.	**Purchase of Assets**		
	Agree	393	65.5
	Disagree	207	34.5
4.	**Borrowings from money lenders**		
	Agree	226	37.7
	Disagree	374	62.3

Source : Primary data

The above table shows the financial development of Self Help Group members with respect to **"Ability to get credit"** 87.5 percent of the respondents agreed and 12.5 percent of the respondents do not agree.

Regarding **"Ability to save",** 88.7 percent of the respondents agreed and 11.3 percent of the respondents disagreed.

Out of 600 respondents, 65.5 percent of the respondents agreed on "**Purchase of Assets**" and 34.5 percent of the respondents do not agree.

With regard to **"Borrowings from money lenders",** 37.7 percent of the respondents agreed and 62.3 percent of the respondents disagreed.

The above table reveals that with respect to financial development of the Self Help Group members, **"Ability to get credit"** and **"Ability to save"** influence them more as compared to other factors.

CHART 6.1

FINANCIAL DEVELOPMENT

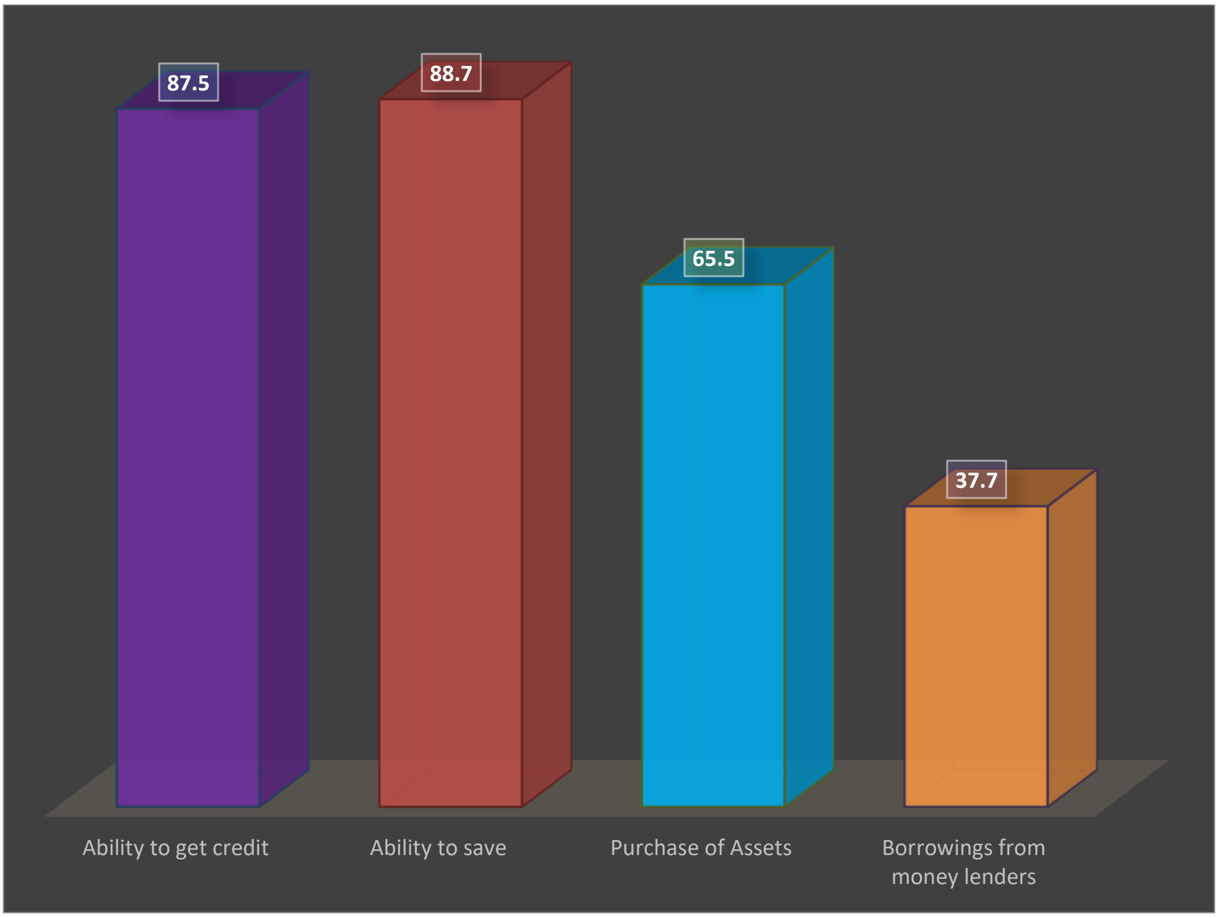


Table 6.2

TABLE SHOWING ECONOMIC EMPOWERMENT

S.No	Economic empowerment	No of Respondents (n:600)	Percentage
1.	**Purchase of house hold things**		
	Agree	540	90
	Disagree	60	10
2.	**Loan amount utilization**		
	Agree	440	73.4
	Disagree	160	26.6
3.	**Major transaction (sales and purchase)**		
	Agree	427	71.1
	Disagree	173	28.9
4.	**Spending from personal earning**		
	Agree	498	83
	Disagree	102	17
5.	**Able to take decision regarding business/ work to be carried out**		
	Agree	457	76.2
	Disagree	143	23.8
6.	**Motivated to increase income**		
	Agree	456	76
	Disagree	144	24

Source : Primary data

The above table reveals the economic empowerment of Self Help Group members. It is found from the table that 90 percent of the respondents agreed on the aspect **“Purchase of house hold things”** and 10 percent of the respondents disagreed.

With regard to **“Loan amount utilization”,** 73.4 percent of the respondents agreed and 26.6 percent of the respondents do not agree.

With respect to **“Major transactions (Sales and Purchase)”,** 71.1 percent of the respondents agreed and 28.9 percent of the respondents disagreed.

It is inferred from the above table that 83 percent of the respondents agreed on the aspect **“Spending from Personal earning”** and 17 percent of the respondents disagreed.

It is observed from the table that 76.2 percent of the respondents agreed on **“Able to take decision regarding business/work to be carried out”** and 23.8 percent of the respondents do not agree.

76 percent of the respondents agreed with respect to variable “**Motivated to increase income**” and 24 percent of the respondents disagreed.

To conclude, among the different factors with respect to economic empowerment of Self Help Group members, the factors, **“Purchase of house hold things”, “Spending from personal earning”, “Ability to take decision regarding business/work to be carried out”** and **“Motivated to increase income”** highly influenced the Self Help Group members as compared to other factors.

PIE - DIAGRAM 6.2

ECONOMIC EMPOWERMENT

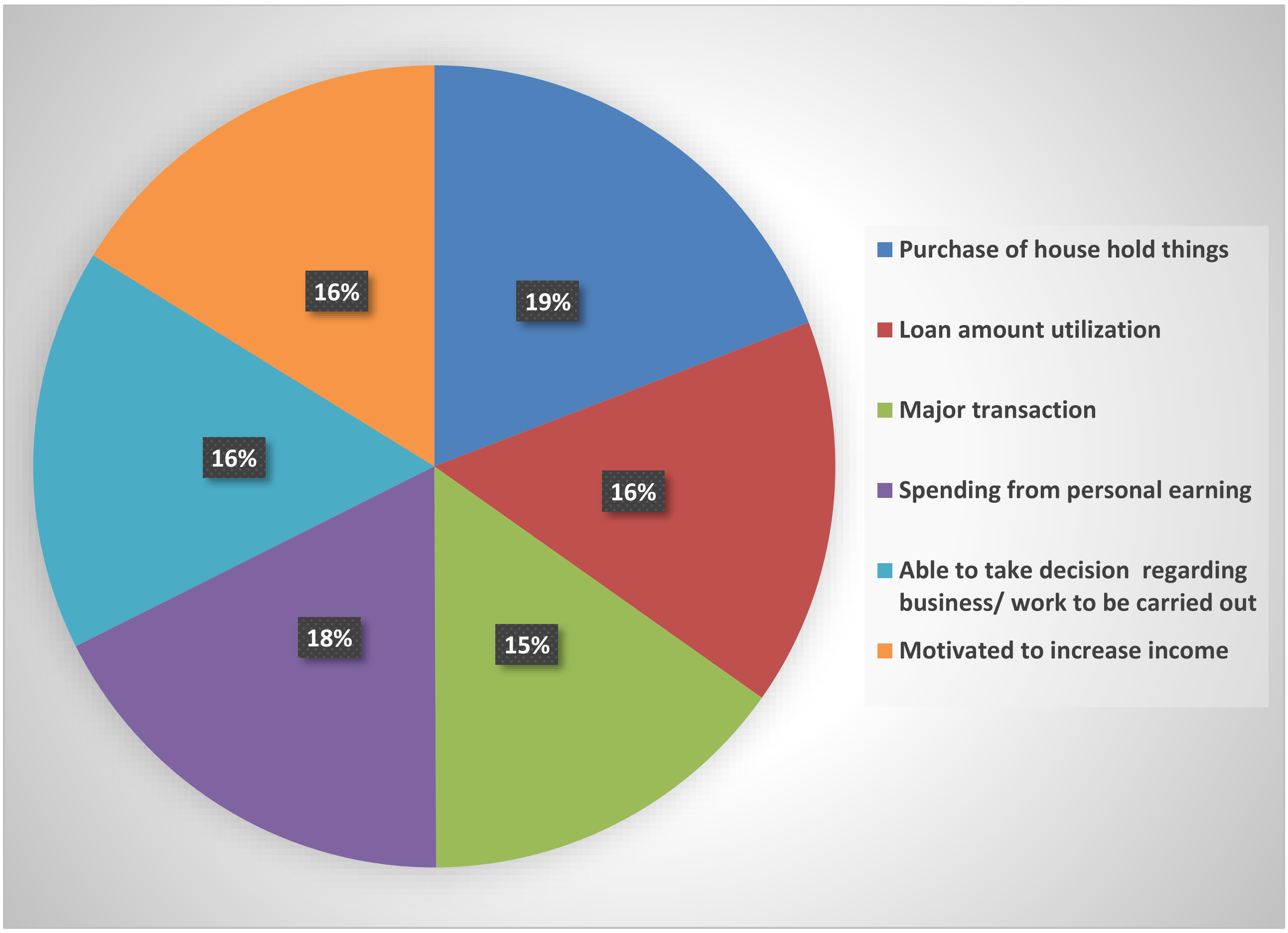


Table 6.3

TABLE SHOWING SELF CONFIDENCE

S.No	Self confidence	No of Respondents (n:600)	Percentage
1.	**Able to solve problems**		
	Agree	530	88.3
	Disagree	70	11.7
2.	**Able to bring up children easily**		
	Agree	527	87.8
	Disagree	73	12.2
3.	**No hesitation to contact officials**	440	73.3
	Agree	160	26.7
	Disagree		
4.	**Involved in many activities apart from regular work**		
	Agree	444	74
	Disagree	156	26
5.	**Ability to contribute ideas in the meeting**		
	Agree	444	73.7
	Disagree	156	26.3

6.	**Motivating others to join SHG** Agree Disagree	501 99	83.5 16.5
7.	**Confident to repay the amount borrowed** Agree Disagree	505 95	84.2 15.8
8.	**Able to talk with Bank/NGO** Agree Disagree	466 134	77.7 22.3
9.	**Able to participate in SHG meetings** Agree Disagree	487 113	81.2 18.8
10.	**Able to collect dues from defaulters** Agree Disagree	497 103	82.8 17.2

Source : primary data

The above table depicts the self confidence of the Self Help Group members. With respect to "**Able to Solve Problems",** 88.3 percent of the respondents agreed and 11.7 percent of the respondents disagreed.

As regards **"Able to bring up children easily",** 87.8 percent of the respondents agreed on the above statement and 12.2 percent of the respondents do not agreed.

73.3 percent of the respondents agreed that **"No hesitation to contact officials"** and 26.7 percent of the respondents disagreed.

Regarding **"Involved in many activities apart from regular work",** 74 percent of the respondents agreed and 26 percent of the respondents do not agree.

With respect to **"Ability to contribute ideas in the meeting",** 73.7 percent of the respondents agreed and 26.3 percent of the respondents disagreed.

83.5 percent of the respondents opinioned that they had the opportunity for **"Motivating others to join SHG"** and 16.5 percent of the respondents do not agree.

With regard to **"Confident to repay the amount borrowed",** 84.2 percent of the respondents agreed on the above statement and 15.8 percent of the respondents do not agree on the above statement.

As regards, **"Able to talk with Bank/NGO",** 77.7 percent of the respondents agreed and 22.3 percent of the respondents do not agree.

81.2 percent of the respondents agreed that they are **"Able to participate in SHG meetings",** and 18.8 percent of the respondents do not agree to the above statement.

Regarding, **"Able to collect dues from defaulters",** 82.8 percent of the respondents agreed on the above statement and 17.2 percent of the respondents do not agree.

From the above table it is clear that among the different factors with respect to self confidence, the factors **"Able to solve problems", "Able to**

bring up children easily", "Confident to repay the amount borrowed", "Motivating others to join SHG" and " Able to collect dues from defaulters" played an important role for the **"Self confidence"** of the Self Help Group members as compared to other factors.

CHART 6.3

SELF CONFIDENCE

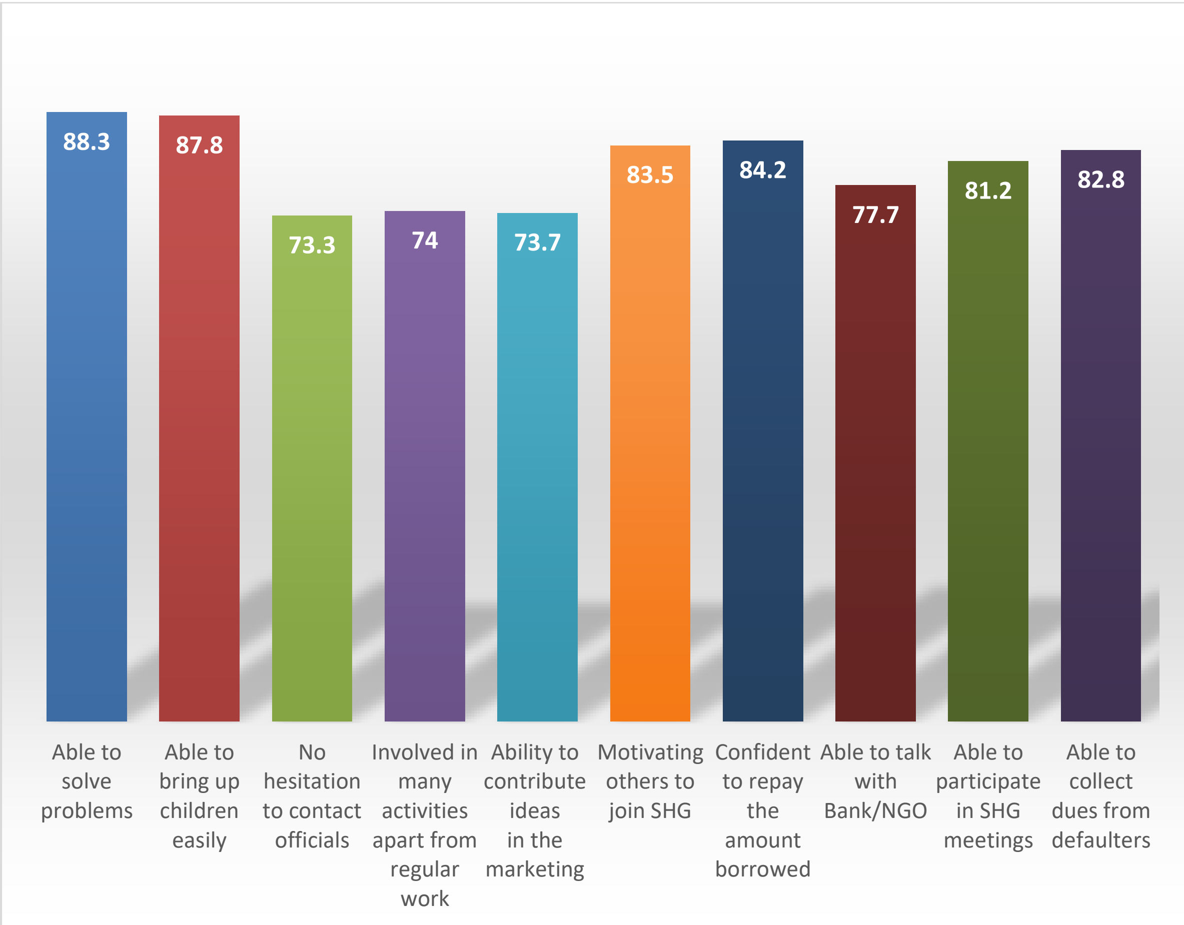


Table 6.4

TABLE SHOWING AUTONOMY

S.No	Autonomy	No of Respondents (n:600)	Percentage
1.	**Items to cook**		
	Agree	521	86.8
	Disagree	79	13.2
2.	**Caring for health**		
	Agree	510	85.0
	Disagree	90	15.0
3.	**Purchase of jewelry**		
	Agree	372	62.0
	Disagree	228	38.0
4.	**Purchasing major household items**		
	Agree	412	68.7
	Disagree	188	31.3
5.	**Purchasing gifts for others**		
	Agree	439	73.1
	Disagree	161	26.9
6.	**Going and staying with the parents**		
	Agree	435	72.5
	Disagree	165	27.5
7.	**Repairing the house**		
	Agree	418	69.7
	Disagree	182	30.3

8.	**Purchasing livestock** Agree Disagree	372 228	62.0 38.0
9.	**Clothing** Agree Disagree	412 188	68.7 31.3
10.	**Child education** Agree Disagree	483 117	80.5 19.5
11.	**Obtaining legal rights** Agree Disagree	431 169	71.8 28.2
12.	**Getting nutrition diet** Agree Disagree	460 143	76.7 23.3
13.	**Participation in family budget** Agree Disagree	445 155	74.2 25.8
14.	**Facility of having sanitary toilets** Agree Disagree	444 156	74 26
15.	**Talking to outsiders** Agree Disagree	426 174	29 71

Source : Primary data

The above table displays about "**Autonomy**" of the Self Help Group members. With regard to "**Item to cook**", 86.8 percent of the respondents agreed with the above aspect and 13.2 percent of the respondents do not agree.

As regard "**Caring for health**", 85 percent of the respondents agreed and 15 percent of the respondents disagreed.

62 percent of the respondents agreed that the family members accepted for "**Purchasing of Jewelery**" and 38 percent of the respondents do not agree.

It is inferred from the table that 68.7 percent of the respondents agreed on the aspect "**Purchasing major household items**" and 31.3 percent of the respondents disagreed.

With respect to "**Purchasing gifts for others**", 73.1 percent of the respondents agreed and 26.9 percent of the respondents disagreed.

Related to the aspect, "**Going and staying with parents**", 72.5 percent of the respondents agreed and 27.5 percent of the respondents disagreed.

With respect to "**Repairing the house**", 69.7 percent of the respondents agreed and 30.3 percent of the respondents disagreed.

62 percent of the respondents agreed on the statement that **"Purchasing Livestock"** is feasible and 38 percent do not agree.

As regards **"Clothing"** is concerned, 68.7 percent of the respondents agreed for spending money towards the above aspect and 31.3 percent of the respondents disagreed.

Majority of the respondents i.e.80.5 percent agreed that with the help of their savings they spent money for **“Child education”** and 19.5 percent of the respondents do not agree.

With regard to **“Obtaining legal rights”,** 71.8 percent of the respondent agreed on the above aspect and 28.2 percent of the respondents do not agree.

76.7 percent of the respondents agreed for **“Getting nutrition diet”** and 23.3 percent of the respondents disagreed.

With respect to **“Participation in Family budget”,** 74.2 percent of the respondents opinioned that they had the opportunity in making decision for family budget and 25.8 percent of the respondents disagreed.

As regards **Facility of having “Sanitary Toilet”,** 74 percent of the respondents agreed on the above facility and 26 percent of the respondents disagreed.

With regard to **“Talking to outsiders”,** 29 percent of the respondents opinioned that they had the opportunity to talk to outsiders and 71 percent of the respondents disagreed.

To conclude, from the above table it is found that with respect to **“Autonomy”**, the factors **“Items to cook”, “Caring for health”, “Child education”, “Getting nutrition diet”, “Participation in Family budget”, “Sanitary Toilet Facilities”, “Going and staying with the parents”** and

"Obtaining legal rights" greatly influenced the Self Help Group members as compared to other factors.

CHART 6.4

AUTONOMY

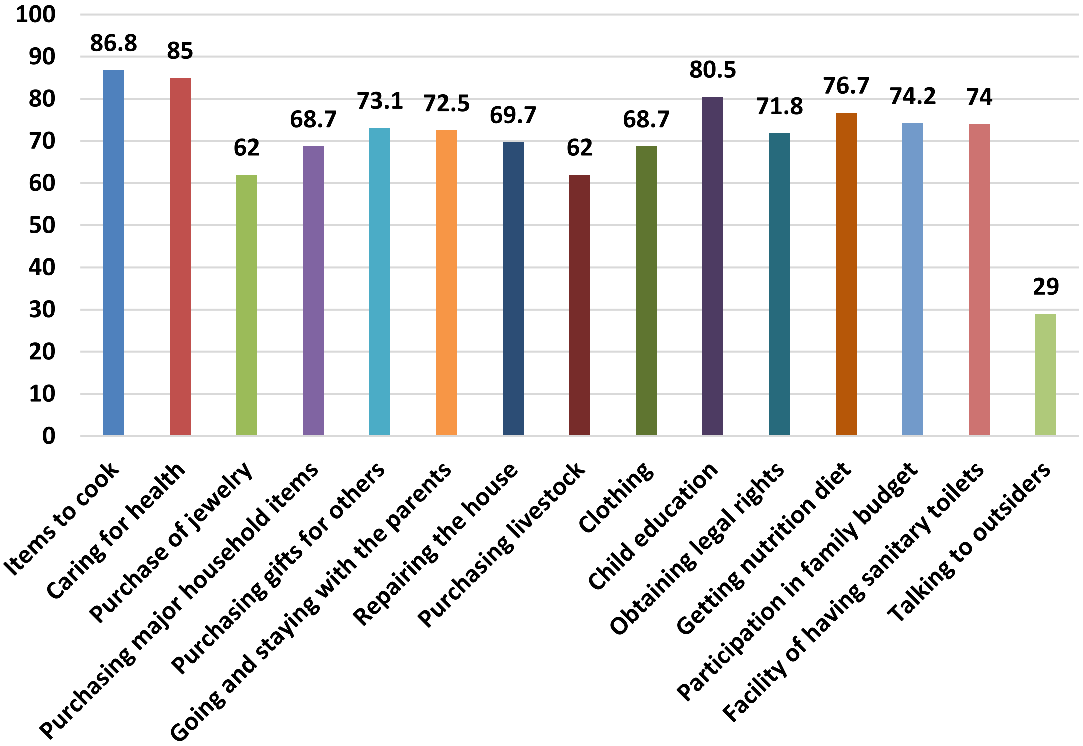


Table 6.5

TABLE SHOWING VOICING CONCERN

S.No	Voicing concern	No of Respondents (n:600)	Percentage
1.	**Able to take decision for the education of girl child**		
	To a large extent	518	86.4
	To small extent	82	13.6

2.	**Freedom to choose the life partner** To a large extent To small extent	452 148	75.3 24.7
3.	**Better check on domestic violence/alcoholism** To a large extent To small extent	445 155	74.2 25.8
4.	**Able to take action against dowry system** To a large extent To small extent	426 174	71.0 29.0
5.	**Good relationship with husband** To a large extent To small extent	464 136	77.3 22.7
6.	**Control over savings and expenditure** To a large extent To small extent	490 110	81.7 18.3
7.	**Resisting child marriage** To a large extent To small extent	438 162	73.0 27.0
8.	**Advising the children those who are dropouts in school** To a large extent To small extent	451 149	75.2 24.8
9.	**Voice against child workers** To a large extent To small extent	458 142	76.3 23.7

Source : Primary data

From the above table it is observed that with respect to **"Able to take decision for the education of girl child",** 86.4 percent of the respondents agreed on the above aspect and 13.6 percent of the respondents disagreed.

As regards **“Freedom to choose the life partner”,** 75.3 percent of the respondents agreed and 24.7 percent of the respondents do not agree.

74.2 percent of the respondents viewed that they had the liberty for **“Better check on domestic violence/alcoholism”** and 25.8 percent of the respondents disagreed.

With regard to **“Able to take action against dowry system”,** 71 percent of the respondents agreed on the above statement and 29 percent of the respondents disagreed.

77.3 percent of the respondents opinioned that they had **“Good relationship with husband”** and 22.7 percent of the respondents do not agree.

The above table inferred that 81.7 percent of the respondents agreed on **“Control over savings and expenditure”** and 18.3 percent of the respondents do not agree.

With respect to **“Resisting child marriage”,** 73 percent of the respondents opinioned that they had the liberty to voice for the above statement and 27 percent of the respondents do not agree.

From the table it is observed that as regards, **“Advising the children those who are dropouts in school”,** 75.2 percent of the respondents agreed and 24.8 percent of the respondents do not agree.

As regard **"Voice against child workers",** 76.3 percent of the respondents had the right to speak for the above statement and 23.7 percent of the respondents do not agree.

To conclude, with respect to **"Voicing concern",** for the following factors, **"Able to take decision for the education of girl child", "Control over saving and expenditure", "Voice against child workers", "Freedom to choose life partner", "Good relationship with husband" and "Educating the students those who are dropouts in school",** the Self Help Group members had the opportunity to raise their voice for the aforesaid factors as compared to other factors.

PIE - DIAGRAM 6.5

VOICING CONCERN

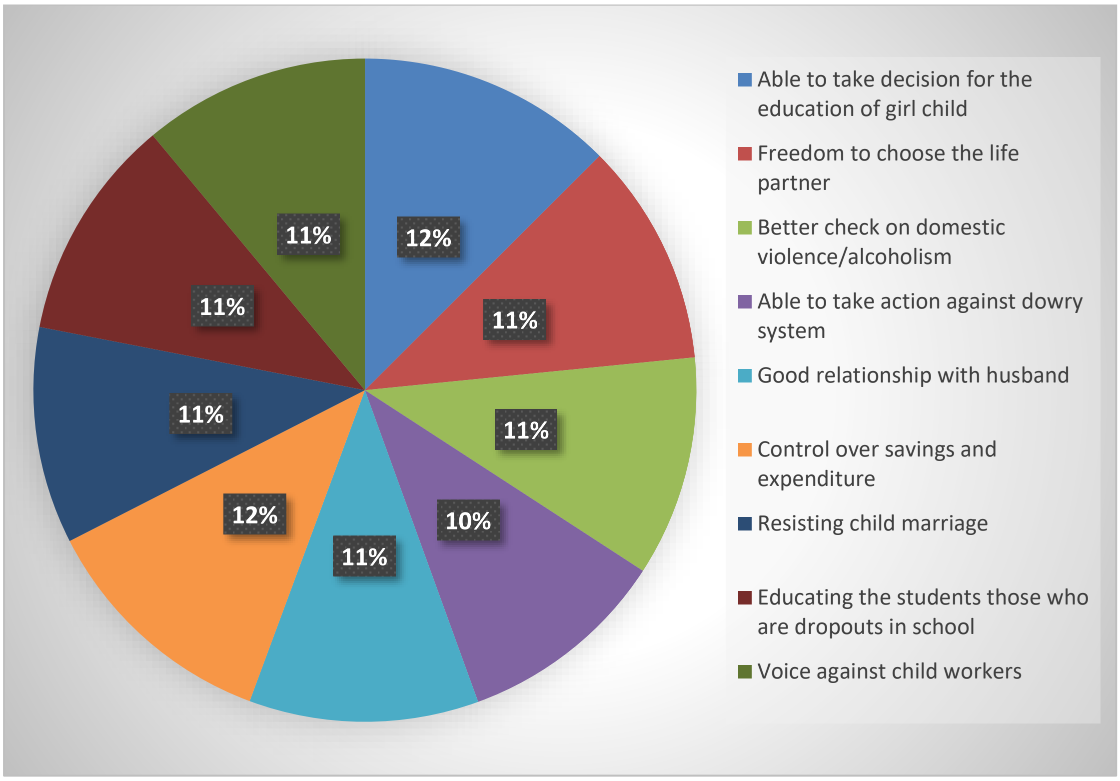


Table 6.6

TABLE SHOWING DEVELOPMENT AND GROWTH

S. No	Development and growth	No of Respondents (n:600)	Percentage
1	**Education level has increased**		
	Agree	524	87.4
	Disagree	76	12.6
2.	**Knowledge for the work has increased**		
	Agree	503	83.8
	Disagree	97	16.2
3.	**Able to manage the work independently**		
	Agree	434	72.3
	Disagree	166	27.7
4.	**Able to express views independently**		
	Agree	473	78.8
	Disagree	127	21.2
5.	**Respect from Family People**		
	Agree	433	72.2
	Disagree	167	27.8
6.	**Interaction within the family has increased - house construction & renovation**		
	Agree	458	76.3
	Disagree	142	23.7
7.	**Interaction with outsiders have increased - accident, health, and death relief**		
	Agree	451	75.2
	Disagree	145	24.8

8.	**Freedom to visit outside area for marriage of children** Agree Disagree	 449 151	 74.8 25.2
9.	**Know about Govt. schemes** Agree Disagree	 445 155	 74.2 25.8

Source : Primary data

The above table reveals that as regards **"Education level has increased",** 87.4 percent of the respondents agreed on the above aspect and 12.6 percent of the respondents do not agree.

83.8 percent of the respondents agreed that **"Knowledge for the work has increased"** and 16.2 percent of the respondents disagreed.

With respect to **"Able to manage the work independently",** 72.3 percent of the respondents agreed and 27.7 percent of the respondents do not agree.

As regards **"Able to express views independently",** 78.8 percent of the respondents agreed and 21.2 percent of the respondents disagreed.

72.2 percent of the respondents agreed on the statement that **"Respect from Family people"** them and 27.8 percent of the respondents disagreed.

With respect to **"Interaction within the family has increased - house construction and renovation",** 76.3 percent of the respondents opinioned that they had the chance to discuss with the family members for the aforesaid factor and 23.7 percent of the respondents disagreed.

75.2 percent of the respondents expressed that they had the chance of **“Interaction with outsiders has increased - accident, health and death relief”,** and 24.8 percent of the respondents disagreed.

As regards **“Freedom to visit outside area for marriage of children”,** 74.8 percent of the respondents agreed for the above statement and 25.2 percent of the respondents disagreed.

With respect to **“Know about government schemes”,** 74.2 percent of the respondents agreed and 25.8 percent of the respondents disagreed.

From the above table it is understood that with respect to **“Development and Growth”,** the factors **“Educational level has increased”, “Knowledge for the work has increased”, “Able to express views independently”, “Interaction within the family has increased-house construction and renovation”** and **“Interaction with outsiders has increased-accident, health and death relief”** greatly influenced the Self Help Group members for their growth and development as compared to other factors.

CHART 6.6

DEVELOPMENT AND GROWTH

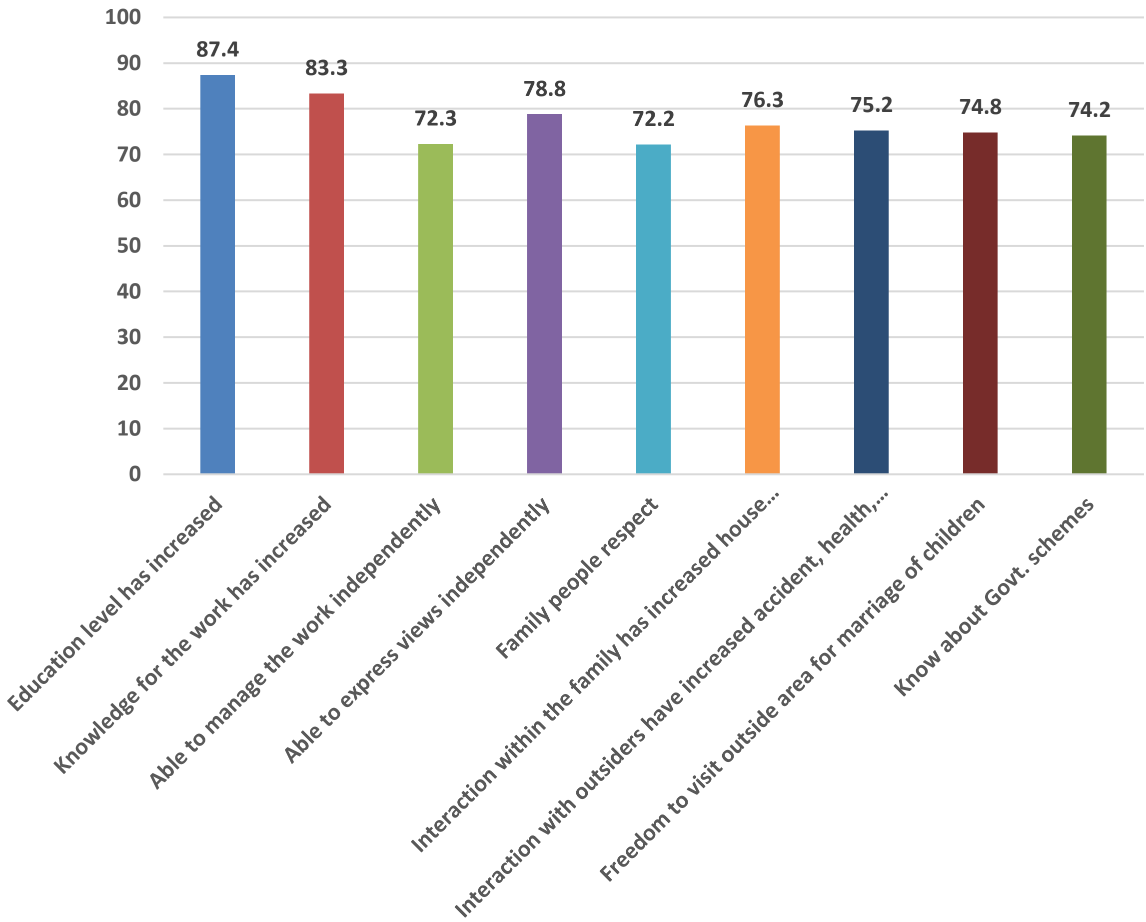


Table 6.7

TABLE SHOWING SOCIAL DEVELOPMENT

S.No	Social development	No of Respondents (n:600)	Percentage
1.	**Family and Home Environment**		
	Agree	523	87.2
	Disagree	77	12.8

2.	**Mobility from one place to another**		
	Agree	494	82.3
	Disagree	106	17.7
3.	**Vocational skills**		
	Agree	471	78.5
	Disagree	129	21.5
4.	**Leadership skills**		
	Agree	459	76.5
	Disagree	141	23.5
5.	**Knowledge about business**		
	Agree	469	78.2
	Disagree	131	21.8
6.	**Sociability**		
	Agree	470	78.3
	Disagree	130	21.7
7.	**Achievability**		
	Agree	449	74.8
	Disagree	151	25.2

Source : Primary data

The above table shows that with respect to **"Family and home environment",** 87.2 percent of the respondents agreed with the above aspect and 12.8 percent of the respondents disagreed.

Majority of the respondents 82.3 percent agreed on the statement **"Mobility from one place to another"** and 17.7 percent of the respondents disagreed.

With respect to development of **“Vocational skills”,** 78.5 percent of the respondents agreed and 21.5 percent of the respondents disagreed.

As regards **“Leadership skill”,** 76.5 percent of the respondents agreed on the above statement and 23.5 percent of the respondents do not agree.

78.2 percent of the respondents had **“Knowledge about business ethics”** and 21.8 percent of the respondents are not aware of the above statement.

With respect to **“Sociability”,** 78.3 percent of the respondents agreed and 21.7 percent of the respondents disagreed.

As regards **“Achievability”,** 74.8 percent of the respondents had favourable opinion on the above statement and 25.2 percent of the respondents do not agree.

To conclude, with respect to “**Family and home environment”,** the factors **“Self-confidence”, “Mobility from one place to another”, “Vocational skills”, “Sociability”** and **“Knowledge about business ethics”** greatly influenced the Self Help Group members as compared to other factors.

Table 6.8

FACTOR ANALYSIS FOR FINANCIAL DEVELOPMENT, ECONOMIC EMPOWERMENT, SELF CONFIDENCE AND AUTONOMY FOR WOMEN EMPOWERMENT

Rotated Component Matrix[a]

S. No	**Financial development, Economic empowerment, self confidence and Autonomy**	Component			
		1	2	3	4
1	Ability to get credit				.717
2	Ability to save	.446			
3	Purchase of Assets	.502			
4	Borrowings from money lenders			.636	
5	Purchase of house hold things				.695
6	Getting loans	.613			
7	Loan amount utilization	.645			
8	Possibility of savings	.570			
9	Major transaction (sales and purchase)	.634			
10	Spending from personal earning	.511			
11	Able to take decision regarding business/ work to be carried out	.543			
12	Motivated to increase income	.645			
13	Able to solve problems				.676
14	Able to bring up children easily	.418			
15	No hesitation to contact officials	.546			
16	Involved in many activities apart from regular work	.576			
17	Participating in many of the community function	.531			
18	Motivating others to join SHG				
19	Confident to repay the amount borrowed	.451		.536	
20	Able to bargain with Bank/NGO	.479			

S No	Financial development, Economic empowerment, self confidence and Autonomy	Component			
		1	2	3	4
21	Able to facilitate SHG meetings	.523		.488	
22	Able to collect dues from defaulters	.518			
23	Items to cook				.725
24	Obtaining health care			.489	
25	Purchasing jewelry		.510		
26	Purchasing major household items		.417		
27	Purchasing gifts for others		.620		
28	Going and staying with the parents		.694		
29	Repairing the house		.621		
30	Purchasing livestock		.700		
31	Clothing		.604		
32	Child education			.558	
33	Obtaining legal rights		.597		
34	Getting nutrition diet		.473	.439	
35	Family planning services		.431	.545	
36	Sanitary Toilet			.477	
37	Talking to outsiders (govt.officials,NGO's,etc)		.410		
	Eigenvalues	**5.837**	**4.279**	**3.457**	**2.461**
	% of variance	**15.775**	**11.564**	**9.344**	**6.651**

Extraction Method: Principal Component Analysis.
Rotation Method Varimax with Kaiser Normalizaiton

SCREEN PLOT

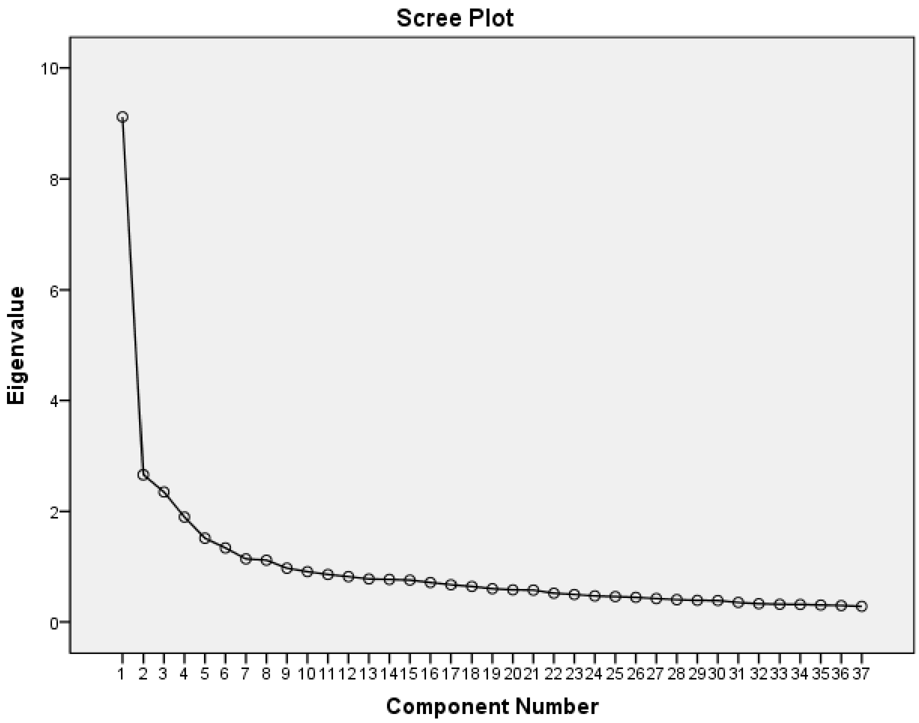


Table 6.8.1

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.891
Bartlett's Test of Sphericity	Approx. Chi-Square	8124.422
	df	666
	Sig.	.000

H_0: There is no significant internal consistency among the variables selected in the financial development, economic empowerment, self confidence and autonomy for women empowerment for conducting factor analysis.

Statistical tool: Factor analysis-test

Interpretation

Factor analysis is a technique that is used to reduce a large number of variables into fewer numbers of factors. This technique extracts maximum common variance from all variables and puts them into a common score.

Rotated component matrix, sometimes referred to as the loadings, is the key output of principal components analysis. It contains estimates of the correlations between each of the variables and the estimated components.

Table 6.8 shows Rotated component Matrix. It is stated in the Factor analysis that financial development, economic empowerment, self confidence and autonomy for women empowerment are highly significant in building women empowerment. In the rotated component matrix, the First factor financial development consists of the primary variables of Ability to get credit (0.717) which can be termed as raising the status of women by the women empowerment for a variance of 6.65 per cent and Eigen value is 2.461. The Second variable is Borrowings from money lenders (0.636), which can be termed as raising the status of women by the women empowerment for a variance of 9.34 per cent and Eigen value is 3.457, followed by Purchase of Assets (0.502), which can be termed as raising the status of women by the women empowerment for a variance of 15.77 per cent and Eigen value is 5.837.

The second factor Economic empowerment consists of the variables Purchase of house hold things (0.695), which can be termed as raising the status of women by the women empowerment for a variance of 6.65 per cent and Eigen value is 2.461. The second variable Getting loans (0.613), followed by Loan amount utilization (0.645), Possibility of savings (0.570), Major transaction (sales and purchase) (0.634), Spending from personal earning (0. 511), Able to take decision regarding business/ work to be carried out (0.543), Motivated to increase income (0.645) which can be termed as raising the status of women by the women empowerment for a variance of 15.78 per cent and Eigen value is 5.837.

The third factor, Self confidence consists of the variables Able to solve problems (0.676), which can be termed as raising the status of women by the women empowerment for a variance of 6.65 per cent and Eigen value is 2.461. The second variable Able to bring up children easily (0.418) followed by No hesitation to contact officials (0.546), Involved in many activities apart from regular work (0.576), Participating in many of the community function (0.531), Able to bargain with Bank/NGO (0.479), Able to facilitate SHG meetings (0.523), Able to collect dues from defaulters (0.518) which can be termed as raising the status of women by the women empowerment for a variance of 15.78 per cent and Eigen value is 5.837.

The fourth factor Autonomy consists of the variables Items to cook (0.725), which can be termed as raising the status of women by the women empowerment for a variance of 6.65 per cent and Eigen values is 2.461. The second variable Obtaining health care (0.489), followed by Child education (0.558), Family planning services (0.545), Sanitary Toilet (0.477), which can be termed as raising the status of women by the women empowerment for a variance of 9.34 per cent and Eigen value is 3.457. The next variable Purchasing jewelry (0.510), Purchasing major household items (0.417), Purchasing gifts for others (0.620), Going and staying with the parents (0.694), Repairing the house (0.621), Purchasing livestock (0.700), Child education (0.558), obtaining legal rights (0.597) which can be termed as raising the status of women by the women empowerment for a variance of 11.56 per cent and Eigen value is 4.279.

Table: 6.8.1 shows that Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.891, Chi-square test value is 8124.422. Degree of freedom value is 666 and the significance (.000) is less than the assumed value (0.001). It means that a null hypothesis is rejected. This means that factor analysis is valid.

H_1: It is found that there is a significant internal consistency among the variables selected in the financial development, economic empowerment, self confidence and autonomy for women empowerment for conducting factor analysis.

Hence null hypothesis is rejected.

Table 6.9

MULTIPLE REGRESSION ANALYSIS FOR WOMEN EMPOWERMENT AND FINANCIAL DEVELOPMENT, ECONOMIC EMPOWERMENT, SELF CONFIDENCE, DEVELOPMENT AND GROWTH &INCOME GENERATING ACTIVITIES

S. no	Variable	B	Beta	t	Sig.
1.	Financial development	1.029	.078	**4.941**	**.000**
2.	Economic empowerment	1.437	.215	**10.148**	**.000**
3.	Self confidence	1.505	.282	**12.872**	**.000**
4.	Development and growth	2.645	.447	**23.854**	**.000**
5.	Income Generating Activities	1.550	.153	**8.978**	**.000**
	R=0.939	R^2=0.882	Adjusted R=0.881		
	F=885.406	**P < 0.001**			

H_0: There is no significant relationship between women empowerment and financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities.

Statistical tool: 'Multiple Regressions' -test

Interpretation

Multiple regression is the most common form of linear regression analysis. As a predictive analysis, the multiple linear regression is used to explain the relationship between one continuous dependent variable and two or more independent variables.

The above table exhibited relationship of the independent variables against the dependent variable. R value is 0.939 with R square value of 0.882. The F statistic is **885.406** and significant at 0.000 (**P < 0.001)** level. The independent variables were financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities. In the above table, it is revealed that t value of financial development is **4.941**and significance at 0.000 level (**P < 0.001**). Hence there is a significant relationship between financial development and women empowerment. Further, t value of Economic empowerment is **10.148** and significance at 0.000 level (**P < 0.001**). . Therefore, there is a significant relationship between Economic empowerment and women empowerment. Likewise, t value of Self confidence is **12.872** and significance at 0.000 level (**P < 0.001**). Thus, there is a significant relation between Self confidence and women empowerment. Similarly, t value of Development and growth is **23.854** and significance at 0.000 level (**P < 0.001**). Thus, there is a significant relation between Development and growth and women empowerment.In addition, t value of Income Generating Activities is **8.978** and significance at 0.000 level (**P < 0.001**). Thus, there is a significant relation between Income Generating Activities and women empowerment, financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities which are in positive relationship. As shown in the above table, Development and growth scores higher value of **23.854**, which is significant at **0.000 level** when compared to other independent variables such as financial development, Economic empowerment, Self confidence and Income Generating Activities.

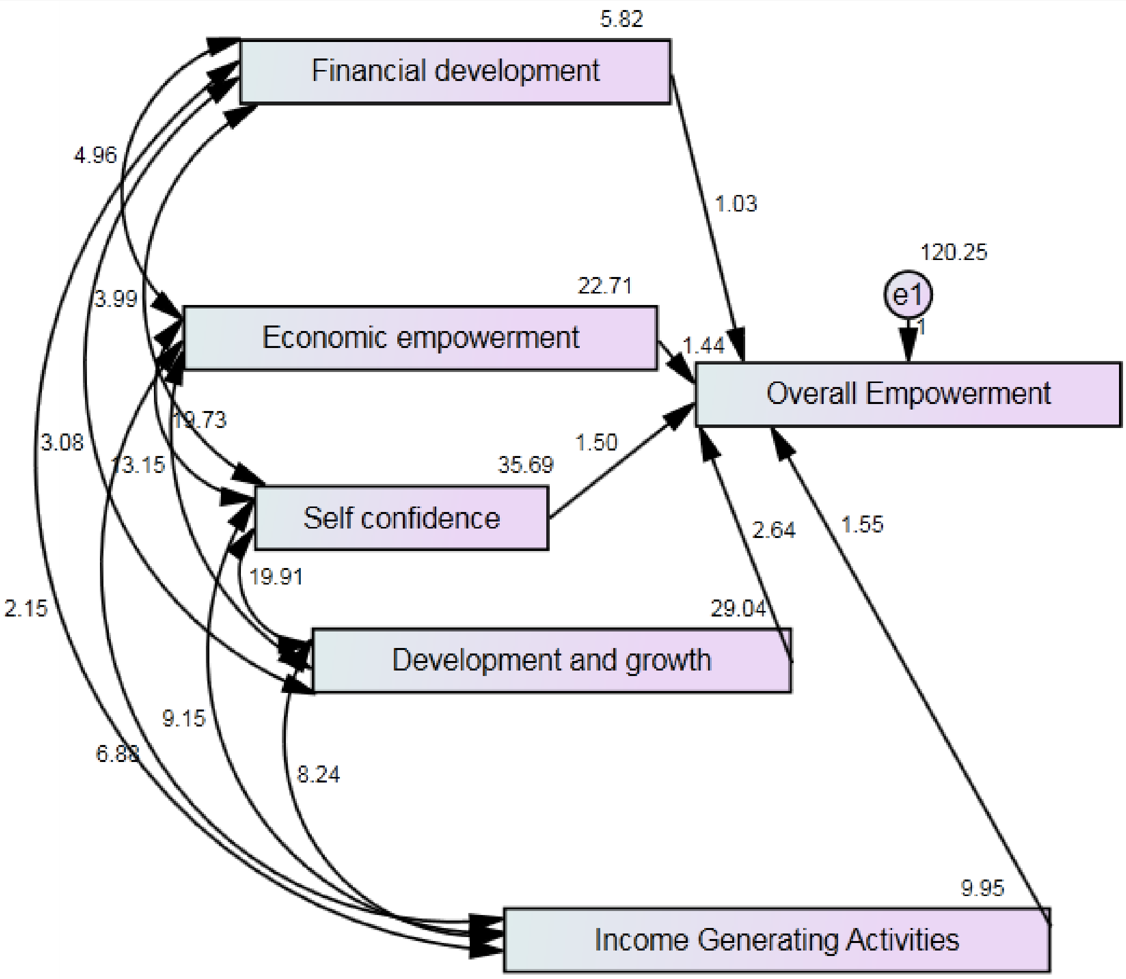
. It is concluded that there is a highly significant relationship between women empowerment and financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities. Women empowerment is the process of empowering women. It may be defined in several ways, including accepting women's viewpoints or making an effort to seek them, raising the status of women through education, awareness, literacy, and training. Most of the women, have strong relationship with women empowerment and their Development and growth.

H$_1$: It is found that there is a significant relationship between women empowerment and financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities.

Hence null hypothesis is rejected.

Table 6.10

STRUCTURAL EQUATION MODEL FOR WOMEN EMPOWERMENT



Interpretation

Structural equation modelling (SEM) is a statistical modelling technique that combines factor analysis and multivariate multiple regressions. Structural equation provides estimation of multiple and interrelated dependence relationship and the capacity to stand for unobserved concepts in these association and explanation for measurement error in the estimation process. The primary aim of SEM is to explain the model of a sequence of inter-related dependence associations simultaneously among a set of dormant (unobserved) constructs, each measured by one or more manifest (observed) variables. SEM is a multivariate technique which combines confirmatory factor analysis modelling from psychometric theory and structural equations modelling.

The four predictors are allowed to covary; predictors' covariances as shown in the diagram. The covariance between Income Generating activities factor and financial development factor indicator is 2.15. The covariance between Income Generating activities and economic empowerment factors indicator is 6.88. The covariance between Income Generating activities factor and Self confidence factor indicator is 9.15. The covariance between Income Generating activities factor and Development and growth factor indicator is 8.24. The covariance between Development and growth and financial development factors indicator is 3.08. The covariance between Development and growth and economic empowerment factors indicator is 13.15. The covariance between Development and growth and self confidence factors indicator is 19.91. The covariance between Self confidence and financial development factors indicator is 3.99. The covariance between Self confidence and economic empowerment factors indicator is 19.73. The covariance between economic empowerment and financial development factors indicator is 4.96. The covariance Women empowerment indicator is 120.25.

The unstandardized regression of the financial development factor is 1.03. Since the unstandardized regression coefficient represents the amount of change in the dependent variable per single unit change in the predictor variable, this result suggests that for every single unit of increase in financial development factors level, Women empowerment is increased by 1.03.

The unstandardized regression of the economic empowerment factor is 1.44. Since the unstandardized regression coefficient represents the amount of change in the dependent variable per single unit change in the predictor variable, this result suggests that for every single unit of increase in economic empowerment factors level, Women empowerment is increased by 1.44.

The unstandardized regression of the Self confidence factor is 1.50. Since the unstandardized regression coefficient represents the amount of change in the dependent variable per single unit change in the predictor variable, this result suggests that for every single unit of increase in Self confidence factors level, Women empowerment is increased by 1.50.

The unstandardized regression of the development and growth factor is 2.64. Since the unstandardized regression coefficient represents the amount of change in the dependent variable per single unit change in the predictor variable, this result suggests that for every single unit of increase in development and growth factors level, Women empowerment is increased by 2.64.

The unstandardized regression of the Income generating activities factor is 1.55. Since the unstandardized regression coefficient represents the amount of change in the dependent variable per single unit change in the predictor variable, this result suggests that for every single unit of increase in Income generating activities factors level, Women empowerment is increased by 1.55.

The variables used in the structural equation model are,

i) Observed, endogenous variable

1. Women Empowerment

ii) Observed, exogenous variables

1. Financial development factor.
2. Economic empowerment factor
3. Self confidence factor
4. Development and growth factor
5. Income generating activities factor

iii) Unobserved, exogenous variable

1. **e1:** Error term for Women Empowerment

Variables in the Structural Equation Model Analysis

			Estimate	S.E.	C.R.	p-value
Women Empowerment	←	Financial development	1.029	.207	4.962	0.000**
Women Empowerment	←	Economic empowerment	1.437	.141	10.191	0.000**
Women Empowerment	←	Self confidence	1.505	.116	12.926	0.000**
Women Empowerment	←	Development and growth	2.645	.110	23.954	0.000**
Women Empowerment	←	The income Generating Activities	1.550	.172	9.016	0.000**
Financial development	↔	The income Generating Activities	2.149	.323	6.650	0.000**
Economic empowerment	↔	The income Generating Activities	6.879	.676	10.183	0.000**
Self confidence	↔	The income Generating Activities	9.147	.856	10.685	0.000**
Development and growth	↔	The income Generating Activities	8.241	.772	10.675	0.000**
Financial development	↔	Development and growth	3.082	.546	5.643	0.000**
Economic empowerment	↔	Development and growth	13.153	1.179	11.156	0.000**
Self confidence	↔	Development and growth	19.914	1.547	12.874	0.000**
Economic empowerment	↔	Self confidence	19.732	1.415	13.941	0.000**

			Estimate	S.E.	C.R.	p-value
Financial development	↔	Self confidence	3.991	.611	6.530	0.000**
Financial development	↔	Economic empowerment	4.956	.512	9.685	0.000**

It is inferred from the above table that an estimate of 1.029 represents partial effect of financial development towards Women Empowerment. The estimated positive sign implies that such effect is positive that Financial development problem would increase by 1.029 for every factor increase problem in Women Empowerment and the correlation coefficient value is 4.962 and this significant is at $p < 0.001$ level.

It is found from the above table that an estimate of 1.437 represents partial effect of Economic empowerment towards Women Empowerment. The estimated positive sign implies that such effect is positive that Economic empowerment problem would increase by 1.437 for every factor increase problem in Women Empowerment and the correlation coefficient value is 10.191 and this significant is at $p < 0.001$ level.

It is evident from the above table that estimate of 1.505 represents partial effect of Self confidence towards Women Empowerment. The estimated positive sign implies that such effect is positive that Self confidence problem would increase by 1.505 for every factor increase problem in Women Empowerment and the correlation coefficient value is 12.926 and this significant is at $p < 0.001$ level.

It is understood from the above table that an estimate of 2.645 represents partial effect of Development and growth towards Women Empowerment. The estimated positive sign implies that such effect is positive and that Development and growth problem would increase by 2.645 for every factor increase problem in Women Empowerment and the correlation coefficient value is 23.954 and this significant is at $p < 0.001$ level.

It is known from the above table that an estimate of 2.149 represents partial effect of the income Generating Activities towards. Financial development. The estimated positive sign implies that such effect is positive and that income Generating Activities problem would increase by 2.149 for every factor increase problem in Financial development and the correlation coefficient value is 6.650 and this significant is at $p < 0.001$ level.

It is observed from the above table that an estimate of 6.879 represents partial effect of The income Generating Activities towards Economic empowerment. The estimated positive sign implies that such effect is positive and that The income Generating Activities problem would increase by 6.879 for every factor increase problem in Economic empowerment and the correlation coefficient value is 10.183 and this significant is at $p < 0.001$ level.

It is inferred from the above table that an estimate of 9.147 represents partial effect of The income Generating Activities towards Self confidence. The estimated positive sign implies that such effect is positive and that The income Generating Activities problem would increase by 9.147 for every factor increase problem in Self confidence and the correlation coefficient value is 10.685 and this significant is at $p < 0.001$ level.

It is found from the above table that an estimate of 8.241 represents partial effect of The income Generating Activities towards Development and growth. The estimated positive sign implies that such effect is positive and that The income Generating Activities problem would increase by 8.241 for every factor increase problem in Development and growth and the correlation coefficient value is 10.675 and this significant is at $p < 0.001$ level.

It is evident from the above table that an estimate of 3.082 represents partial effect of The income Generating Activities towards Financial development. The estimated positive sign implies that such effect is positive and that The income Generating Activities problem would increase by 3.082 for every factor increase problem in Financial development and the correlation coefficient value is 5.643 and this significant is at $p < 0.001$ level.

It is understood from the above table that an estimate of 13.153 represents partial effect of the Development and growth towards Economic empowerment. The estimated positive sign implies that such effect is positive and that The Development and growth problem would increase by 13.153 for every factor increase problem in Economic empowerment and the correlation coefficient value is 11.156 and this significant is at $p < 0.001$ level.

It is known from the above table that an estimate of 19.914 represents partial effect of the Development and growth towards Self confidence. The estimated positive sign implies that such effect is positive and that The Development and growth problem would increase by 19.914 for every factor increase problem in Self confidence and the correlation coefficient value is 12.874 and this significant is at $p < 0.001$ level.

It is observed from the above table that an estimate of 19.732 represents partial effect of the Self confidence towards Economic empowerment. The estimated positive sign implies that such effect is positive and that The Self confidence problem would increase by 19.732 for every factor increase problem in Economic empowerment and the correlation coefficient value is 13.941 and this significant is at $p < 0.001$ level.

It is obvious from the above table that an estimate of 3.991 represents partial effect of the Self confidence towards financial development. The estimated positive sign implies that such effect is positive and that The Self confidence problem would increase by 3.991 for every factor increase problem in Financial development and the correlation coefficient value is 6.530 and this significant is at $p < 0.001$ level.

It is revealed from the above table that an estimate of 4.956 represents partial effect of the Economic empowerment towards financial development. The estimated positive sign implies that such effect is positive and that The Economic empowerment problem would increase by 4.956 for every factor increase problem in Financial development and the correlation coefficient value is 9.685 and this significant is at $p < 0.001$ level.

Fit Indices of the Structural Model

Variable	Value
Normed Fit Index (NFI)	1.0
Incremental Fit Index (IFI)	1.0
Comparative Fit Index (CFI)	1.0
Tucker Lewis Index (TLI)	1.0
Goodness-of-fit Index (GFI)	1.0

It is inferred from the above table that Normed Fit Index (NFI) of one indicates perfect fit. Incremental Fit Index (IFI) obtained is 1.0, indicates perfect model fit. Comparative Fit Index (CFI) is one, which is a better fit. Tucker Lewis Index (TLI) obtained is one which indicates perfect model fit. Goodness-of-fit Index (GFI) obtained one, which is indicative of perfect fit.

CHAPTER - VII

ASSOCIATION BETWEEN DEMOGRAPHIC PROFILE OF THE RESPONDENTS AND VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

In order to know the relationship between the Self Help Group members age and various dimensions of women empowerment, the researcher has applied Karl Pearson's co-efficient of correlation.

Table. 7-1

KARL PEARSON'S CO-EFFICIENT OF CORRELATION BETWEEN THE RESPONDENTS' AGE AND VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S.No	Empowerment	Correlation value	Statistical Interface
1.	Age and Financial development	0.083*	$P < 0.05$ Significant
2.	Age and Economic empowerment	(-)0.165**	$P < 0.01$ Significant
3.	Age and Self confidence	(-)0.255**	$P < 0.01$ Significant
4.	Age and Autonomy	(-)0.154**	$P < 0.01$ Significant
5.	Age and Voicing concern	(-)0.258**	$P < 0.01$ Significant
6.	Age and Development and growth	(-)0.147**	$P < 0.01$ Significant

7.	Age and Income Generating Activities	**(-)0.100***	**P < 0.01 Significant**
8.	Age and Social development	**(-)0.251****	**P < 0.01 Significant**
9.	Age and Overall development	**0.234****	**P < 0.01 Significant**

****** Correlation is **significant** at the **0.01** level
***** Correlation is **significant** at the **0.05** level

Ho: There is no significant connection between respondents age and various dimensions of women empowerment.

Statistical tool: " Correlation test"

Interpretation:

A correlation co-efficient is a statistical measure of the degree to which changes to the value of one variable predict change to the value of another. In positively correlated values, the value increases or decreases in tandem. In negatively correlated value valuables, value of one increases as the value of other decreases.

The above table shows that there is a highly significant correlation between Age and Financial development (P<0.05) The correlation value is 0.083. Similarly, there is a significant connection between respondents **"Age and Economic empowerment"** (P<0.01). The correlation value is (-) 0.165. In addition, there is a highly significant correlation between **"Age and self confidence"** (P<0.01). The correlation value is (-) 0.255.

Likewise there is a significant correlation between respondents **"Age and Autonomy"** (P<0.01) and correlation value is (-) 0.154. Similarly there is a highly significant correlation between respondents **"Age and voicing concern"** (P<0.01). The correlation value is (-) 0.258.

From the table it is observed that there is a significant correlation between **"Age and Development and growth"** (P<0.01). The correlation value is (-) 0.147. In addition, with respect to **"Age and Income Generating Activities",** there is a significant correlation between them. (p<0.01), The correlation value is (-) 0.100.

Similarly there is a significant correlation between respondents **"Age and social development".** (P<0.01). The correlation value is (-) 0.251. With respect to **"Age and overall empowerment",** there is a significant correlation between them.(P<0.01). The correlation value is 0.234.

H1: It is found that there is a significant correlation between respondents age and various dimensions of women empowerment.

Hence null hypothesis is rejected.

Table 7-2

ONE WAY ANALYSIS OF VARIANCE AMONG THE STUDY AREAS WITH REGARD TO VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S. NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Economic empowerment**					
					G1=33.0479	**F=7.067**
	Between Groups	3	468.124	156.041	G2=32.9858	P < 0.001
	Within Groups	596	13159.394	22.080	G3=31.3409	**Significant**
					G4=31.1655	
2	**Self Confidence**				G1=41.8245	**F=18.322**
	Between Groups	3	1808.298	602.766	G2=42.1206	P < 0.001
	Within Groups	596	19607.995	32.899	G3=40.3788	**Significant**
					G4=37.6691	
3.	**Autonomy**					
					G1=58.8404	**F=14.922**
	Between Groups	3	3386.955	1128.985	G2=61.3546	P < 0.001
	Within Groups	596	45091.564	75.657	G3=58.6667	**Significant**
					G4=54.5036	
4.	**Voicing concern**					
					G1=42.2021	**F=19.177**
	Between Groups	3	2482.903	827.634	G2=41.4468	P < 0.001
	Within Groups	596	25722.056	43.158	G3=40.4545	**Significant**
					G4=36.8849	

5	**Development and Growth** Between Groups Within Groups	3 596	1284.525 16142.473	428.175 27.085	G1=36.2926 G2=37.6738 G3=36.4091 G4=33.5252	**F=15.809** P < 0.001 **Significant**
6.	**Income Generating Activities** Between Groups Within Groups	3 596	165.575 5806.425	55.192 9.742	G1=15.3457 G2=15.6028 G3=15.1818 G4=14.1799	**F=5.665** P < 0.01 **Significant**
7	Social development Between Groups Within Groups	3 596	874.525 10762.349	291.508 18.058	G1=29.3723 G2=29.5390 G3=28.0530 G4=26.5036	**F=16.143** **P < 0.001** **Significant**
8	Financial development Between groups Within Groups	3 596	43.753 3450.187	14.584 5.789	G1=14.8085 G2=15.2411 G3=14.6515 G4=15.3022	**F=2.519** **P>0.05** **Not Significant**
9	Overall Empowerment Between Groups Within Groups	3 596	57038.339 552836.221	19012.780 927.578	G1=271.73 G2=275.96 G3=265.14 G4=249.73	**F=20.497** **P < 0.001** **Significant**

G1= Villupuram
G2= Tindivanam
G3= Thirukoilur
G4= Kallakurichi

Ho: There is no significant variance among the respondents study areas with regard to various dimensions of women empowerment.

Statistical tool: " ANOVA " test

Interpretation:

In statistics, one way analysis of variance (abbreviated One-way Anova) is a technique that can be used to compare means of more than 2 variable samples, using F distribution. From the above table it is found that there is a significant variance among the **study areas of the respondents** with regard to **"Economic empowerment",** (P<0.01) (F=7.067) the mean score indicated that Villupuram (mean = 33.0479) and Tindivanam (mean = 32.9858) had higher mean score as compared to other areas like Thirukoilur and Kallakurichi.

Likewise, there is a significant variance among the study areas of the respondents with regard to **"Self-confidence"** (F=18.322, P<0.001)

The mean score shows that Tindivanam (mean = 42.1206) and villupuram (mean =41.8245) had higher mean score as compared to other areas selected for the study.

In addition, there is highly significant variance among the respondents, study areas with regard to **"Autonomy",** (F=14.922, (P<0.001). The mean score depicts that Tindivanam (mean 61.3546) and Villupuram (mean 58.8404) had higher mean score as compared to other areas selected for the study.

With respect to **"Voicing concern",** there is a significant variance among the respondents study areas and the aforesaid factor (F=19.177) (P < 0.001) The mean score shows that Villupuram (mean=42.2021) and Tindivanam (mean=41.4468) had higher mean score as compared to other areas.

Further, there is a highly significant variance among the respondents' study areas with regard to **"Development and growth",** (F=15.809 (P<0.001). The mean score indicates that Tindivanam (mean=37.6738) and Thirukoilur (mean=36.4091) had higher mean values as compared to other areas.

Similarly, there is a significant variance among the respondents study areas with regard to **"Income Generating Activities",** (F=5.665) (P<0.001). The mean score shows that Tindivanam (mean=15.6028) and Villupuram (mean=15.3457) had high mean scores as compared to other areas.

From the table it is observed that there is a significant variance among the study areas of the respondents with regard to **"Social development"** (F=16.143) (P<0.001). The mean score indicates that Tindivanam (mean=29.5390) and Villupuram (mean=29.3723) had high mean scores as compared to other areas.

It is also seen from the analysis that with respect to the factor **"Financial development",** (P>0.05) and (F=2.519) indicates that there is no significant development of Self Help Group members in the areas selected for the study. It shows that as members had more commitment in their life, they are not able to meet out their financial requirements according to their expected level.

It is concluded that based on the calculated value of the overall empowerment of the Self Help Group members with respect to the areas selected for the study, **"Tindivanam"** occupied the first place followed by **"Villupuram", "Thirukoilur"** got third place and **"Kallakurichi"** obtained fourth place. From this it is clear that in **"Tindivanam"** and in **"Villupuram",** the overall development of the Self Help Group member is more as compared to other areas selected for the study.

H1: It is found that there is a significant variance among the various dimensions of women empowerment with regard to the areas selected for the study.

Hence null hypothesis is rejected.

Table. 7.3

ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S.NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Financial development**					
					G1=14.7463	**F= 3.209**
	Between Groups	4	73.790	18.448	G2=15.4132	P < 0.05
	Within Groups	595	3420.150	5.748	G3=14.7784	**Significant**
					G4=14.9180	
					G5=15.8261	
2.	**Economic empowerment**					
					G1=32.8585	**F=5.153**
	Between Groups	4	456.252	114.063	G2=33.2149	P < 0.001
	Within Groups	595	13171.266	22.137	G3=31.5449	**Significant**
					G4=30.9344	
					G5=30.9348	
3.	**Self confidence**					
					G1=41.6488	**F=13.836**
	Between Groups	4	1822.469	455.617	G2=42.2893	P < 0.001
	Within Groups	595	19593.824	32.931	G3=40.2814	**Significant**
					G4=37.7541	
					G5=36.5870	
4.	**Autonomy**					
					G1=58.8439	**F=11.643**
	Between Groups	4	3519.122	879.781	G2=61.3884	P < 0.001
	Within Groups	595	44959.396	75.562	G3=58.5030	**Significant**
					G4=55.3279	
					G5=52.1087	

5.	**Voicing concern** Between Groups Within Groups	4 595	1880.718 26324.241	470.179 44.242	G1=42.2195 G2=41.1074 G3=39.6946 G4=37.0820 G5=37.5000	**F=10.627** P < 0.001 **Significant**
6.	**Development and growth** Between Groups Within Groups	4 595	1162.271 16264.728	290.568 27.336	G1=36.4585 G2=37.4050 G3=36.2515 G4=33.0984 G5=33.2174	**F=10.630** P < 0.001 **Significant**
7.	**Income Generating Activities** Between Groups Within Groups	4 595	94.197 5877.803	23.549 9.879	G1=15.3268 G2=15.5620 G3=14.9401 G4=14.3934 G5=14.3913	F=2.384 P > 0.05 Not Significant
7.	**Social development** Between Groups Within Groups	4 595	873.285 10763.589	218.321 18.090	G1=29.4341 G2=29.3223 G3=28.0419 G4=26.7705 G5=25.5652	**F=12.069** P < 0.001 **Significant**

9	**Overall Empowerment** Between Groups Within Groups	 4 595	 51537.031 558337.529	 12884.258 938.382	G1=271.54 G2=275.70 G3=264.04 G4=250.28	**F=13.730** P < 0.001 **Significant**

G1= Secondary
G2= High school
G3= Higher secondary
G4= Under Graduate
G5= Post Graduate

Ho: There is no significant variance among the respondents educational qualification and various dimension of women empowerment.

Statistical tool: " ANOVA " test

Interpretation:

In statistics, one way analysis of variance (abbreviated One-way Anova) is a technique that can be used to compare means of more than 2 variables, using the F distribution.

From the above table it is found that there is a significant variance among the respondents educational qualification with regard to **Financial development** (F=3.209, P<0.05). The mean score indicates that Post Graduate level (mean=15.8261) and High School level (mean=15.4132) had high mean score as compared to other groups like Secondary level, Higher Secondary and Under Graduate Level.

Likewise, there is a highly significant variance among the respondents educational qualification with regard to **"Economic empowerment"** (F=5.153, P<0.001). The mean score of **"High School level"** (mean=33.149) and **"Secondary School level" (**mean=32.8585) had high mean score as compared to other educational levels.

Similarly, with respect to **"Self Confidence",** there is a highly significant variance among the respondents educational qualification and aforesaid factor. (F=13.836, P<0.001). The mean score depicts that **"High School level"** (mean=42.2893) and **"Secondary School level"** (mean=41.6488) had high mean score as compared to other educational levels.

Further, as regards **"Autonomy"** there is a highly significant variance among the respondents educational qualification with regard to the above factor (F=11.643, P<0.001). The mean score shows that **"High School level"** (mean=61.3884) and **"Secondary School level"** (mean=58.8439) had high mean score as compared to other educational level.

From the table, it is observed that with respect to **"Voicing concern"**, there is a highly significant variance among the respondents educational qualification with regard to the aforesaid factor. (F = 10.627, P<0.001). The mean score shows that **"Secondary School Level"** (mean=42.2195) and **"High School level"** (mean = 41.1074) had high mean score as compared to other educational level.

It is seen from the above table that with regard to **"Development and growth",** there is a highly significant variance among the respondents educational qualification and the aforesaid factor. ($F=10.630$, $P<0.001$). The mean score indicates that **"High School level"** (mean = 37.4050) and **"Secondary School level"** (mean=36.4585) had high mean score as compared to other educational level.

With respect to **"Income Generating Activities",** there is **no significance between** the level of educational level of the respondents and the aforesaid factor. ($F=2.384$, $P>0.05$). The result implies that most of the respondents are engaged in their ancestral activities and due to lack of good educational back ground, they are not able to engage in profitable ventures. With the result, though they are highly conscious in performing the activities, they are not able to get more profit from their business.

In addition, there is a highly significant variance among the respondents educational qualification with regard to **"Social development"** ($F=12.069$, $P<0.001$). The mean score indicates that **"Secondary level" (**mean=29.4341) and **"High School level"** (mean=29.3223) had high mean score as compared to other educational levels.

With respect to **Overall empowerment,** the respondents educational level and the aforesaid factor is significant (F=13.730, P<0.001).

It is found that based on the calculated value of various dimension of women empowerment with respect to educational qualification of the respondents, the factors **"Self-confidence", "Social development", "Autonomy", "Development and growth"** and **"Vocing concern"** greatly influenced the respondents as compared to other factors. The analysis reveals that **"High School"** and **"Secondary"** level of respondents got highest mean value in all the dimensions of empowerment as compared to other educational level.

H1: It is found that there is a significant variance among the respondents educational qualification with regard to various dimensions of women empowerment.

Hence null hypothesis is rejected.

Table 7.4

ASSOCIATION BETWEEN NUMBER OF YEARS IN THE SHG AND VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S. No	Women Empowerment		Number of years in the SHG: Upto 2 years (N:88)	3 to 4 years (N:66)	5 to 6 years (N:127)	7 to 8 years (N:108)	Above 8 years (N:211)	Statistical Inference
1.	**Financial development**							
	Low level	**Respondents**	33	38	46	41	83	x^2=9.685
		%	5.5%	6.3%	7.7%	6.8%	13.8%	df =4
	High level	**Respondents**	55	28	81	67	128	p > 0.05
		%	9.2%	4.7%	13.5%	11.2%	21.3%	Not Significant

2.	**Economic empowerment**							
	Low level	**Respondents**	33	35	53	33	127	**x^2=32.033**
		%	5.5%	5.8%	8.8%	5.5%	21.2%	df =4
	High level	**Respondents**	55	31	74	75	84	$p < 0.001$
		%	9.2%	5.2%	12.3%	12.5%	14.0%	**Significant**
3.	**Self confidence**							
	Low level	**Respondents**	33	32	47	32	131	**x^2=40.503**
		%	5.5%	5.3%	7.8%	5.3%	21.8%	df =4
	High level	**Respondents**	55	34	80	76	80	$p < 0.001$
		%	9.2%	5.7%	13.3%	12.7%	13.3%	**Significant**
4.	**Autonomy**							
	Low level	**Respondents**	41	29	43	37	138	**x^2=44.454**
		%	6.8%	4.8%	7.2%	6.2%	23.0%	df =4
	High level	**Respondents**	47	37	84	71	73	$p < 0.001$
		%	7.8%	6.2%	14.0%	11.8%	12.2%	**Significant**
5.	**Voicing concern**							
	Low level	**Respondents**	30	27	61	35	142	**x^2=49.761**
		%	5.0%	4.5%	10.2%	5.8%	23.7%	df =4
	High level	**Respondents**	58	39	66	73	69	$p < 0.001$
		%	9.7%	6.5%	11.0%	12.2%	11.5%	**Significant**
6.	**Development and growth**							
	Low level	**Respondents**	41	34	41	19	119	**x^2=52.364**
		%	6.8%	5.7%	6.8%	3.2%	19.8%	df =4
	High level	**Respondents**	47	32	86	89	92	$p < 0.001$
		%	7.8%	5.3%	14.3%	14.8%	15.3%	**Significant**
7.	**Income Generating Activities**							
	Low level	**Respondents**	30	32	45	19	112	**x^2=42.092**
		%	5.0%	5.3%	7.5%	3.2%	18.7%	df =4
	High level	**Respondents**	58	34	82	89	99	$p < 0.001$
		%	9.7%	5.7%	13.7%	14.8%	16.5%	**Significant**
8.	**Social development**							
	Low level	**Respondents**	28	30	51	25	146	**x^2=77.022**
		%	4.7%	5.0%	8.5%	4.2%	24.3%	df =4
	High level	**Respondents**	60	36	76	83	65	$p < 0.001$
		%	10.0%	6.0%	12.7%	13.8%	10.8%	**Significant**

9.	**Overall Empowerment** Low level High level	 **Respondents** **%** **Respondents** **%**	 31 5.2% 57 9.5%	 37 6.2% 29 4.8%	 49 8.2% 78 13.0%	 37 6.2% 71 11.8%	 142 23.7% 69 11.5%	 **x^2=51.136** df =4 p < 0.001 **Significant**

Ho: There is no significant association between number of years in the SHG and various dimensions of women empowerment.

Statistical tool: " Chi-square " Test

Interpretation:

The Chi-square statistics is most commonly used to evaluate test of independence when using a cross tabulation. From the table it is found that, there is no association between number of years in the SHG and Financial empowerment of the members.

X^2=9.685, P>0.05. It shows that even though there are many developments after joining in the Self Help Group, the members are not financially sound due to money commitments in their life.

From the table it is observed that as regards **"Economic empowerment",** there is a significant association between the number of years in the Self Help Group and economic empowerment of the members. X^2=32.033, P<0.001. Similarly with regard to **"Self confidence".** X^2=40.503, P<0.001, in the case of **"Autonomy",** X^2=44.454, P<0.001, for **"Voicing concern"** X^2=49.761, P<0.001, with respect to **"Development and growth",** X^2=52.364, P<0.001. In case of **"Income Generating Activities"** X^2=42.092, P<0.001. for the factor **"Social development",**

X^2=77.022, P<0.001 and for the factor **"Overall empowerment",** X^2=51.136, P<0.001 showed that there is a significant association between the number of years in the Self Help Group members and aforesaid dimensions of women empowerment.

From the above table it is concluded that among the different dimensions of women empowerment, as regards number of in the Self Help Group, Self Help Group members are greatly empowered with respect to **"Social development"."Development and growth", "Voicing concern", "Autonomy"** and **"Income generating activities"** as compared to other factors.

H1: It is found out that for the majority of the dimensions there is a significant association between number of years in the Self Help Group and development of empowerment of Self Help Group members.
Hence null hypothesis is rejected.

Table. 7.5
ONE WAY ANALYSIS OF VARIANCE AMONG THE RESPONDENTS' TYPE OF WORK WITH REGARD TO VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S. NO	Source	Df	SS	MS	$\bar{X}$	Statistical Inference
1.	**Financial development**					
	Between Groups	3	27.832	9.277	G1=14.9238 G2=15.4646	F= 1.595 P > 0.05
	Within Groups	596	3466.108	5.816	G3=14.8000 G4=14.9011	Not Significant

2.	**Economic empowerment** Between Groups Within Groups	 3 596	 404.333 13223.185	 134.778 22.187	G1=32.2127 G2=31.8788 G3=31.0105 G4=33.8901	**F=6.075** P < 0.001 **Significant**
3.	**Self confidence** Between Groups Within Groups	 3 596	 604.455 20811.839	 201.485 34.919	G1=40.3968 G2=40.7172 G3=39.2105 G4=42.7143	**F=5.770** P < 0.01 **Significant**
4.	**Autonomy** Between Groups Within Groups	 3 596	 3862.227 44616.292	 1287.409 74.860	G1=59.0730 G2=53.8485 G3=56.9789 G4=62.4286	**F=17.198** P < 0.001 **Significant**
5.	**Voicing concern** Between Groups Within Groups	 3 596	 1673.390 26531.569	 557.797 44.516	G1=40.8698 G2=37.8081 G3=38.8947 G4=43.2198	F=12.530 P < 0.001 Significant
6.	**Development and growth** Between Groups Within Groups	 3 596	 742.561 16684.438	 247.520 27.994	G1=36.1905 G2=33.8889 G3=35.8737 G4=37.7802	F=8.842 P < 0.001 Significant

7.	Income Generating Activities Between Groups Within Groups	 3 596	 96.082 5875.918	 32.027 9.859	G1=14.8952 G2=15.1717 G3=14.8316 G4=16.0110	F=3.249 P < 0.05 Significant
8.	Social development Between Groups Within Groups	 3 596	 605.807 11031.067	 201.936 18.509	G1=28.6794 G2=26.5051 G3=28.2947 G4=29.9780	F=10.910 P < 0.001 Significant
9.	**Overall Empowerment** Between Groups Within Groups	 3 596	 35643.407 574231.153	 11881.136 963.475	G1=267.24 G2=255.28 G3=259.89 G4=280.92	**F=12.332** P < 0.001 **Significant**

G1= Own business

G2= Co-sharer in business

G3= Working in a family business

G4= Employed by others

Ho: There is no significant variance among the respondents type of work with regard to various dimensions of women empowerment.

Statistical tool: " ANOVA " Test

Interpretation:

In statistics, one way analysis of variance (abbreviated one way ANOVA) is a technique that can be used to compare means of more than 2 variable samples, using the F distribution.

From the above table it is evident that there is no significance difference between the respondents type of work and **financial development** of the Self Help Group members.(F=1.595, P>0.05). The result indicates that though the Self Help Group members are engaged in different types of work, from the financial development point of view, they are not satisfactory empowered. It may be due to having more responsibilities in their life.

It is found that there is a highly significant variance among the respondents' type of work and **Economic empowerment** of the Self Help Group members. (F=6.075, P<0.001). The mean score indicates that "Employed by others" (m=33.8901) and own business (m=32.2127) obtained higher mean value when compared to other types of work namely "Co-share in business" and "Working in a family business".

Similarly there is a highly significant variance among the respondents type of work and **"Self Confidence"** of Self Help Group members. (F=5.770. P=<0.01). The mean score indicates that "Employed by others" (m=42.7143) and "Co-share in business" (m=40.7172) got higher mean value as compared to other types of business.

Likewise, there is a highly significant variance among the respondents type of work and **“Autonomy”** of the members. (F=17.198, P=<0.001). The mean score shows that **“Employed by others”** (m=62.4286) and **“Own business”** (m=59.0730) had higher mean values as compared to other types of business.

As regards **“Voicing concern”,** there is a highly significant variance among the respondents type of work and the aforesaid factor. (F=12.530, P<0.001). The mean score shows that **“Employed by others”** (m=43.2198) and “Own business” (m=40.8698) got higher mean values as compared to other types of business.

With respect to **“Development and growth”,** there is a highly significant variance among the respondents type of work and aforesaid factor (F=8.842, P<0.001). The mean score shows that **“Employed by others”** (m=37.7802) and **“Own business”** (m=36.1905) got higher mean values as compared to other types of business.

Further, there is a highly significant variance among the respondents type of work and **“Income generating activities”** (F=3.249, P<0.05). The mean score indicates that **“Employed by others”** (m=16.0110) and **“Co-Share in business”** (m=15.1717) had higher mean values as compared to other types of business.

From the table it is found that there is a highly significant variance among the respondents type of work and **“Social development”.**

(F=10.910, P<0.001). The mean score shows that **“Employed by others”** (m=29.9780) and **“Own business”** (m=28.6794) got higher mean values as compared to other types of business.

In addition, there is a highly significant variance among the respondents type of work and **“Overall empowerment”** of the Self Help Group members. F=12.332, P<0.001). The mean score shows that **“Employed by others”** (m=280.92) and “Own business” (m=267.24) got higher mean values as compared to other types of businesses.

It is observed that based on the calculated value of various dimensions of women empowerment, the factors **“Autonomy”, “Voicing concerns”, “Social development”, “Development and growth”** and **“Economic empowerment”** greatly influenced the Self Help Group members with respect to **“the type of work”** for the development of the Self Help Group members.

H1: It is found that there is a significant variance among the respondents type of work and various dimensions of women empowerment.

Hence null hypothesis is rejected.

Table7.6

ASSOCIATION BETWEEN MONTHLY INCOME OF THE FAMILY AND VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

S. No	Women Empowerment		Monthly income of the family: Below Rs.10000 (N:297)	Rs.10000 to Rs.20000 (N:195)	Rs.20001 to Rs.30000 (N:72)	Rs.30001 to Rs.40000 (N:13)	More than Rs.40000 (N:23)	Statistical Inference
1.	**Financial development**							
	Low level	**Respondents**	125	75	29	5	7	x^2=1.614
		%	20.8%	12.5%	4.8%	.8%	1.2%	df =4
	High level	**Respondents**	172	120	43	8	16	p > 0.05
		%	28.7%	20.0%	7.2%	1.3%	2.7%	Not Significant
2	**Economic empowerment**							
	Low level	**Respondents**	131	80	50	10	10	**x^2=23.142**
		%	21.8%	13.3%	8.3%	1.7%	1.7%	df =4
	High level	**Respondents**	166	115	22	3	13	p < 0.001
		%	27.7%	19.2%	3.7%	.5%	2.2%	**Significant**
3	**Self confidence**							
	Low level	**Respondents**	117	79	56	13	10	**x^2=52.193**
		%	19.5%	13.2%	9.3%	2.2%	1.7%	df =4
	High level	**Respondents**	180	116	16	0	13	p < 0.001
		%	30.0%	19.3%	2.7%	.0%	2.2%	**Significant**
4.	**Autonomy**							
	Low level	**Respondents**	122	87	53	12	14	**x^2=37.269**
		%	20.3%	14.5%	8.8%	2.0%	2.3%	df =4
	High level	**Respondents**	175	108	19	1	9	p < 0.001
		%	29.2%	18.0%	3.2%	.2%	1.5%	**Significant**
5.	**Voicing concern**							
	Low level	**Respondents**	125	90	58	12	10	**x^2=45.025**
		%	20.8%	15.0%	9.7%	2.0%	1.7%	df =4
	High level	**Respondents**	172	105	14	1	13	p < 0.001
		%	28.7%	17.5%	2.3%	.2%	2.2%	**Significant**

6.	**Development and growth** Low level High level	**Respondents** **%** **Respondents** **%**	119 19.8% 178 29.7%	69 11.5% 126 21.0%	44 7.3% 28 4.7%	12 2.0% 1 .2%	10 1.7% 13 2.2%	**x^2=28.193** df =4 $p < 0.001$ **Significant**
7.	**Income Generating Activities** Low level High level	**Respondents** **%** **Respondents** **%**	114 19.0% 183 30.5%	75 12.5% 120 20.0%	33 5.5% 39 6.5%	7 1.2% 6 1.0%	9 1.5% 14 2.3%	x^2=2.562 df =4 $p > 0.05$ Not Significant
8.	**Social development** Low level High level	**Respondents** **%** **Respondents** **%**	113 18.8% 184 30.7%	88 14.7% 107 17.8%	55 9.2% 17 2.8%	11 1.8% 2 .3%	13 2.2% 10 1.7%	**x^2=43.027** df =4 $p < 0.001$ **Significant**
9.	**Overall Empowerment** Low level High level	**Respondents** **%** **Respondents** **%**	125 20.8% 172 28.7%	90 15.0% 105 17.5%	56 9.3% 16 2.7%	13 2.2% 0 .0%	12 2.0% 11 1.8%	**x^2=43.758** df =4 $p < 0.001$ **Significant**

Ho: There is no significant association between monthly income of the family and various dimensions of women empowerment.

Statistical tool: " Chi-square " Test

Interpretation:

The above table reveals that there is no significant association between the monthly income and **"Financial development "** of the Self Help Group members. (x^2=1.614, P>0.05). It shows that though the members are actively engaged in different types of businesses, they are not able to get more income.

With respect to the following factor **“Economic empowerment” (**x^2=23.142, P<0.001), **“Self confidence”** (x^2=52.193, P<0.001), **“Autonomy”** (x^2=37.269, P<0.001), **“Voicing concern”** (x^2=45.025, P<0.001), **“Development and growth”** (x^2=28.193, P<0.001) and **“Social development”** (x^2=43.027, P<0.001) there is an association between the monthly income of the respondents and the aforesaid factors.

As regards **“Income generating activities”,** there is no association between the monthly income of the family and the above factors x^2=2.562, P>0.05)

With respect to **“Overall empowerment”** there is an association between the monthly income of the family and various dimensions of women empowerment. (x^2=43.758, P<0.001)

From the above table it is concluded that among the various dimensions of women empowerment, the factors **“Self confidence”, “Voicing concern”, “Social development”, “Autonomy”** and **“Development and growth”** highly influenced the Self Help Group members as compared to other factors with respect to **“Monthly Income of the family”.**

Hence null hypothesis is rejected.

Table 7.7

INTER CORRELATION MATRIX AMONG VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

	Financial development	Economic empowerment	Self confidence	Autonomy	Voicing concern	Development and growth	Income Generating Activities	Social development	Overall
Financial development	1								
Economic empowerment	**.431****	1							
Self confidence	**.277****	**.693****	1						
Autonomy	**.262****	**.492****	**.556****	1					
Voicing concern	**.159****	**.411****	**.460****	**.550****	1				
Development and growth	**.237****	**.512****	**.618****	**.595****	**.648****	1			
Income Generating Activities	**.282****	**.458****	**.485****	**.385****	**.395****	**.485****	1		
Social development	**.215****	**.521****	**.601****	**.572****	**.655****	**.650****	**.522****	1	
Overall Empowerment	**.398****	**.743****	**.803****	**.815****	**.769****	**.824****	**.627****	**.809****	1

****** Correlation is **significant** at the **0.01** level
***** Correlation is **significant** at the **0.05** level

H_O: There is no significant inter correlation matrix among various dimensions of Women Empowerment.

Statistical tool: 'Inter Correlation Matrix'-test

Interpretation:

A correlation matrix is a table showing correlation coefficients between sets of variables. Each random variable (X_i) in the table is correlated with each of the other values in the table (X_j). This allows which pairs have the highest correlation.

The above table shows that there is a significant relationship among the various dimensions of Women Empowerment such as **financial development, Economic empowerment, Self confidence, Autonomy, Voicing concern, Development and growth, Income Generating Activities** and **Social development** at 0.01 level.

The above table depicts that the financial development had influence on the other dimensions such as Economic empowerment, Self confidence, Autonomy, Voicing concern, Development and growth, Income Generating Activities and Social development. The above table depicts that the Economic empowerment had influence on the other dimensions such as Self confidence, Autonomy, Voicing concern, Development and growth, Income Generating Activities and Social development. The above table depicts that the Self confidence had influence on the other dimensions such as Autonomy, Voicing concern, Development and growth, Income Generating Activities and Social development. The above table depicts that the Autonomy had influence on the other dimensions such as Voicing concern, Development and growth, Income Generating Activities and Social development. The above table depicts that the Voicing concern had influence on the other dimensions such as Development and growth, Income Generating Activities and Social development. The above table depicts that the Development and growth had influence on the other dimensions such as Income Generating Activities and Social development.

H_1: It is found that there is **a significant** inter correlation matrix among the various dimensions of Women Empowerment.

Hence null hypothesis is rejected.

CHAPTER - VIII

FINDINGS, SUGGESTIONS AND CONCLUSION

The Present study with the title "**WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT"** was undertaken to study the role of Self Help Groups, the details of empowerment of women after joining in the groups and the benefits and satisfaction level of Self Help Group members. The result of analysis are given in the form of findings and based on this, suggestions are made for betterment of Self Help Group members and the financial institutions.

FINDINGS

3.1. The overall result of the study shows that between 2019 and 2020, among the different regions, there is a tremendous increase of the Self Help Group members from 2019 to 2020 in Southern region and Eastern region.

3.2. It is found from the analysis that based on the Self Help Group Bank linkage agency wise cumulative participation in India, Southern region secured first place, followed by Eastern region which got second place, Western region acquired third place, Central region obtained fourth place and North region and North Eastern region obtained fifth and sixth places respectively with regard to provision of loans to SHG members.

3.3. With respect to the amount of savings by the Self Help Group members, members in Southern and Eastern region played a marvellous role as compared to other regions in India.

3.4. The overall result shows that there is a tremendous increase with the respect to number of Self Help Groups and the amount of loans provided by the Commercial Banks, Regional Rural Banks and Cooperative Banks from 2009 to 2019.

DEMOGRAPHIC PROFILE OF THE RESPONDENTS

4.1. Most of the respondents **86.1% percent of the respondents belong to the age group between 20-50 years category.**

4.2. **Majority of the respondents 82.2% have basic school education level.**

4.3. From the analysis it is found that most of the respondents **(78.3%) are married.**

4.4. It is observed from the analysis that most of the respondents **72.8% of the respondents have less than 4 members to 4 members in the family.**

4.5. **Majority of the respondents that is 94 percent have the monthly income of below Rs.10000 to Rs.20001 to Rs.30000 income category level.**

4.6. It is found that **most of the respondents 78.9% have good health condition.**

4.7. From the analysis it is found that **"Own information", "Friends and Relatives", "NGO officials", "Local organization"** and **"Motivation"** greatly influenced the respondents while knowing about the Self Help Groups as compared to other factors.

4.8. Most of the respondents 72.8 percent of the respondents used **"Municipal Corporation water" and "Borewell"** as compared to other sources.

4.9. Most of the respondents, 69 percent used **"Concrete"** and **"Thatch"** as compared **to other materials for house roof.**

4.10. Majority of the respondents used "Liquid Petroleum gas", "Wood", "Char coal" and "Bio-gas" more as compared to other types of fuel.

4.11. It is seen that out of 360 respondents **73.89 percent had the habit of reading news paper at daily and at least once in a week interval period.**

4.12. It is inferred most of the Self Help Group respondents tried their level best to get the awards and in order to get more awards, a little bit effort should be taken by them.

4.13. It is noted from the analysis that with respect to problems, the major problems faced by the Self Help Group members are **"Problem with respect to procurement of raw material", "Financial Problems", "Marketing problems", "Do not have confidence in work", "Problem from the family members while running your activity", "Problem due to conflict among group members" and "Problem with regard to**

improper repayment of loan amount by members" as compared to other problems.

4.14. It is found out that the main reasons for switch over option of the Self Help Group members are **"Lack of proper training facilities", "Respondents shift to other locality",** and **"Lack of information"** as compared to other reasons.

DETAILS OF LOANS OBTAINED BY THE SELF HELP GROUPS SUCH AS SOURCES OF LOAN, PURPOSE OF LOAN AND FACTORS INFLUENCING THE WOMEN EMPOWERMENT

5.1. It is found out that 74 .4 percent of the respondents are in the Self Help Group from 5 to 6 years to more than 8 years.

5.2. From the analysis it is concluded that among the different jobs carried by the Self Help Group members, the nature of job such as **"Livestock", "Tailoring", "Providing Loan to others", "Vegetable cultivation", "Snacks making", "Basket making", "Petty shop", "Vegetable shop" , "Flour grinding business", "Candle making", "Beauty parlor", "Knitting", "Milk procurement"** and **"Sheep farming"** mostly influenced the Self Help Group members while undertaking their activities as compared to other jobs.

5.3. With respect to nature of insurance policy, **50.8 percent of the respondents had taken group insurance** and 49.2 percent do not avail the benefit of taking group insurance policy. It shows that the Self Help Group members do not have the awareness in taking insurance policy.

5.4 NULL HYPOTHESIS

There is no significant variance among the study areas of the respondents with regard to perception of members with respect to membership in SHG

Statistical tool: "ANOVA" test

It is found that there is a significant variance among the study areas of the respondents with regard to perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

5.5 NULL HYPOTHESIS

There is no significant variance among the respondents type of work with regard to perception of members with respect to membership in SHG.

Statistical tool: "ANOVA" test

It is found that there is a significant variance among the respondents type of work with regard to perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

5.6. **(i)** From the analysis it is found that majority of the respondents **76.8 percent, received loan from 2006-10 to after 2015 periods.**

(ii) **90 percent of the respondents** received loans from Banks and Non-Governmental Organization as compared to others.

(iii) **57.2 percent of the respondents** are getting loans from the institution for less than 500 meters to 5 kilometers from their residence.

(iv) Majority of the respondents **80.6 percent are getting loans** from **Rs.10000 to Rs.50000.**

(v) Out of 542 respondents, majority of the respondents **70.7 percent felt "Easy"** while repaying the loans.

5.7. With respect to **"Knowledge and Awareness about Loan**", majority of the Self Help Group members know the details regarding **"Meeting once in month", "Rules and regulations", "Objectives of the group", "Achievement of the group", "Total capital of the group", "Total loan amount of the group"** and **"Number of members who have taken loan"** as compared to other factors.

5.8. The study shows that among the different factors about **"Training" facilities,** most of the respondents agreed for **'Training given by MFI onsite", "Training has covered all the technical aspects"** and **"Programmes conducted by MFI have given skill to perform the work"** as compared to other factors.

5.9. It is found that among the different aspects related to availing of government support by the Self Help Group members, the result shows that most of the respondents agreed on **"Application of New Techniques"** as compared to other factors.

5.10 NULL HYPOTHESIS

There is no significant connection between respondents age and various dimensions of Knowledge and awareness about loan, Training and Availing government support.

Statistical tool: "Correlation" test

It is found that for most of the factors there is a significant correlation between respondents age and Knowledge and awareness about loan and Availing Government support.

Hence null hypothesis is rejected.

5.11 NULL HYPOTHESIS

There is no significant variance among perception of the respondents towards study areas and various dimensions of Knowledge and awareness about loan, Training and Availing Government support.

Statistical tool: "Anova" test

It is found that for most of the factors there is a significant variance among the perception of the respondents towards the study areas and **"Knowledge and awareness about loan"** and **"Availing Government support".**

Hence null hypothesis is rejected.

5.12 NULL HYPOTHESIS

There is no significant variance among the respondents educational qualification with regard to various dimension of Knowledge and awareness about loan, Training and Availing government support.

Statistical tool: “Anova” test

It is found that there is a significant variance between the educational qualification of the respondents with regard to **“Knowledge and awareness about loan”** and **“Availing of Government Support”.**

Hence null hypothesis is rejected.

5.13 NULL HYPOTHESIS

There is no significant association between monthly income of the family and perception of members with respect to membership in SHG.

Statistical tool: “Chi-square” Test.

There is a significant association between monthly income of the respondents and perception of members with respect to membership in SHG.

Hence null hypothesis is rejected.

5.14 From the analysis it is noted that most of the respondents enjoyed benefits after joining in SHG with respect to factors like **“Income Generation”, “Self confidence”, “Saving habit”, “Loan purpose”,** and **“Development of Entrepreneurship skill”** as compared to other factors.

5.15 NULL HYPOTHESIS

There is no significant association between monthly income of the family and various dimensions of family views.

Statistical tool: "Chi-square" Test

It is found that there is an association between monthly income of the family and various dimensions of family views.

Hence null hypothesis is rejected.

ANALYSING THE EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS - ECONOMIC EMPOWERMENT, SOCIAL EMPOWERMENT AND FINANCIAL EMPOWERMENT

6.1. It is known from the analysis that with respect to financial development of the Self Help Group members **"Ability to get credit"** and **"Ability to save"** influence more as compared to other factors.

6.2. It is identified that among the different factors with respect to **Economic empowerment of Self Help Group members,** the factors, **"Purchase of household things", "Spending from personal earning", "Ability to take decision regarding business/work to be carried out",** and **"Motivated to increase income"** highly influenced the Self Help Group members as compared to other factors.

6.3. Among the different factors with respect to **self confidence,** the factors **"Able to solve problems" "Able to bring up children easily", "Confident to repay the amount borrowed", "Motivating others to**

join SHG" and **"Able to collect dues from defaulters"** played an important role for the Self Help Group members as compared to other factors.

6.4. With respect to **"Autonomy"**, the factors **"Items to cook", "Caring for health", "Child education", "Getting nutrition diet", "Participation in Family budget", "Sanitary Toilet Facilities", "Giving and staying with the parents"**, and **"Obtaining legal rights"** greatly influenced the Self Help Group members as compared to other factors.

6.5. With respect to **"Voicing concern",** for the following factors, **"Able to take decision for the education of girl child", "Control over saving and expenditure", "Voice against child workers", "Freedom to choose life partner", "Good relationship with husband" and "Advising the students those who are dropouts in school",** the Self Help Group members had the opportunity to raise their voice for the aforesaid factors as compared to other factors.

6.6. With regard to **"Development and Growth",** the factors **"Educational level has increased", "Knowledge for the work has increased", "Able to express views independently", "Interaction within the family has increased-house construction and renovation",** and **"Interaction with outsider has increased-accident, health and death relief",** greatly influenced the Self Help Group members for their growth and development as compared to other factors.

6.7. It is noted from the analysis that with respect to "**Social development",** the factors **"Family and home environment", "Mobility from one place to another", "Vocational skills", "Sociability"** and **"Knowledge about business ethics"** greatly influenced the Self Help Group members as compared to other factors.

6.8 NULL HYPOTHESIS

There is no significant internal consistency among the variables selected in the financial development, economic empowerment, self confidence and autonomy for women empowerment for conducting factor analysis.

Statistical tool: Factor analysis-test

It is found that there is a significant internal consistency among the variables selected in the financial development, economic empowerment, self confidence and autonomy for women empowerment for conducting factor analysis.

Hence null hypothesis is rejected.

6.9 NULL HYPOTHESIS

There is no significant relationship between Women empowerment and Financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities

Statistical tool: 'Multiple Regressions' -test

It is found that there is a significant relationship between Women empowerment and Financial development, Economic empowerment, Self confidence, Development and growth and Income Generating Activities.

Hence null hypothesis is rejected.

ASSOCIATION BETWEEN DEMOGRAPIC PROFILE OF THE RESPONDENTS AND VARIOUS DIMENSIONS OF WOMEN EMPOWERMENT

7.1 NULL HYPOTHESIS

There is no significant connection between respondents age and various dimensions of women empowerment.

Statistical tool: " Correlation test"

It is found that there is a significant correlation between respondents age and various dimensions of women empowerment.

Hence null hypothesis is rejected.

7.2 NULL HYPOTHESIS

There is no significant variance among the respondents study areas with regard to various dimensions of women empowerment.

Statistical tool: "ANOVA " test

It is found that there is a significant variance among the various dimensions of women empowerment with regard to the areas selected for the study.

Hence null hypothesis is rejected.

7.3 NULL HYPOTHESIS

There is no significant variance among the respondents educational qualification and various dimensions of women empowerment.

Statistical tool: " ANOVA " test

It is found that there is a significant variance among the respondents educational qualification with regard to various dimensions of women empowerment.

Hence null hypothesis is rejected.

7.4 NULL HYPOTHESIS

There is no significant association between number of years in the SHG and various dimensions of women empowerment.

Statistical tool: " Chi-square " Test

It is found out that for the majority of the dimensions there is significant association between number of years in the Self Help Group and development of empowerment of Self Help Group members.

Hence null hypothesis is rejected.

7.5 NULL HYPOTHESIS

There is no significant variance among the respondents type of work with regard to various dimensions of women empowerment.

Statistical tool: " ANOVA " Test

It is found that there is a significant variance among the respondents type of work and various dimensions of women empowerment.

Hence null hypothesis is rejected.

7.6 NULL HYPOTHESIS

There is no significant association between monthly income of the family and various dimensions of women empowerment.

Statistical tool: " Chi-square " Test

From the above table it is concluded that among the various dimensions of women empowerment, the factors **"Self confidence", "Voicing concern", "Social development", "Autonomy"** and **"Development and growth"** highly influenced the Self Help Group members as compared to other factors with respect to **"Monthly Income of the family"** of the Self Help Group members.

Hence null hypothesis is rejected.

7.7 NULL HYPOTHESIS

There is no significant inter correlation matrix among various dimensions of Women Empowerment.

Statistical tool: 'Inter Correlation Matrix'-test

It is found that there is **a significant** inter correlation matrix among the various dimensions of Women Empowerment.

Hence null hypothesis is rejected

SUGGESTIONS

- Eradication of illiteracy is the first step towards empowerment of women. When a women is educated, then the whole family is educated. Education will kindle the urge for independence, hard work, achievement and self actualisation of Self Help Groups members.
- Women Entrepreneurs Association and all other Non-Government Organization (NGOs) interested in cause of promotion of economic empowerment of women should play an active role for the provision of raw materials and in the implementation of income generation activities to the Self Help Group Member.
- Access to information about marketing of goods to the Self Help Group members should be provided by the Government.
- The Government should assist women entrepreneurs to participate in International trade fairs, exhibitions and conferences for marketing the goods.
- Managerial incompetency is a serious problem for the failure of small scale businesses run by women entrepreneurs. The Government and other organizations should take strategical methods categorically at the higher educational level. The establishment of Entrepreneurial Cell in the college, Universities, District Libraries is a must in order to impart not only potential and practical knowledge but also to exhibit indepth picture of successful ventures.

- From the study it is evident that majority of women entrepreneurs have taken training from informal sources. Effort should be made to increase the awareness of various institutions imparting training and updated techniques to new and existing Self Help Group members.
- Women entrepreneurs are unaware about the different types of schemes which are useful for their empowerment. Financial institutions and Government must take proper steps to increase the awareness about the schemes to Self Help Group members who are engaged in small and micro level enterprises.
- The Self Help Group members should be made aware of various credit facilities, financial incentives, subsides along with development programmes like health and nutrition, women and child welfare etc.
- The family members should also actively participate and extend all possible support in the matter of managing units setup by women entrepreneurs.

CONCLUSION

Empowerment of women is one of the vital issues of development of the nation. Self Help Groups are considered as one of the means to empower women. Self Help Groups are increasingly being used as a tool for various development programmes. Through forming Self Help Groups, women in India are getting credit and extension support for various production oriented activities. Easy access to credit would enable women to participate in income generating activities by establishing micro enterprises and increasing the well being of the households. The ability to generate own income would perhaps help the women to derive more power and choices related to household decision making in consumption, education and health related matters and also, to take part in other socio economic activities. Though Self Help Group concept has been mooted the rural and urban women to improve their living conditions, the real empowerment is possible only when a woman has increased access to economic resources, more confidence and self motivation, more strength, more recognition and more involvement through participation. The findings of the study revealed that majority of the women involved in Self Help Groups have improved their decision making power in spending money, taking loans and utilising money for productive purposes. From the study it is found out that among the different zones taken up for the study, the Self Help Groups in Tindivanam and Villupuram are highly empowered as compared to Thirukoilur and Kallakurichi. It is also observed that majority of the Self Help Group women have gained Financial, Economic and Social empowerment after joining in Self Help Groups. As women are integral part of the economic development of the country, the government should give special attention to the Self help Group members and their well being in the society.

SCOPE FOR FURTHER RESEARCH

The present study examines the Socio-economic conditions of women SHG's in various blocks at Villupuram District. It provides scope for further research in the following areas.

- Market segmentation strategies for SHG products.
- Empowerment of Tribal women through Self Help Groups.
- Channels of distribution in the rural and urban market of SHG products.
- Rural women employability through Self Help Groups.

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QUESTIONNAIRE

WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS WITH SPECIAL REFERENCE TO VILLUPURAM DISTRICT

Dear Respondent,

I am **P.Ramar, enrolled** as a Part-Time Research Scholar in the **PG and Research Dept. of Commerce, Thanthai Periyar Government Arts and Science College, Tiruchirappalli**. I am doing Research on the above topic. You are requested to provide your opinion regarding the same. I assure you that information given by you will be kept confidential and used purely for academic purposes.

I. Demographic Profile of the members: Please tick (✓) the following

1.1. Name of the respondent (optional) : ______________________

1.2. Block : ______________________

1.3. Village Name : ______________________

1.4. Name of the SHG : ______________________

1.5. Age completed (years):

(a)Less than 20 ☐ (b)20 – 30 ☐ (c) 31 – 40 ☐ (d)41 - 50 ☐ (e)Morethan50☐

1.6. Educational Qualification

(a) Secondary ☐ (b) High school ☐ (c) Higher secondary ☐

d) Under Graduate☐

(e) Post Graduate ☐

1.7. Marital status

(a) Married ☐ (b) Divorced ☐ (c) Widowed ☐(e) Un Married☐

1.8. No. of members in the family

(a) Less than 4 members ☐ (b) 4 members ☐ (c) 5 members ☐

(e) More than 5 members ☐

1.9. State the monthly income of your family

(a) Below Rs.10000 ☐ (b) Rs.10000 – 20000 ☐ (c) Rs.20001–30000☐

(d)Rs.30001–40000 ☐ (e) More than Rs.40000 ☐

1.10. No. of years in the SHG (experience)

(a) Upto 2 years☐(b)3 – 4 years ☐(c) 5 – 6 years☐(d) 7 – 8 years☐(e) Above 8 years☐

1.11. Nature of saving account

(a) Public Sector Bank ☐ (b) Post Office ☐(c) Private sector Banks ☐

(d)Co-operative Bank ☐ (e) Others______________

1.12. State the nature of taking insurance policy (Please tick) (✓)

Yes	No

1.13. In general, how much would you rate your health today?

(a)Very good ☐ (b)Good ☐ (c) Moderate ☐ (d)Bad ☐ (e) Very Bad ☐

1.14. Do you usually read a newspaper?

(a) Yes ☐ (b) No ☐

1.15. How often do you read newspaper?

(a) Everyday☐ (b) At least once in a week ☐ (c) Less than once in a week ☐

(d)At least once in a month ☐ (e) At least once in 3 months ☐

1.16. What is the main source of drinking water for members of your household?

(a) River water found in living place ☐(b) Bore well ☐(c) Well water ☐

(d) Municipal Corporation ☐

1.17. What is the type of fuel used for cooking?

(a)Wood ☐ (b) Crop residues ☐ (c) Dung cakes☐

(d)Coal / Coke ☐ (e) Charcoal ☐ (f) Kerosene ☐

(g) Electricity ☐ (h)Liquid petroleum gas ☐ (i) Bio-gas ☐

1.18. What is the main material of the roof of your house?

(a)Thatch ☐ (b)Bamboo☐ (c)Concrete☐ (d)Tin ☐ (e)Shell ☐

(f)Cement Seat ☐

II. Self Help Groups (SHG) (Please tick)

2.1. Date of entry in the SHG:

(a)Before 2000 ☐ (b) 2001-2005 ☐ (c) 2006-2010 ☐ (d) 2011-2015 ☐ (e) After 2015 ☐

2.2. How do you know about it

(a) Your own information	☐	(b) From Friends / Neighbours	☐
(c) From Newspapers	☐	(d) From Local Organisation	☐
(e) From Motivators	☐	(f) From NGO officials	☐
(g)From government officials	☐	(h) From Co-operative Banks	☐
(i) Through Spouse	☐	(j) Internet	☐
(k) Media	☐	(l) Agents	☐

2.3. What is the current project being carried out?

(a)	Basket making	☐	(b)	Sericulture	☐
(c)	Livestock	☐	(d)	Papad making	☐
(e)	Snacks making	☐	(f)	Providing loan to others	☐
(g)	Tailoring	☐	(h)	Knitting	☐
(i)	Garment making	☐	(j)	Mat making	☐
(k)	Fishery	☐	(l)	Flour grinding business	☐
(m)	Milk Procurement	☐	(n)	Mushroom cultivation	☐
(o)	Vegetable cultivation	☐	(p)	Sheep farming	☐
(q)	Fancy store	☐	(r)	Petty shop	☐
(s)	Vegetable shop	☐	(t)	Beauty parlour	☐
(u)	Food restaurant	☐	(v)	Cookware business	☐
(w)	Candle making	☐	(x)	Arecanut plate	☐
(y)	Masala making	☐			

2.4. State the benefits after joining as member in SHG

(a) Loan purpose ☐ (b) Income Generation ☐

(c) Development of Entrepreneurship skill ☐ (d) Self confidence ☐

(e) Saving habits ☐ (f) Development of service motive ☐

(g) Decision making skill ☐ (h) To avoid money lenders ☐

(i) Problem solving skill ☐

2.5. State the mode of receipt of your remuneration

(a) Cash only ☐ (b) Kind only ☐ (c) Cash and kind ☐

2.6. Please give your opinion on the following statement about **perception of members with respect to membership in SHG (please tick)**

(Please give your response as (a) Strongly agree (SA), (b) Agree (A),(

c) No objection (NO), (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Statement	SA	A	NO	DA	SD
1	Increases capacity to spend more					
2	Increases the value of assets					
3	Increases the income					
4	Increases the savings					
5	Increases employment opportunities					
6	Increases power of decision making in the family					
7	Creates better awareness about health					
8	Induces social responsibility					
9	Creates confidence to face problems					
10	Creates awareness about self-reliance					
11	Gives social status					
12	Improves literacy and communication skill					
13	Improves leadership skill					
14	Improves helping habit					

2.7. Please give your opinion on the following statement about Family views
(Please give your response as (a) Very much increased (VMI),(b)Increased (I),(c) No change (NC),(d) Decreased (D) Very much decrease(VMD)

1.Accepting your views in the family

S.I	Statement	VMI	I	NC	D	VMD
A	Mobility					
B	Education of children					
C	Investment / Loans					
D	Menu deciding					
E	Health care					

2.Men helping women in house hold works

S.I	Statement	VMI	I	NC	D	VMD
A	Cooking					
B	Brining water / fuel					
C	Cleaning					
D	Going to market					
E	Allowing women to go out for work					
F	Recognizing the value of your house hold work					

III. Details about loan (Please tick) (✓)

3.1.When did you get the loan from the Institution

(a)Before 2000 ☐ (b) 2001-2005 ☐ (c) 2006-2010☐ (d) 2011-2015☐

(e) After 2015 ☐

3.2. Sources of getting the loan for the business.

(a) MFI (Micro Finance Institution) ☐ (b) Bank ☐ (c) Money lender ☐

(d)NGO(Non-Governmental Organization ☐

3.3. State the distance of the bank you are handling account?

(a) Less than 500mts ☐ (b)500mts to 1km ☐ (c) 2kms to 3kms ☐

(d) 4 kms to 5 kms ☐ (e) 6kms to 7 kms ☐ (f) More than 7 kms ☐

3.4. The amount of loan received from the institutions.

(a) Less than Rs.10000 ☐ (b) Rs.10000 to Rs.20000 ☐

(c) Rs.20001 to Rs.30000 ☐ (d) Rs.30001 to Rs.40000 ☐

(e) Rs.40001 to Rs.50000 ☐ (f)Above Rs.50000 ☐

3.5. Repayment of loan

(a) Yes ☐ (b) No ☐

3.6. Feeling about the repayment of loan

(a)Easy ☐ (b) Tough ☐ (c)Very easy ☐

3.7. State the reason for defaulting:

(a)Health Problem ☐ (b) Family problem ☐

(c) Amount spent for their children's education ☐

(d)Others (specify)_________________

3.8. Please give your opinion on the following statement about **knowledge and awareness about loan**

(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.NO	knowledge and awareness about loan	SA	A	R	DA	SD
1	Meeting once in a month					
2	Rules and regulations					
3	Information about group records					
4	Cash in hand					
5	Outstanding loan					
6	Total capital of the group					
7	Total loan amount of the group					
8	No. of members who have taken loan					
9	Name of the bank					
10	Income of the group through interest					
11	Objectives of the group					
12	Bank transactions					

3.9.Give your opinion about the following statements about **training**

(Please give your response as (a) To a very large extent (VLE),(b) To a large extent (LE),(c) To small extent (SE) , (d) To a very small extent (VSE),(e) Not at all(NAA)

S.NO	Training	VLE	LE	SE	VSE	NAA
1	Training given by MFI on site (at the place of work)					
2	Training given by MFI off site					
3	Training has covered all the technical aspects required					

4	MFI training helped in marketing linkage					
5	The programmes conducted by MFI have given skill to perform the work					

3.10.Are you availing government support for innovative activities of the business

(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) ,(d) Disagree (DA),(e) Strongly disagree (SD)

S.NO	Statements	SA		A	R	DA	SD
1	Application of New techniques						
2	Marketing research						
3	R&D product upgradation						
4	Schems for marketing assistance						

IV. Empowerment

4.1. Please give your opinion on the following statement about **Financial development**

(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.NO	Financial development	SA	A	R	DA	SD
1	Ability to get credit					
2	Ability to save					
3	Purchase of Assets					
4	Borrowings from money lenders					

4.2. Give your opinion about the following statements about **Economic empowerment**

(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.NO	Economic empowerment	SA	A	R	DA	SD
1	Purchase of house hold things					
2	Loan amount utilization					
3	Major transaction (sales and purchase)					
4	Spending from personal earning					
5	Able to take decision regarding business/ work to be carried out					
6	Motivated to increase income					

4.3. Please give your opinion on the following statement about **Self confidence** (Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Self confidence	SA	A	R	DA	SD
1	Able to solve problems					
2	Able to bring up children easily					
3	No hesitation to contact officials					
4	Involved in many activities apart from regular work					
5	Ability to contribute ideas in the meeting					
6	Motivating others to join SHG					
7	Confident to repay the amount borrowed					
8	Able to talk with Bank/NGO					
9	Able to participate in SHG meetings					
10	Able to collect dues from defaulters					

4.4. Please give your opinion on the following statement about **Autonomy** (Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Autonomy	SA	A	R	DA	SD
1	Items to cook					
2	Caring for health					
3	Purchase of jewelry					
4	Purchasing major household items					
5	Purchasing gifts for others					
6	Going and staying with the parents					
7	Repairing the house					
8	Purchasing livestock					
9	Clothing					
10	Child education					
11	Obtaining legal rights					
12	Getting nutrition diet					
13	Participation in family budget					
14	Facility of having sanitary toilets					
15	Talking to outsiders					

4.5.Please give your opinion on the following statement about **Voicing concern**

(Please give your response as (a) To a very large extent (VLE),(b) To a large extent (LE),

(c) To small extent (SE) , (d) To a very small extent (VSE),(e) Not at all(NAA)

S.N	Voicing concern	VLE	LE	SE	VSE	NAA
1	Able to take decision for the education of girl child					
2	Freedom to choose the life partner					
3	Better check on domestic violence/alcoholism					
4	Able to take action against dowry system					
5	Good relationship with husband					
6	Control over savings and expenditure					
7	Resisting child marriage					
8	Advising the children those who are dropouts in school					
9	Voice against child workers					

4.6. Please give your opinion on the following statement about **Development and growth**

(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Development and growth	SA	A	R	DA	SD
1	Education level has increased					
2	Knowledge for the work has increased					
3	Able to manage the work independently					
4	Able to express views independently					
5	Respect from Family People					
6	Interaction within the family has increased -house construction & renovation					

7	Interaction with outsiders have increased -accident, health, and death relief					
8	Freedom to visit outside area for marriage of children					
9	Know about Govt. schemes					

4.7. Please give your opinion on the following statement about **Social development**
(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Social development	SA	A	R	DA	SD
1	Family and Home Environment					
2	Mobility from one place to another					
3	Vocational skills					
4	Leadership skills					
5	Knowledge about business					
6	Sociability					
7	Achievability					

V. Awards and Rewards

5.1.State the nature of support from the govt. Awards and Rewards
(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.NO	Awards	SA	A	R	DA	SD
1	Manimegalai awards					
2	Best SHG award from Bank					
3	Best SHG award from NGO					

VI. Problems

6.1. Please give your opinion on the following statement about **your problems**
(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Problems	SA	A	R	DA	SD
1	Problems with respect to procurement of raw material					
2	Problems due to conflict among group members					
3	Problems from the family members while running your activity					
4	Financial problems					

5	Problems with regard to improper repayment of loan amount by members					
6	Marketing Problems					
7	Don't have confidence in work					
8	The presence of male at the work place affects confidence					
9	Opposition by husband					
10	Husband alcoholism problem					
11	Routine / daily work is affected					
12	Problems while facing the customer					

6.2. Are you satisfied on the overall performance of Self Help Groups?
(Please give your response as (a) Strongly agree (SA),(b) Agree (A),(c) Rarely(R) , (d) Disagree (DA),(e) Strongly disagree (SD)

S.N	Performance	SA	A	R	DA	SD
1	Highly satisfied					
2	Satisfied					
3	No opinion					
4	Dissatisfied					
5	Highly dissatisfied					

6.3.Group switching

1. Are you switching from the Self Help Group?
   (a) Yes ☐ (b) No ☐
2. Reason for switching from the group

(a) Autocratic leadership in the group ☐
(b) Lack of proper training facilities ☐
(c) Lack of information ☐
(d) Respondent shifted to other locality ☐
(e) Conflict among the members ☐

Thank you

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ECONOMIC EMANCIPATION OF WOMEN THROUGH SELF HELP GROUPS IN TIRUCHIRAPPALLI DISTRICT

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Abstract

The empowerment of women is one of the central issues in the process of development of countries in all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries. Now in recent decades through Self Help Groups empowerment of women has emerged as one of the significant strategies for the development of nation. Empowerment of woman would mean equipping women to be economically independent and personally enabling them to face any difficult situation. Moreover they should be able to contribute to the development activities and to participate in the process of decision making. The present study aims to know the improvement of the members after joining in the Self Help Groups towards acquisition of higher literacy level and education, ownership of productive resources, increased participation in economic and commercial activities, awareness about their rights and improved self reliance, self confidence and self respect in the family. The study compares the position of women with respect to before and after joining in the Self Help Groups.

Keywords

Women Empowerment, Self Help Group Members, Self Employment, Income, Expenditure, Savings

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ECONOMIC EMANCIPATION OF WOMEN THROUGH SELF HELP GROUPS IN TIRUCHIRAPPALLI DISTRICT

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ABSTRACT

The empowerment of women is one of the central issues in the process of development of countries in all over the world. India has a glorious tradition of recognizing the importance of empowering women over several centuries. Now in recent decades through Self Help Groups empowerment of women has emerged as one of the significant strategies for the development of nation. Empowerment of women would mean equipping women to be economically independent and personally enabling them to face any difficult situation. Moreover they should be able to contribute to the development activities and to participate in the process of decision making. The present study aims to know the improvement of the members after joining in the Self Help Groups towards acquisition of higher literacy level and education, ownership of productive resources, increased participation in economic and commercial activities, awareness about their rights and improved self reliance, self confidence and self respect in the family. The study compares the position of women with respect to before and after joining in the Self Help Groups.

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1. INTRODUCTION

Women are considered as the builders and molders of a nation's destiny. Women constitute a unique asset of a nation. They seek integration into the national mainstream of equal partners in progress and development. In the era of globalization, women empowerment is inevitable (Gopinath & Chitra, 2020). Women empowerment is the most important instrument for the socio-economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. In this context, Self Help Groups (SHGs) have emerged as the tool that wield power to create a socio-economic revolution in the rural areas of our country (Suchitra & Gopinath, 2020a). Self Help Groups are informal association of people usually composed on 12-20 local women who come together to find ways to improve their living condition. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude. 'Women entrepreneur' is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who are capable of contributing values in both family and social life (Suchitra & Gopinath, 2020b). According to Kamala Singh, A women entrepreneur is a confident, innovative and creative women capable of achieving economic independence individually or in collaboration generates employment opportunities for others through initiating, establishing and running an enterprise by keeping pace with her personal, family and social life. Entrepreneurship development and economic development are considered as two sides of same coin (Kavitha & Gopinath, 2020a).

The empowerment of women through SHG is a global issue and it is an active multi-dimensional process that enable women to realize their full identity and powers in all spheres of life. It encompasses social, political and economic and decision-making changes in the process of development in their life (Kavitha & Gopinath, 2020b). In order to know the empowerment of women through SHGS, the present study attempts to find out the Socio-Economic background of Self Help Group Member before and after joining in the SHG, level of satisfaction of SHG members and to find out their problems.

2. REVIEW OF LITERATURE

Puhazhendhi and Satyasai (2001) in their article, "Economic and Social empowerment of Rural Poor through SHGs'" attempted to evaluate the performance of SHGs with special reference to social and economic empowerment of members. The findings of the study showed that with regard to economic empowerment, there was an increase in the average value of assets comprising livestock and consumer durable by 72 percent between Pre Self Help Group 1992-93 period and post Self Help Group 1999-2000 period. The study also revealed that about 22 percent of the total sample (234) households crossed the poverty line and were socially empowered which was reflected in their improvement in confidence, communication skill and other behavioral changes.

Latha Krishnan (2008) analysed the formation and functioning of SHGs and the impact on the socio economic status of underprivileged women. For this they collected information from 350 SHG members and 30 animators. The study revealed that SHGs were able to get hassle free and timely loans to meet emergency needs with thrift. Apart from generating income, the SHG approach helped them to upgrade the economic and social status along with a sense of recognition contributing to the process of empowerment.

Ramakrishnan H and Mohinuddeen JK (2013) observed that SHGs are formed for addressing their economic problem. They make regular savings habit and use the pooled savings for the benefit of their members through a structured process of essential financial intermediation like prioritization of needs, setting self determined terms for repayment and keeping records.

Rajeev & Vinodan (2018) have conducted research on the SHGs in Andaman and Nicobar Islands of India. They stated that SHGs have been formed in the Islands for empowering women. The study concluded that Self Help Groups have helped the women in improving their socio-economic conditions as well as reducing their vulnerabilities by enhancing their quality of survival and life paving way for a better and brighter future.

3. STATEMENT OF THE PROBLEM

For the last few decades the aspect of women development and empowerment has been a major issue and much attention has been initiated at international level to reduce the gender gap. Women face many social challenges in the current day for earning income for her family or raising Children amidst the harsh economic crisis. Women all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. In this backdrop, government of Tamil Nadu, has launched a movement for women development and empowerment popularly known as Self Help Group. Self Help Groups are such groups wherein friendly subscription of membership, simple savings, transparency in decision making, friendly environment in executing various activities and collective actions are sincerely followed and maintained. So, they are popularized among women and have attracted the attention of rural women folk.

4. SCOPE OF THE STUDY

The study has been undertaken to find out the level of satisfaction of SHGs and improvement of their stand of living before and after joining in the Self Help Groups. For this the study has analysed their finanancial and economic empowerment of the Self Help Group members.

5. OBJECTIVES OF THE STUDY

- To study the socio economic background of the Self Help Group members before and after joining in the SHG.
- To analyse the income, expenditure and savings pattern of the Self Help Group members.
- To study the level of satisfaction of members in the Self Help Group.
- To find out the problems faced by the members and to suggest measures for the better management of Self Help Groups.

Testing of hypothesis

- There is no significant difference between the respondents type of joining (before and joining the SHG) and House hold income.
- There is no significant difference between the educational qualification and financial empowerment of the respondents before and after joining in the SHG.
- There is no significant connection between the respondents repayment of loan and problems.
- There is no significant variance among the overall satisfaction of the Self Help Group members and their household expenditure.
- There is no significant variance among the overall satisfaction of Self Help Group members and their household saving.

6. METHODOLOGY

The study is based on both primary and secondary data, which are collected through various sources. The primary data are collected through questionnaire and the secondary data are collected from the journals, magazines, books and periodicals. To measure and evaluate the socio economic position of Self Help Group members, the researchers have adopted Multi stage random sampling method for the study and Tiruchirappalli district is chosen for the present study. In Tiruchirappalli district, it has four major revenue divisions. They are Tiruchirappalli, Srirangam, Lalgudi and Musiri. From among the 4 revenue districts, 10 taluks are selected. They are Lalgudi, Manapparai, Srirangam, Thiruverambur, Tiruchirappalli (East and West), Manachanallur, Musiri, Thottiam and Thuraiyur. From each taluk, five Self Help Groups are randomly selected. From each group, 4 members are randomly selected. The data are collected from the respondents during the period from January 2019 to June 2019. The total sample size is 200.

6.1. Statistical Tools Used

- Percentage of analysis
- Mann Whitney U Test
- Kruskal Walls Test
- Friedman Test
- Co-efficient of correlation.

6.2. Demographic Profile of the respondents

This section describes the Socio-economic status of the sample women such as Age, Educational qualification, Marital status, Family monthly income, Type of family, Family size, Number of earning members in the family, Reasons for joining as member in SHG and their occupation.

Table 1 Table Showing Demographic Profile

S. No	Socio-Economic profile	No of Respondents (n:200)	Percentage
1.	Age		
	20 to 30 years	40	20.0
	31 to 40 years	97	48.5
	41 to 50 years	49	24.5
	More than 50 years	14	7.0
2.	Educational qualification		
	Illiterate	12	6.0
	Middle school level	17	8.5
	High school	54	27.0
	Up to Hr. Secondary /Diploma	78	39.0
	Degree	39	19.5
3.	Marital status		
	Married	175	87.5
	Un married	7	3.5
	Widow	18	9.0
4.	Family monthly income		
	Below Rs.5000	38	19.0
	Rs.5000 to Rs.10000	77	38.5

	Rs.10001 to Rs15000 Rs.15001 to Rs.20000 Above Rs.20000	35 28 22	17.5 14.0 11.0
5.	Type of family Nuclear Joint	 119 81	 59.5 40.5
6.	Family size Below 3 members 3 to 5 members Above 5 members	 17 115 68	 8.5 57.5 34.0
7.	Number of earning members in the family One member Two members Three members	 112 72 16	 56.0 36.0 8.0
8.	Reasons for joining as member in SHG To start business To promote savings To meet house hold expenses	 57 131 12	 28.5 65.5 6.0
9.	**Occupation**		
	Xerox	9	4.5
	Hotel	30	15.0
	Tailoring	51	25.5
	Fish Aquarium	19	9.5
	Snacks making	28	14.0
	Napkin	12	6.0
	Phenyl making	6	3.0
	Arecanut plate	12	6.0
	Pickle	12	6.0
	Pot	13	6.5
	Plastic flower making	8	4.0

Source : Primary Data

From the above table it is found that as regards **"Age"** of the respondents 48.5 percent of the respondents fall under the age group of 31-40 years, 24.5 percent of the respondents are in the age group of 41-50 years, 20 percent of the respondents are in the age group of 20-30 years and 7 percent of the respondents are in the age group of more than 50 years. It is clear from the table that 73 percent of the respondents belong to the age group of 31-50 years group category.

With respect to **"Educational Qualification",** it is evident that out of 200 respondents, 39 percent of the respondents are upto Higher Secondary/Diploma, 27 percent of the respondents are High School, 19.5 percent of the respondents are Degree holders and 14.5 percent of the respondents are at Middle School level and Illiterate category. It shows that 85.5 percent of the respondents are in good educational level.

Regarding **"Marital Status"** majority of the respondents (87.5 percent) are married and it is followed by the number of unmarried and widow which constitute 3.5 percent and 9.0 percent respectively. From the table it is observed that majority of the respondents that is 87.5 percent are married in the analysis.

With respect to **"Type of family",** 59.5 percent of the members belong to the category of **"Nuclear family"** and 40.5 percent of the members are in the category of **"Joint family".** It shows that most of the members fall in the category of **"Nuclear family".**

As regards **"Family size",** 57.5 percent of the sample respondents belong to the family size of 3-5 members and it is followed by above 5 members and below 3 members which constitute 34 percent and 8.5 percent respectively. It is concluded that majority of the women (91.5) are under the family size of 3 to 5 members and above 5 members category.

With respect to **"Number of earning members in the family",** 56 percent of the family members have one member as earning member in the family, 36 percent of the family members have two members as earning members in the family and 8 percent have three members as earning member in the family.

From the above table it is clearly understood that the **reasons** for joining as member in SHG, 65.05 percent of the respondents main reason is **"To start business"** and 28.5 percent of the respondents aim is **"To promote savings"** and the rest of the respondents 6 percent had **"To meet household expenses"** and **"To strengthen the leadership quality".**

Regarding **"Occupation"** of the respondents, 25.5 percent of the respondents are engaged in **"Tailoring"**, 15 percent of the respondents are engaged in **"Live stock ranChing"** 14 percent of the respondents are interested in **"Snacks making"** ,9.5 percent of the respondents run the **"Hotel business",** 6.5 percent had the business of **"Pot making",** 6 percent of the respondents have the business of **"Vegetable shop" , "Arecanut plate making"** and **"Pickle business",** 4.5 percent of the respondents are engaged in **"Xerox"** business and 4 percent are interested in doing **"Plastic flower making".** It shows that majority of the respondents, 63.5 percent are engaged in doing **"Tailoring", "Snacks making". "Livestock ranChing"** and "**Hotel business".**

7. HOUSEHOLD INCOME

Table 2 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD INCOME

S.	House hold income	Mean	Sum of Ranks	Statistical
	Husband income Before joining SHG (N:200) After joining SHG (N:200)	 153.01 247.99	 30603.00 49597.00	MWU=10503.0 Z= 8.258
	Income from Business Before joining SHG (N:200) After joining SHG (N:200)	 134.80 266.20	 26960.50 53239.50	MW U=6860.50 Z= 11.404

Source : Primary Data

In order to know the relationship between the type of joining and household income, the following hypothesis is framed

Ho. *There is no significant difference between the respondents' type of joining and Household income in order to know the relationship between the type of joining and household income, the following hypothesis is framed.*

The above table reveals that the MWU scores of the **"Family income "** of the respondents' and **"Income from business"** are more as compared to the members after joining SHG. Before joining SHG, the mean score is 153.01 and after joining SHG, the mean score is 247.99 with respect to "Family income" of the respondents'. It is inferred that there is a significant difference between the type of joining and Family income (MWU=10503, P<0.001). Similarly, as regards, **"Income from business",** before joining SHG, the respondents' mean score is 134.80 and after joining SHG, the mean score is 266.20. The above result shows that there is a significant difference between the type of joining and income from business (MWU=6860.50, P<0.01).

8. HOUSEHOLD EXPENDITURE

Table 3 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD EXPENDITURE

S.No	House hold Expenditure	Mean Rank	Sum of Ranks	Statistical Inference
1.	Food Before joining SHG (N:200) After joining SHG (N:200)	 119.94 281.06	 23987.50 56212.50	MWU=3888.0 Z= 14.160 p < 0.001 Significant
2.	Clothing Before joining SHG (N:200) After joining SHG (N:200)	 113.88 287.12	 22775.50 57424.50	MWU=2676.0 Z= 15.088 p < 0.001 Significant
3.	Rent Before joining SHG (N:200) After joining SHG (N:200)	 161.40 239.60	 32279.50 47920.50	MWU=12180.0 Z= 6.899 p < 0.001 Significant
4.	Fuel and Electricity Before joining SHG (N:200) After joining SHG (N:200)	 222.84 178.16	 44568.50 35631.50	MWU=15531.500 Z= 3.997 p < 0.001 Significant
5.	Education Before joining SHG (N:200) After joining SHG (N:200)	 121.76 279.24	 24353.00 55847.00	MWU=4253.000 Z= 13.982 p < 0.001 Significant

Source : Primary Data

The above table shows that the household expenditure of the respondents' for various items with respect to before joining and after joining in the SHG.

In order to know the relationship between the type of joining and household expenditure the following hypothesis is framed.

Ho. There is no significant difference between the type of joining and Household expenditure.

As regards "Food", after joining SHG and the mean rank indicates that the respondents' got higher level 281.06 when compared to before joining SHG, the mean score is 119.04. There is a significant difference between the respondents' amount spent for **"Food"** and the type of joining (MWU=3888.0, P<0.001).

With respect to **"Clothing"**, after joining SHG, the mean score shows that the respondents' got more mean value (287.12) as compared to after joining SHG (mean score is 113.88). There is a significant difference between the respondents' expenditure towards **"Clothing"** and the type of joining (MWU=2676.0, P<0.001). While analyzing the amount spent for **"Rent",** after joining SHG, the mean rank depicts that the respondents' had more mean value (239.60) as compared to after joining SHG(mean score is 161.40). There is a significant difference between the respondents expenditure towards **"Rent"** and the type of joining (MWU=12180, P<0.001).

With regard to **"Fuel and Electricity"** the mean score indicates that before joining SHG the respondents' got higher mean value of 222.84 as compared to after joining SHG (mean score is 178.16). The result also shows that there is a significant difference between the respondents expenditure towards **“Fuel and Electricity”** and the type of joining. (MWU=15531.500, pp<0.001)

Regarding **“Education”,** after joining SHG, the mean score shows that the respondents got more mean value (279.24) as compared to after joining SHG (mean score is 121.76). There is a significant difference between the respondents' expenditure towards **“Education”** and the type of joining (MWU=4253, P<0.001). With respect to **“Medical expenses”** after joining SHG, the mean score shows that the respondents' got more mean value (227.16) as compared to after joining SHG. (mean score 173.84). There is a significant difference between the respondents' expenditure towards **“Medical expenses”** and the type of joining (MWU=14667.500, P<0.001). As regards **“Entertainment”,** the mean value for before joining SHG of the respondents' is more (245.78) as compared to the mean value for after joining SHG (155.22). There is a significant difference between the respondents expenditure towards **“Entertainment”** and the type of joining. It is concluded that based on the calculated value of the type of joining and different types of household expenditure, the amount spent for **“Fuel and Electricity”, “Medical expenses”, “Rent”** occupied an important position as compared to other expenses.

H_1*. *It is found that there is a significant difference between respondents type of joining and various types of household expenditure.

Hence null hypothesis is rejected.

9. DIFFERENT TYPES OF SAVINGS

Table 4 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND DIFFERENT TYPES OF SAVINGS

S. No.	House hold savings	Mean Ran	Sum of Ranksq	Statistical Inference
1.	Cash in hand Before joining SHG (N:200) After joining SHG (N:200)	 113.37 287.63	 22673.50 57526.50	MWU=2573.500 Z= 15.161 p < 0.001 Significant
2.	Post office savings Before joining SHG (N:200) After joining SHG (N:200)	 110.71 290.29	 22142.00 58058.00	MWU=2042.000 Z= 15.773 p < 0.001 Significant
3.	Bank savings Before joining SHG (N:200) After joining SHG (N:200)	 108.60 292.40	 21720.00 58480.00	MWU=1620.000 Z= 16.035 p < 0.001 Significant
4.	Friends and relatives Before joining SHG (N:200) After joining SHG (N:200)	 125.00 276.00	 25001.00 55199.00	MWU=4901.000 Z= 13.374 p < 0.001 Significant

Source : Primary Data

From the above table it is evident that there is highly significant difference between respondents' savings with respect to **“Cash in hand”** and type of joining. (MWU=2573.500, P<0.001). Mean score indicates that after joining SHG, the respondents' got higher mean value (287.63) when compared to before joining SHG (mean=113.37). Likewise, there is a highly significant difference between respondents' **“Post office savings”** and type of joining. (MWU=2042.0, P<0.001), Mean score shows that after joining SHG, the respondents' had higher level (mean=290.29) as compared to before joining SHG (mean=110.71)

In addition there is a highly significant difference between respondents' saving with **“Friends and relatives”** and type of joining (MWU=1620.00, P<0.001). Mean score shows that after joining SHG, the respondents' got more mean value (292.40) when compared to before joining SHG (108.60)

Further, there is a highly significant difference between respondents' **“Bank saving”** and type of joining (MWU=4901.0, P<0.01), Mean score indicates that after joining SHG, the respondents' had more value (276.00) as compared to before joining SHG (mean=125.0)

It is found that based on the calculated value of different types of savings and type of joining, **“Bank saving”** got first place followed by **“Cash in hand” , “Post office savings”** and **“Fixed deposit”** got second, third and fourth places respectively.

10. HOUSEHOLD ASSETS

Table 5 MANN-WHITNEY U TEST FOR BETWEEN TYPE OF JOINING AND HOUSE HOLD ASSETS

S.No	House hold Assets	Mean Rank	Sum of Ranks	Statistical Inference
1.	Furniture			
	Before joining SHG (N:200)	131.88	26375.00	MWU=6275.0 Z= 12.036 p < 0.001 Significant
	After joining SHG (N:200)	269.12	53825.00	
2.	Vessels			
	Before joining SHG (N:200)	105.80	21161.00	MWU=1061.0 Z= 16.776 p < 0.001 Significant
	After joining SHG (N:200)	295.20	59039.00	
3.	Jewels			
	Before joining SHG (N:200)	124.24	24848.00	MWU=4748.0 Z= 13.538 p < 0.001 Significant
	After joining SHG (N:200)	276.76	55352.00	
4.	TV and Radio			
	Before joining SHG (N:200)	119.48	23895.50	MWU=3795.500 Z= 14.165 p < 0.001 Significant
	After joining SHG (N:200)	281.52	56304.50	

5.	Cycle Before joining SHG (N:200) After joining SHG (N:200)	 204.70 196.30	 40939.00 39261.00	MWU=19160.0 Z= 0.738 p > 0.05 Not Significant
6.	Houses Before joining SHG (N:200) After joining SHG (N:200)	 116.96 284.04	 23392.50 56807.50	MWU=3292.0 Z= 14.654 p < 0.001 Significant

Source : Primary Data

The above table shows that there is a highly significant difference between the respondents' household asset with respect to **"Furniture"** and type of joining (MWU-6275.0, P<0.01). The mean score indicates that after joining SHG, the respondents' had more mean value (269.12) as compared to before joining SHG (131.88). As regards **"Vessels",** there is a highly significant difference between the type of joining and the possession of household assets of the respondents' (MWU=1061.0, P<0.01). The mean score shows that after joining SHG, the respondents' had more mean value (295.20) as compared to before joining SHG (105.80). Likewise, there is highly significant difference between the respondents' possession with respect to **"Jewels"** and the type of joining (MWU=4748, P<0.001). The mean score depicts that after joining SHG, the respondents' had more mean value (276.76) when compared to before joining SHG (124.24)

In addition, there is a highly significant difference between the type of joining and the possession of household assets of the respondents' with regard to **"TV and Radio"** (MWU=3795.500, P<0.001). The mean score indicates that after joining SHG, the respondents' mean score is higher (281.52) as compared to before joining SHG (119.48).With respect to **"Cycle",** there is no significant difference between the respondents' type of joining and possession of household assets. (MWU=1916.0, P>0.05). Further, there is a highly significant difference between the type of joining and the possession of household assets of the respondents with respect to **"Houses",** (MWU=3292.0, P<0.001). The mean score indicates that after joining SHG, the respondents' mean score is more (284.04) as compared to before joining SHG (116.96)

It is observed that based on the calculated value of the possession of various assets of respondents' and type of joining, the possession of assets of members of the Self Help Groups had increased from the Pre-SHG's period. The result reveals that majority of the respondents' gave importance for the possession of **"Furniture", "Jewels", "T.V and Radio"** and **"Houses"** as compared to other assets.

11. FINANCIAL EMPOWERMENT

Table 6 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO FINANCIAL EMPOWERMENT BEFORE JOINING SHG

S. NO	Source	N	Mean Rank	Statistical Inference
	Loan amount			x^2= 169.033 df=4 $p < 0.001$ Significant
	Illiterate	12	29.50	
	Up to 8th Std	17	29.50	
	Up to 10th Std	54	52.38	
	Up to Hr.Sec /Diploma	78	121.05	
	Degree	39	178.82	
	Purchase of Assets			x^2= 145.667 df=4 $p < 0.001$ Significant
	Illiterate	12	67.50	
	Up to 8th Std	17	67.50	
	Up to 10th Std	54	67.50	
	Up to Hr.Sec /Diploma	78	95.72	
	Degree	39	180.28	
	Borrowing from money lenders			x^2= 181.360 df=4 $p < 0.001$ Significant
	Illiterate	12	13.50	
	Up to 8th Std	17	16.85	
	Up to 10th Std	54	57.58	
	Up to Hr.Sec /Diploma	78	121.66	
	Degree	39	180.83	

Table 6 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO FINANCIAL EMPOWERMENT AFTER JOINING SHG

S. NO	Source	N	Mean Rank	Statistical Inference
	Loan amount			x^2= 169.279 df=4 $p < 0.001$ Significant
	Illiterate	12	8.79	
	Up to 8th Std	17	21.85	
	Up to 10th Std	54	61.36	
	Up to Hr.Sec /Diploma	78	120.10	
	Degree	39	178.00	
	Purchase of Assets			x^2= 178.760 df=4 $p < 0.001$ Significant
	Illiterate	12	7.25	
	Up to 8th Std	17	34.59	
	Up to 10th Std	54	56.14	
	Up to Hr.Sec /Diploma	78	119.83	
	Degree	39	180.69	
	Borrowing from money lenders			x^2= 171.265 df=4 $p < 0.001$ Significant
	Illiterate	12	73.00	
	Up to 8th Std	17	73.00	
	Up to 10th Std	54	30.63	
	Up to Hr.Sec /Diploma	78	120.60	
	Degree	39	177.50	

Source : Primary Data

It is reported from the above table that the financial empowerment of the Self Help Group members with respect to **"Loan Amount",** the Chi-square value had increased from (x2=169.033) at the Pre-SHG level to (x2=169.279) at the Post SHG Level. With respect to **"Purchase of Assets",** the Chi-square value had increased from (x2=145.667) at the Pre SHG level to (x2=178.760) at the Post SHG level.

As regards **"Borrowing from money lenders",** the Chi-square value had decreased (x2=181.360) at the Pre-SHG level to (x2=171.265) at the Post SHG level. It shows awareness among the Self Help Group members for not getting loans from money lenders due to their good educational background. The result also shows that sincere effort in doing their business helps in getting more profit out of it. The overall result indicates that the Self Help Group members had significant financial empowerment at the Post SHG level. The result also shows that the mean rank for the educational qualification of the respondents at Higher Secondary/Diploma and Degree levels are more as compared to other educational levels.

Table 7 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO INCOME FROM BUSINESS BEFORE JOINING SHG

Source	**N**	**Mean Rank**	**Statistical Inference**
Income from Business			x^2= 165.802 df=3 $p < 0.001$ Significant
20 to 30 years	40	26.50	
31 to 40 years	97	86.57	
41 to 50 years	49	161.95	
More than 50 years	14	193.36	

Table 7 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO INCOME FROM BUSINESS AFTER JOINING SHG

Source	**N**	**Mean Rank**	**Statistical Inference**
Income from Business			x^2= 171.965 df=3 $p < 0.001$ Significant
20 to 30 years	40	20.72	
31 to 40 years	97	88.93	
41 to 50 years	49	162.17	
More than 50 years	14	192.75	

Source : Primary Data

It is evident from the above table that the income from business of all members of the self help groups had increased from Pre-SHG's period to that of the Post - SHG's period and the Chi-square test is on the increase. i.e. before joining SHG the Chi-square value is 165.802 and after joining SHG, the Chi-square value is 171.965. With respect to age though from 31 to 40 years to more than 50 years, the income of the Self Help Group members are increasing, the respondents' age group fall between 41 to 50 years and above 50 years got tremendous improvement with respect to receipt of income from business.

Table 8 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD INCOME BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			
Illiterate	12	26.50	x^2= 177.816 df=4 $p < 0.001$ Significant
Upto 8th Std	17	26.50	
Upto 10th Std	54	50.39	
Upto Hr.Sec /Diploma	78	122.65	
Degree	39	180.62	

Table 8 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD INCOME AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Income from Business			
Illiterate	12	8.00	x^2= 181.637 df=4 $p < 0.001$ Significant
Upto 8th Std	17	20.47	
Upto 10th Std	54	56.51	
Upto Hr.Sec /Diploma	78	122.47	
Degree	39	180.82	

Source : Primary Data

The above table reveals that with respect to educational qualification, the income from business of the Self Help Group members had increased from the Pre-SHG's period to that of Post SHG's period. i.e. during Pre-SHG's period, the Chi-square value is 177.816 and it is increased to 181.637 at the Post SHG's period. The mean value indicates that the Self Help Group members having the educational qualification of Higher Secondary/Diploma and Degree are more as compared to other qualification of SHG members.

12. ECONOMIC EMPOWERMENT

Table 9 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO HOUSE HOLD ASSETS BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Furniture			
20 to 30 years	40	37.00	x^2= 143.053 df=3 $p < 0.001$ Significant
31 to 40 years	97	86.46	
41 to 50 years	49	153.55	
More than 50 years	14	193.50	
Vessels			
20 to 30 years	40	65.50	x^2= 177.892 df=3 $p < 0.001$ Significant
31 to 40 years	97	71.09	
41 to 50 years	49	161.98	
More than 50 years	14	189.07	
Jewels			
20 to 30 years	40	56.50	x^2= 154.468 df=3 $p < 0.001$ Significant
31 to 40 years	97	76.29	
41 to 50 years	49	157.96	
More than 50 years	14	192.86	

TV and Radio			
20 to 30 years	40	42.50	x^2= 140.556 df=3 $p < 0.001$ Significant
31 to 40 years	97	83.33	
41 to 50 years	49	156.98	
More than 50 years	14	187.50	

Table 9 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' AGE WITH REGARD TO HOUSE HOLD ASSETS AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Furniture			
20 to 30 years	40	21.06	x^2= 166.843 df=3 $p < 0.001$ Significant
31 to 40 years	97	90.93	
41 to 50 years	49	158.24	
More than 50 years	14	191.64	
Vessels			
20 to 30 years	40	29.05	x^2= 163.682 df=3 $p < 0.001$ Significant
31 to 40 years	97	87.25	
41 to 50 years	49	158.77	
More than 50 years	14	192.50	
Jewels			
20 to 30 years	40	21.00	x^2= 176.358 df=3 $p < 0.001$ Significant
31 to 40 years	97	89.20	
41 to 50 years	49	161.56	
More than 50 years	14	192.25	
TV and Radio			
20 to 30 years	40	29.30	x^2= 143.550 df=3 $p < 0.001$ Significant
31 to 40 years	97	91.49	
41 to 50 years	49	149.97	
More than 50 years	14	193.18	

Source : Primary Data

Age of the respondents played an important role while possessing the assets for their family. It is reported from the table 9 that the asset position of Self Help Group members had increased from the Pre SHG level to Post SHG level. With respect to **"Furniture"** the Chi-square value at the Pre-SHG level is x2=143.053 and the Post SHG level, the X2 value is 166.843. Similarly there is a highly significant variance between the possession of **"Vessels"** during Pre Self Help Group period and Post Self Help Group period. The Chi-square value at the Pre SHG level is x2=177.892 and Post SHG level is 163.682. With respect to acquisition of **"Jewels",** at the Pre Self Help Group level, the Chi-square value is ^{x2}=154.468 and the Post Self Help Group level, the Chi-square value is ^{x2}=176.538. It shows the investment habit of the members towards **"Jewels".** As regards **"TV and Radio"** at the Pre Self Help Group level, the Chi-square value is ^{x2}=140.556 and Post Self Help Group level, the Chi-square value is ^{x2}=143.550. With regard to possession of **"Cycle",** by the Self Help Group members there is a significant difference between Pre-Self Help Group period and Post Self Help Group period. The Chi square value at the Pre Self Help Group period is ^{x2}=160.133 and at the Post Self Help Group period the Chi square value is ^{x2}=137.654

Likewise, there is a highly significant difference between the possession of **"Houses"** of the Self Help Group members between Pre Self Help Group period and Post Self Help Group period. The Chi square value at the Pre Self Help Group period is ^{x2}=156.889 and the Post Self

Help Group period the Chi square value is ^{x2}=162.143. The result of the study reveals that with respect to possession of different types of assets by the Self Help Group members, there is an increasing trend between Pre Self Help Group period and Post Self Help Group period. It also shows that though the respondents awareness about the possession of assets had increased from the age of 31 to 40 years to more than 50 years, there is a tremendous increase of investment towards assets with respect to the age of the respondents who are having 41 to 50 years and more than 50 years.

Table 10 (a) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD SAVINGS BEFORE JOINING SHG

Source	N	Mean Rank	Statistical Inference
Cash in hand			
Illiterate	12	28.00	x^2= 175.974 df=4 $p < 0.001$ Significant
Up to 8th Std	17	28.00	
Up to 10th Std	54	50.17	
Up to Hr.Sec /Diploma	78	122.82	
Degree	39	179.46	
Post office savings			
Illiterate	12	54.00	x^2= 153.838 df=4 $p < 0.001$ Significant
Up to 8th Std	17	54.00	
Up to 10th Std	54	54.00	
Up to Hr.Sec / Diploma	78	110.12	
Degree	39	180.23	
Bank savings			
Illiterate	12	31.50	x^2= 163.644 df=4 $p < 0.001$ Significant
Up to 8th Std	17	31.50	
Up to 10th Std	54	55.42	
Up to Hr.Sec / Diploma	78	118.33	
Degree	39	178.56	
Friends and relatives			
Illiterate	12	58.00	x^2= 146.790 df=4 $p < 0.001$ Significant
Up to 8th Std	17	58.00	
Up to 10th Std	54	58.00	
Up to Hr.Sec / Diploma	78	106.18	
Degree	39	179.59	

Table 10 (b) KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE RESPONDENTS' EDUCATIONAL QUALIFICATION WITH REGARD TO HOUSE HOLD SAVINGS AFTER JOINING SHG

Source	N	Mean Rank	Statistical Inference
Cash in hand			
Illiterate	12	7.38	x^2= 182.731
Up to 8th Std	17	24.35	df=4
Up to 10th Std	54	56.31	$p < 0.001$
Up to Hr.Sec /Diploma	78	122.53	Significant
Degree	39	179.49	
Post office savings			
Illiterate	12	6.50	x^2= 179.804
Up to 8th Std	17	29.24	df=4
Up to 10th Std	54	54.15	$p < 0.001$
Up to Hr.Sec /Diploma	78	123.62	Significant
Degree	39	178.44	
Bank savings			
Illiterate	12	10.25	x^2= 178.793
Up to 8th Std	17	19.53	df=4
Up to 10th Std	54	56.44	$p < 0.001$
Up to Hr.Sec /Diploma	78	127.37	Significant
Degree	39	170.83	
Friends and relatives			
Illiterate	12	13.50	x^2= 182.509
Up to 8th Std	17	16.06	df=4
Up to 10th Std	54	56.89	$p < 0.001$
Up to Hr.Sec /Diploma	78	122.67	Significant
Degree	39	180.13	

Source : Primary Data

The above table reveals that the household savings of the respondents i.e. cash in hand, Post office savings, Bank saving and amount deposited with Friends and relatives had increased from Pre Self Help Group period to Post Self Help Group period. The Chi square test values have increased for the aforesaid savings between the Pre Self Help Group period and Post Self Help Group period. The study also shows that the educational qualification of the respondents played a remarkable role with respect to savings habit of the respondents. i.e. the mean value indicates that the respondents those who had Higher Secondary/Diploma and Degree level had more savings habit as compared to other educational levels of the respondents.

11. OVERALL PERFORMANCE

Table 11 KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE OVERALL PERFORMANCE OF SELF HELP GROUP WITH REGARD TO HOUSE HOLD EXPENDITURE

S. NO	Source	N	Mean Rank	Statistical Inference
	Food			
	Highly dissatisfied	1	51.50	x^2= 17.744
	Dissatisfied	9	111.56	df=4
	No opinion	42	91.39	$p < 0.01$
	Satisfied	64	123.28	Significant
	Highly satisfied	84	87.10	
	Clothing			
	Highly dissatisfied	1	21.00	x^2= 16.373

	Dissatisfied	9	117.06	df=4
	No opinion	42	92.55	$p < 0.05$
	Satisfied	64	121.48	Significant
	Highly satisfied	84	87.66	
	Rent			
	Highly dissatisfied	1	22.00	x^2= 16.966
	Dissatisfied	9	116.39	df=4
	No opinion	42	95.10	$p < 0.05$
	Satisfied	64	121.78	Significant
	Highly satisfied	84	86.22	
	Education			
	Highly dissatisfied	1	53.50	x^2= 14.181 df=4 $p < 0.05$ Significant
	Dissatisfied	9	111.83	
	No opinion	42	95.56	
	Satisfied	64	119.34	
	Highly satisfied	84	87.96	
	Education			
	Highly dissatisfied	1	23.00	x^2= 18.302
	Dissatisfied	9	113.78	df=4
	No opinion	42	92.50	$p < 0.01$
	Satisfied	64	123.40	Significant
	Highly satisfied	84	86.55	
	Medical expenses			
	Highly dissatisfied	1	42.50	x^2= 15.598
	Dissatisfied	9	109.72	df=4
	No opinion	42	98.00	$p < 0.05$
	Satisfied	64	120.63	Significant
	Highly satisfied	84	86.12	
	Entertainment			
	Highly dissatisfied	1	69.50	x^2= 12.014
	Dissatisfied	9	100.56	df=4
	No opinion	42	99.70	$p < 0.05$
	Satisfied	64	116.10	Significant
	Highly satisfied	84	89.38	
	Repayment of loan			
	Highly dissatisfied	1	43.00	x^2=18.666
	Dissatisfied	9	107.28	df=4
	No opinion	42	97.32	$p < 0.01$
	Satisfied	64	123.12	Significant
	Highly satisfied	84	84.82	

Source : Primary Data

In order to know the relationship between the overall performance of the self help group members and household expenditure, the following hypothesis is framed.

Ho.*There is no significant variance among the overall satisfaction of the Self Help Group members and their household expenditure (Gopinath, 2020b).*

Statistical tool: "Kruskal-Wallis" Test.

From the above table it is found out that the overall satisfaction of the respondents towards the amount spent for **"Food"** is significant (^{x2}=17.744, P<0.001). It indicates that the respondents are satisfied on the aforesaid expenditure. With regard to **"Clothing",** x^2=16.373, P<0.05. With respect to the factor **"Rent",** ^{x2}=16.966, P<0.05, as regards **"Fuel and electricity",** ^{x2}=14.181, P<0.05, with respect to **"Education"** ^{x2}=18.302, P<0.01, as regards **"Medical expenses"** ^{x2}=15.598, P<0.05, for the factor **"Entertainment",** ^{x2}=12.014, P<0.05 and for the factor **"Repayment of loans",** ^{x2}=18.666, P<0.001 showed that for all the aforesaid factors there is a significant variance between the overall satisfaction of the Self Help Group members and the household expenditure.

From the above table it is concluded that among the different factors, the respondents are greatly satisfied with respect to spending of money towards **"Repayment of loan", "Education", "Food", "Rent"** and **"Clothing"** as compared to other factors.

H1. *It is found that for the majority of the factors there is a significant variance between the overall satisfaction of the Self Help Group members and their Household expenditure. Hence null hypothesis is rejected.*

12. OVERALL SATISFACTION

Table 12 KRUSKAL-WALLIS TEST FOR THE VARIANCE AMONG THE OVERALL SATISFACTION OF SELF HELP GROUP WITH REGARD TO HOUSE HOLD SAVINGS

1.	**Cash in hand**			
	Highly dissatisfied	1	20.00	**x^2= 16.669**
	Dissatisfied	9	119.50	df=4
	No opinion	42	92.50	$p < 0.04$
	Satisfied	64	121.21	**Significant**
	Highly satisfied	84	87.64	
2	**Post office savings**			
	Highly dissatisfied	1	32.50	**x^2= 19.399**
	Dissatisfied	9	112.78	df=4
	No opinion	42	91.04	$p < 0.01$
	Satisfied	64	124.52	**Significant**
	Highly satisfied	84	86.42	
3	**Bank savings**			
	Highly dissatisfied	1	17.00	**x^2= 17.329**
	Dissatisfied	9	108.44	df=4
	No opinion	42	93.86	$p < 0.05$
	Satisfied	64	122.36	**Significant**
	Highly satisfied	84	87.31	
4	**Fixed Deposit**			**x^2= 16.982**
	Highly dissatisfied	1	13.50	df=4
	Dissatisfied	9	111.67	$p < 0.05$
	No opinion	42	93.74	**Significant**
	Satisfied	64	122.25	
	Highly satisfied	84	87.15	

Source : Primary Data

Ho. *There is no significant variance among the overall satisfaction of Self Help Group members and their household savings.*

Statistical Tool: "Kruskal-Wallis" Test

The above table indicates that the overall satisfaction of the Self Help Group members are satisfied on the following factors. i.e. with respect to **"Cash in hand",** the x2=16.669, P<0.05, for **"Post office savings"** x2=19.399, P<0.001, as regards **"Bank saving",** x2=17.329, P<0.05, and for **"Fixed deposit"** x2=16.982, P<0.05. The above result shows that there is a significant variance among the Self Help Group members with respect to household savings. From the analysis it is concluded that the Self Help Group members are delighted in depositing their money in the form of **"Post office savings", "Bank savings", "Fixed deposits"** as compared to money with **"Cash in hand"**

H1. *It is found that there is a significant variance among the overall satisfaction of the Self Help Group members and their household savings.*

Hence null hypothesis is rejected.

13. PROBLEMS OF SELF HELP GROUP MEMBERS

While understanding the activities, the Self Help Group members are facing some serious problems which will hinder their growth of the business.

Table-13 Friedman Test for problems in SHGs

S.No	Problems	Mean Rank	Rank
	Conflict between group members	2.76	5
	Irregular meeting	3.20	2
	Improper records	2.83	4
	Shortage of raw materials	2.93	3
	Lack of family support	3.30	1

Source: Primary Data

In table 13, Friedman test is used to know the problems of the Self Help Group members. In the test highest mean rank got first rank. The above table indicates that "**Lack of family support"** (mean 3.30) got first rank followed by **"Irregular meeting"** in the second rank, "**Shortage of raw materials"** acquired third rank, **"Improper records"** got fourth rank and **"Conflict between group members"** got fifth rank. The above table reveals that majority of the respondents got **"Lack of family support", "Irregular meeting"** and "**Shortage of raw materials"** are the major problems as compared to others (Gopinath, 2020a).

Table 14 Spearman's Co-efficient of correlation between respondent's repayment of loan and problems

S.No.	Repayment of loan	Correlation value	Statistical interface
1	Repayment of loan and conflict between group members	** 0.224	P <0.01 Significant
2	Repayment of loan and irregular meeting	* 0.152	P <0.05 Significant
3	Repayment of loan and improper records	* 0.167	P <0.05 Significant
4	Repayment of loan and shortage of raw materials	* 0.155	P <0.05 Significant
5	Repayment of loan and lack of family support	** 0.292	P <0.01 Significant

*** Correlation is significant at the 0.01 level*

** Correlation is significant at the 0.05 level*

***H_0* . *There is no significant connection between the respondents' repayment of loan and problems.*

Statistical tools: " Correlation test"

A correlation co-efficient is a statistical measure of the degree to which changes to the value of the variable predict the change of the value of another. In positively correlated values, the value increases or decreases in tandem. In negatively correlated values, value of one increases as the value of other decreases.

The above table shows that there is a highly significant connection between repayment of loan and conflict between group members. ($P<0.01$). The correlation value is 0.224, Similarly, there is a highly significant connection between repayment of loan and irregular meetings ($P<0.05$).

The correlation value is 0.152.

In addition, there is a highly significant correlation between repayment of loan and improper records. $P < 0.05$. The correlation value is 0.167. Likewise, there is a highly significant correlation between repayment of loan and shortage of raw materials ($P<0.05$). The correlation value is 0.155. Similarly, there is a highly significant correlation between repayment of loan and lack of family support. ($P<0.01$). The correlation value is 0.292.

***H1* .** *It is found that there is a significant correlation between respondents' repayment of loan and problems.*

Hence null hypothesis is rejected.

14. FINDINGS

- From the study it is found out that 73 percent of the respondents belong to the age group of 31-50 years group category.
- The study reveals that 85.5 percent of the respondents are at High School, Higher Secondary and Degree level.
- It is noted from the analysis that 75 percent of the respondents had an income of below Rs.5000 to 15000 income category per month.
- It is revealed from the analysis that 75 percent of the respondents had an income of below Rs.15000 income category per month.
- It is found from the analysis that the SHG members are greatly satisfied with respect to spending of money towards **"Repayment of loan", "Education", "Food", "Rent"** and **"Clothing"** as regards household expenditure is concerned.
- The study reveals that Self Help Group members are delighted in depositing their money in the form of **"Post office savings", "Bank savings"** and **"Fixed deposit"** as compared to others.
- It is observed from the analysis that the possession of various assets of the respondents and type of joining (i.e. before and after joining in the SHG), the assets held by the Self Help Group members had increased from the Pre SHG's period to that of the Post SHG period.
- It is found from the analysis that **"Lack of family support", "Irregular meetings", "Shortage of raw materials"** are the major problems faced by the SHG members.

15. SUGGESTIONS

- Women prefer to establish home based enterprises. Efforts should be made to provide information on various business opportunities available to potential women entrepreneurs, which can be started at their home place (Gopinath, 2016a)
- The role of different agencies in motivating women to enter in business line has been found to be negligible. Educational institutions should play an important role in this direction. EDP's should be organised. So that the mindset of respondents may be changed during their study period.
- One of the biggest problems which the women entrepreneurs face in the field is the shortage of raw material and marketing of their products. Proper arrangement should be made for the availability of raw materials. Problem relating to marketing of the product can be solved by formulating various strategies for micro and small enterprises (Gopinath, 2016b).
- Literacy levels of women should be enhanced and education of women should be made compulsory and proper steps should be taken to avoid conflict among the members.
- Women should be made aware of various credit facilities, financial incentives and subsidies.
- The Government should lay down strict rules and regulations for the conduct of meetings and maintenance of records of Self Help Group members.
- The head of the family-husband and family members must give full cooperation to the women Self Help Group members to do their work in a peaceful and motivated manner.

16. CONCLUSION

Women constitute one half of the world's population and women's empowerment is essential to improve the socio-economic conditions of the population of any country. According to Swami Vivekananda, there is no chance for the welfare of the world unless the condition of women is improved (Gopinath, 2019). The empowerment of women is a multi-dismensical process that will enable them to realize their full identity and power in spheres of life. One of the powerful approaches to achieve women's empowerment is the formation of self help groups (SHGs), especially among women. The empowerment of women is one of the central issues in the process of development of countries all over the world. India has a glorious tradition of recognizing the importance of empowering women over several countries. SHGs have been identified as a way to alleviate property and through empowerment, women aim at realizing their identities, power and potentiality in all spheres of lives. The findings of the study reveal that majority of women involved in SHGs have improved their decision making power in spending money, taking loans and utilizing money for personal needs. It is also observed that majority of the SHG women have gained financial and economic empowerment after joining in SHGs. The study shows that the educational empowerment and political empowerment have also improved among SHG women after joining in SHG. As women are integral part of the economic development of the country, the government should give special importance to the Self Help Group members and their well being in the society.

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WOMEN SELF HELP GROUP MEMBERS IN INDIA - PRESENT SCENARIO AND CHALLENGES

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Abstract

In the history of human development, a woman is as important as a man. It has been globally recognized that women's empowerment can be a well being strategy through Self Help Groups for overall economic and social development. But the subject of empowerment of women has becoming a burning issue all over the world including india. The sustainable growth of Self Help Group depends upon the income generation. But the women face many social challenges in the current day and age - whether it be securing an income for her family or raising children amidst the harsh economic crisis. Gender discrimination has been a universal phenomenon in human history from time immemorial. Self Help Groups all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. The present study attempts to find out the various problems encountered by the Self Help Group members, the present scenario of SHGs with respect to obtaining of loans from banks and their savings position and the various programmes and schemes offered by the government to raise the status of SHG members.

Keywords

Self Help Groups, Challenges, Measures, Women Empowerment

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WOMEN SELF HELP GROUP MEMBERS IN INDIA - PRESENT SCENARIO AND CHALLENGES

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ABSTRACT

In the history of human development, a woman is as important as a man. It has been globally recognized that women's empowerment can be a well being strategy through Self Help Groups for overall economic and social development. But the subject of empowerment of women has becoming a burning issue all over the world including India. The sustainable growth of Self Help Group depends upon the income generation. But the women face many social challenges in the current day and age - whether it be securing an income for her family or raising children amidst the harsh economic crisis. Gender discrimination has been a universal phenomenon in human history from time immemorial. Self Help Groups all over the world are challenged by a number of obstacles that restrict their ability to play significant roles in their communities and the broader society. The present study attempts to find out the various problems encountered by the Self Help Group members, the present scenario of SHGs with respect to obtaining of loans from banks and their savings position and the various programmes and schemes offered by the government to raise the status of SHG members.

Key words: Self Help Groups, Challenges, Measures, Women Empowerment.

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1. INTRODUCTION

The former Prime minister of India, Jawaharlal Nehru said “You can tell the condition of the nation by looking at the status of its women”. Women of any nation are the mirror of its civilization (Gopinath, 2020a). If women enjoy good status it shows that the society has reached the level of maturity and sense of responsibility. In the era of globalization, women empowerment is inevitable. The advancement of women in India plays a key role in the social and economic development of the country. Development of a woman uplifts her life as well as the quality of her life and her entire family. In recent years women empowerment through Self Help Groups has become a subject of great concern for the nations all over the world especially in developing countries like India (Gopinath, 2020b).

Women empowerment refers to an increase in the strength of women such as spiritual, political, social or economic. The most common explanation of “women empowerment” is the ability to exercise full control over one’s actions and increased control on participation in decision making (Gopinath & Chitra,2020). The progress of any nation is inevitable which is linked with social and economic plight of women in that particular country. The underlying principle of Self Help Group is to provide to the poorest of the poor and to achieve empowerment. Self Help Group is a process by which a large number of women (10 to 20), with common objectives are facilitated to come together voluntarily to participate in the development activities such as savings, credit and income generation thereby ensuring economic independence (Suchitra & Gopinath, 2020a).

The Self Help Group in our country has become a source of inspiration for women's welfare formation. Self Help Group is a viable alternative to achieve the objectives of rural development and to get community participation in all developmental programmes (Suchitra & Gopinath, 2020b). Despite the apparent benefits of women development to an economy, the full potential of the women entrepreneurs has not been unleashed. The economic status of women is in pathetic condition. In a developing country like India, there are issues to be explored and critically examined before coming to any tangible conclusion regarding the success of Self Help Groups as women empowerment (Gopinath, 2016a).

2. REVIEW OF LITERATURE

Vasantha and Thaiyalnaki (2015) examined the sustainable growth of SHGs. This paper is focused on various problems with respect to income generating activities, choice of business, financial constraints and marketing. For this they collected data from 300 self help group members. The data collected were analysed with the statistics tools of ANOVA test, Friedman test, Chi-square and Multiple Regression analysis. The results of the study showed that the members found it very difficult to sell their products. Price negotiation and selling the products poses major challenge in marketing the products. It poses a major challenge for income generation activities. The researchers suggested that Self Help Group members can be better trained for gaining marketing awareness and through training it will provide skill sets and empower them to meet challenges on income generation activities**.**

Ansar Waseem (2018) in his study made an attempt to provide plausible account on how women entrepreneurs increase economic development of a country and to examine how the women entrepreneurs enhance the national competitiveness level which leads to rapid economic growth. The study reveals that relationship between female entrepreneurship and national competitiveness can lead to creation of businesses, which in turn creates employment opportunities which intensifies competition between firms, support technological development and eventually lead to a higher level of economic growth.

Akpov- Robaro (2012) The result of the study showed that if a government is to continue to invest in encouraging its citizens to become self reliant and able to add to the economic health of the society, it is important for the government to know the field of action for encouraging entrepreneur initiatives and motivation.

Jaya Shukla and Gaurav Bajpai (2015) in their study focused on the challenges faced by women entrepreneurs in business expansion in handicraft co-operatives. The objectives of the study are to analyse the government policies for support of women entrepreneurs in business expansion, to identify the challenges faced by women entrepreneurs and to analyse the strategies proposed by women entrepreneurs to overcome challenges. The data were collected from the sample of 132 women entrepreneurs engaged in six handicraft co-operatives. The findings of their study showed that though their capital and fixed assets are in the increase with respect to their business, they suggested that the government should create favourable environment for conduct of business and provision of training to the women co-operative's staff, leaders and members to improve their quality in production.

3. STATEMENT OF THE PROBLEM

The Indian economy has been witnessing a drastic change since mid-1991, with new policies of economic liberalization, globalization and privatization initiated by the Indian government. In this dynamic world, women entrepreneurs are an important part of the global quest for sustained economic development and social progress (Gopinath, 2016b).

Empowerment of women means to make women enable to develop high ambition, look at herself honestly, develop strong sense of personal efficacy, develop strong will power, develop leadership entrepreneurial qualities. In other words, empowerment means creating conditions for heightening motivation for task accomplishment development of a strong sense of personal efficacy (Gopinath,2019). In India, though women have played a key role in the society, their entrepreneurial ability has not been properly tapped because women involvement in economic activities is marked by a low work participation rate, excessive concentration in the unorganized sector and employment in less skilled jobs, Any strategy aimed at economic development will be lop-sided without involving women who constitute half of the world's population (Kavitha & Gopinath,2020a).

In India, women comprise the majority of population living below the poverty line and or very often in situations of extreme poverty and are given the harsh realities of intra household and social discrimination. Discrimination against women is rampant. Women's participation in political, Social-Cultural and economic life of the country is marginal (Kavitha & Gopinath, 2020b).

4. SIGNIFICANCE OF THE STUDY

Empowerment of women can be measured through gaining autonomy and control over resources which include many dimensions such as economic, social and political. Comprehensively, women's empowerment is a state of being that reflects a certain level of critical consciousness about external realities and an awareness about their internal thought construction and belief system that affect their well-being in terms of gender justice and social justice, as well as the determination to use their physical, intellectual, emotional and spiritual resources to protect their lives and sustain values that guarantee gender equality at personal, social, economic, political and institutional level.

In India a large percentage of women do not have power. They cannot take decisions independently, not even related to their own life. They have to take permission of male members for each and every issue. Women are an integral part of every economy and overall development and harmonious growth of a nation is possible only when women are considered as equal partners in progress with men. However, in most developing countries, women have a low social and economic status. Hence, empowerment of women through SHGs is essential to harness the women labour in the mainstream of economic development.

5. OBJECTIVES OF THE STUDY

- To find out the problems faced by Self Help Group members at national level.
- To study the loans provided by the banks to Self Help Group members and initiatives taken by the government for the development of Self Help Groups.
- To offer recommendations to improve the empowerment of women of SHGs.

6. METHODOLOGY

The present study is based on Secondary Data and information is collected from a variety of sources which include books, journals, periodicals and websites of Self Help Group members.

7. THE GENESIS AND GROWTH OF SHGS IN INDIA

SHGs originated in the year 1975 at Bangladesh by Mohammed Yunus. In the eighties, it was a serious attempt by the Government of India to promote an apex bank to take care of the financial needs of the poor, informal sector and rural area. And then, NABARD took steps during that period and initiated a search for alternative methods to fulfill the financial needs of the rural poor and informal sector. NABARD initiated in 1986-87, but the real effort was taken after 1991-92 from the linkage of SHGs with the banks.

Over half a million SHGs have been linked to banks over the years but a handful of states, mostly in south India, account for almost 60%. Andhra Pradesh has over 42% Tamilnadu and Uttar Pradesh have 12% and 11% respectively and Karnataka has about 9% of the total SHGs. Since the advent of SHG in India, its growth rate has been very low in the states of Rajasthan, Bihar, Uttar Pradesh, Madhya Pradesh, Orissa and union territory of Andaman Nicobar Islands where the status of women is still very backward and pathetic. The formation of SHGs have benefited its members in numerous ways; not only they have assets, incomes and employment opportunities for the women but also enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic , economic, social and cultural spheres of life.

8. WOMEN EMPOWERMENT IN INDIA

The year 2001 had been declared by the Government of India as “Women’s Empowerment year” to focus on a vision where women are equal partners like men”, because the constitution of India grants equality to women in various fields of life. In the past, the position of women was miserable in the society and even women were not ready to undertake any assignment or job due to many reasons like fear, shyness, male dominance in the society and Purda system but time has been changed now. SHGs have emerged as a powerful instrument in order to alleviate poverty and for the empowerment of women in the rural economy.

Empowerment is a multi-faceted process which encompasses many aspects, enhancing awareness, increasing access to resources of economic, social and political etc. “In recent years women empowerment has become a subject of great concern for the nations all over the world especially in poor developing countries. The impact of globalization is seen eventually on the position of women in some form or other, in most of the developing countries with degrees of variation.

9. SHG MODEL IN INDIA

In India different models of linkage of SHGs to the financial institutions have emerged.

They are as follows; Banks themselves form and finance the SHGs; SGHs are formed from NGOs and other agencies but financed by banks; Banks finance SGHs with NGOs and other agencies as financial intermediaries.

The second model is the most popular model. Almost three-fourth of all the SGHs come under this model. Only 20% of the SGHs are covered under the first and 8% under the third model respectively

Table 1 AGENCY WISE SHARE OF SHGs FINANCE FROM 2017-18 TO 2019-20

Agency	During 2017-2018		During 2018-19		During 2019-20	
	SHGs Number	Loans (Rs in lakhs)	SHGs Number	Loans (Rs in lakhs)	SHGs Number	Loans (Rs in lakhs)
CBS	1272886	2870762	1512907	3449247	1796099	4843109
RRBS	782563	1511934	940818	1955264	1093788	2423162
Co-operative	205683	335891.7	244675	427251.7	256115	499664.1
Total	2261132	4718588	2698400	5831763	3146002	7765935

Source: Status of micro finance in India

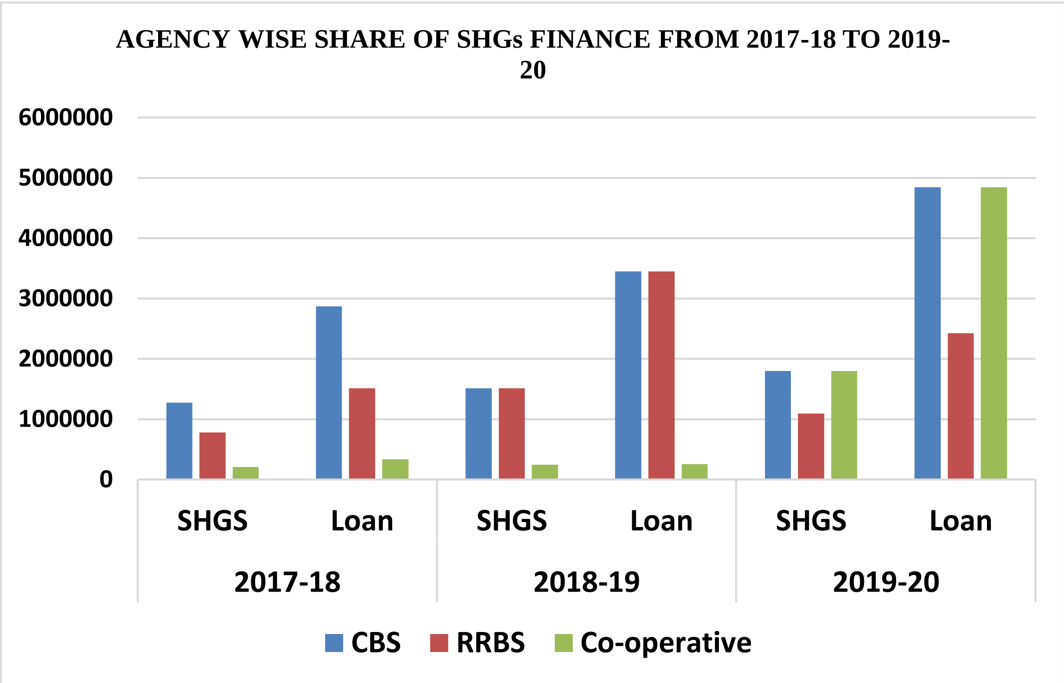

Figure 1

The above table reveals that with respect to number of Self Help Groups (SHGs), The Commercial Banks, CBS had more numbers of Self Help Group members as compared to Regional Rural Banks (RRBS) and Co-operatives i.e. during 2017-18, the number of SHGs in commercial bank is 12,72,886 and it is increased to 17,96,099. As regards Regional Rural Banks, the number of SHGs in 2017-18 is 7,82,563 and in 2019-20 it is 10,93,788 and in Co-operative banks in 2017-18 is 2,05683 and in 2019-20 it is increased to 2,56,115. From this it is clear that though for all aforesaid banks, the number of SHGs are increasing from 2017-18 to 2019-20, with respect to Commercial Banks there is rapid increase of Self Help Group members i.e. in 2017-18 it is 12,72,886 and in 2019-20 it is further increased to 17,96,099. Trend ratios or on the basis of 2017-18 figures, the result indicates that with respect to commercial banks in 2019-20 it is increased to 168.90, as regards Regional Rural Banks it is increased to 160.26 and Co-operative banks it is raised to 148.75.

The overall result shows that with respect to number of SHGs and the loan amount of the aforesaid banks from the year 2017-18 to 2019-20, it is increasing at a rapid speed.

Table 2 SHG- BANK LINKAGE- AGENCY WISE CUMULATIVE PARTIPATION IN INDIA UPTO 31ST MARCH 2018

Sr. No	Region/ State	Commercial Banks		Regional Rural Banks		Cooperative Banks		Total	
		No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan	No. of SHGs	Bank Loan
A	Central Region								
1	Chhattisgarh	15434	15463.79	4964	6124.87	1288	1491.93	21686	23080.59
2	Madhya Pradesh	17013	12311.67	8833	5617.84	141	54.87	25987	17984.38
3	Uttarakhand	1395	1140.64	2440	963.82	580	482.37	4415	2586.83
4	Uttar Pradesh	10849	8051.93	6132	4177.51	226	62.31	17207	12291.75
	Total	44691	36968.03	22369	16884.04	2235	2091.48	69295	55943.55
B	Eastern Region								
1	Andaman & Nicobar	63	227.50	0	0.00	246	440.90	309	668.40
2	Bihar	108870	95317.08	117747	139040.24	28	4.03	226645	234361.35
3	Jharkhand	24728	16820.04	10587	16806.00	151	251.23	35466	33877.27
4	Odisha	43048	80851.09	63136	64411.00	5227	6407.52	111411	151669.61
5	West Bengal	122431	154538.98	155638	269880.49	68544	63953.81	346613	488373.28
	Total	299140	347754.69	347108	490137.73	74196	71057.49	720444	908949.91
C	North Eastern Region								
1	Arunachal Pradesh	27	6.44	73	99.76	19	12.10	119	118.30
2	Assam	9542	11323.70	21175	19400.14	312	211.10	31029	30934.94
3	Manipur	89	58.34	267	269.63	74	39.00	430	366.97
4	Meghalaya	20	20.15	329	242.77	38	18.42	387	281.34
5	Mizoram	5	10.45	588	995.48	0	0.00	593	1005.93
6	Nagaland	225	342.13	20	57.60	482	997.74	727	1397.47
7	Sikkim	710	648.86	0	0.00	2	4.00	712	652.86
8	Tripura	375	302.50	278	302.65	367	358.77	1020	963.92
	Total	10993	12712.57	22730	21368.03	1294	1641.13	35017	35721.73
D	Northern Region								
1	Chandigarh	21	11.79	0	0.00	0	0.00	21	11.79
2	Haryana	2998	1986.66	1694	1688.56	56	34.46	4748	3709.68
3	Himachal Pradesh	1960	2550.38	385	497.00	1183	1969.59	3528	5016.97
4	Jammu And Kashmir	8764	9328.28	908	1195.21	4	12.00	9676	10535.49
5	New Delhi	128	202.32	0	0.00	1	0.50	129	202.82
6	Punjab	2106	1244.77	869	610.80	561	112.34	3536	1967.91
7	Rajasthan	19086	22926.65	9790	8239.01	1286	1428.30	30162	32593.96

	Total	35063	38250.85	13646	12230.58	3091	3557.19	51800	54038.62
E	Southern Region								
1	Andhra Pradesh	236456	780687.96	72839	267476.42	5171	17030.68	314466	1065195.06
2	Karnataka	281672	602004.04	81561	110700.72	36062	106975.53	399295	819680.29
3	Kerala	72356	220007.92	8872	29430.00	9540	23417.41	90768	272855.33
4	Lakshadweep	0	0.00	0	0.00	0	0.00	0	0.00
5	Puducherry	1566	4863.17	722	2304.50	179	759.56	2467	7927.23
6	Tamil Nadu	118585	409045.97	15866	54136.14	29578	72881.32	164029	536063.43
7	Telangana	101358	315930.74	180856	482178.27	2364	9003.75	284578	807112.76
	Total	811993	2332539.80	360716	946226.05	82894	230068.25	1255603	3508834.10
F	Western Region								
1	Dadra Nagar Haveli	60	24.08	0	0.00	0	0.00	60	24.08
2	Goa	585	1287.61	0	0.00	107	396.47	692	1684.08
3	Gujarat	10264	8726.68	4793	4961.83	1121	1550.12	16178	15238.63
4	Maharashtra	60097	92498.06	11201	20125.29	40745	25529.56	112043	138152.91
	Total	71006	102536.43	15994	25087.12	41973	27476.15	128973	155099.70
	Grand Total	**1272886**	**2870762.37**	**782563**	**1511933.55**	**205683**	**335891.69**	**2261132**	**4718587.61**

Source: Status of Microfinance in India:2017-18 A NABARD publication

The above table shows the Self Help Group (SHG) Bank Linkage Agency wise cumulative participation in India during 31.3.2018.

From the above table it is evident that with respect to Central region in India, Chhatisgarh and Madhya Pradesh the banks had provided more number of loan to SHG members as compared to other states namely Uttarakhand and Uttar Pradesh. It is also noted that for the aforesaid states the Commercial Banks had contributed more loans to SHG members as compared to Regional Rural banks and Co-operative banks.

Likewise, there is highly significant variance among the states in the Eastern region in Tamil Nadu. In West Bengal and Bihar the banks provided more loans to SHG members compared to other states, The Regional Rural Banks have contributed more loans as compared to Commercial banks and Co-operative banks.

It is found from the table that with respect to North Eastern region, Assam, Tripura and Sikkim, the bank gave more importance for the provision of loans to SHG members as compared to other states. It is observed from the table that in the North Eastern region and in the Eastern region, there is a highly significant variance among the provision of loans to SHGs in the Northern Region. In this region, Rajasthan played a significant role while providing loans to SHG members. Similarly, Haryana and Himachel Pradesh have provided more loans as compared to other states. With respect to Southern region, Andhra Pradesh and Karnataka had an important role while providing loans to SHG members. Similarly Telangana and Tamil nadu have contributed more loans as compared to other states.

As regards Western region Maharashtra played a marvelous role as compared to other states while providing loans and advances by the banks to the SHG members. From the table it is observed that with respect to Northern Region, Southern Region and Western Region, the commercial banks had provided more loans as compared to Regional Rural banks and Co-operative banks.

It is concluded that based on the SHG- Bank Linkage-Agency wise cumulative participation in India, Southern Region ranked first place followed by Western region which got second place, Eastern region acquired third place, Central region obtained fourth place and Northern region and North Eastern region got fifth and sixth places respectively with regard to provision of loan to Self Help Group members.

Table 3 BANK LOANS DISTRIBUTED TO SHGs AGENCY WISE POSITION 2018 & 19

(Rs.in Lakhs)

Agency	**During the year**	**Total Loans disbursed by Banks to SHGs during the year**			
		No. of SHGs	**% Share**	**Amount**	**% Share**
Commercial Banks (Public & Private Sector)	31.03.2018	1272886	56.3	2870762.37	60.8
	31.03.2019	1512907	56.1	3449246.74	59.1
	% growth	18.9		20.2	
Regional Rural Banks	31.03.2018	782563	34.6	1511933.55	32.0
	31.03.2019	940818	34.9	1955264.43	33.5
	% growth	20.2		29.3	
Cooperative Banks	31.03.2018	205683	9.1	335891.69	7.1
	31.03.2019	244675	9.1	427251.71	7.3
	% growth	19.0		27.2	
TOTAL	31.03.2018	2261132	100.0	4718587.61	100.0
	31.03.2019	2698400	100.0	5831762.88	100.0
	% growth	19.3		23.6	

Note: Figures in the parentheses indicated percentage to the total

Source: Status of Microfinance in India 2018-19: A NABARD Publication

The above table shows the details of loans disbursed by the Commercial Banks, Regional Rural banks and Co-operative banks for the periods 2018 and 2019. It also indicates the percentage of growth rate of loans provided by the banks to Self Help Group members.

As regard Commercial banks the number of SHGs in 2018 is 12,72,886 and in 2019 it is increased to 15,12,907. It shows that with respect to percentage of growth, the result exhibits 18.9% growth.

Similarly in 2018 the Commercial Banks provided 28,70,762.37 lakhs as loans to SHG members and in 2019, it provided 34,49,246.74 lakhs as loans. It indicated that there is a growth rate of 20.2 percent of contribution towards banks loans to SHG members.

With respect to Regional Rural banks, in 2018 the number of SHGs is 782563 and in 2019 it is further raised to 940818, showing the growth rate of 202% while analyzing the disbursement of loan, in 2018 RRB provided 15,11,933.55 lakhs and in 2019 it is increased to 19,55,264.43 lakhs showing the growth rate of 29.3%.

It is understood from the table that as regards Co-operative bank, it has 205683 Self Help Group members in 2018 and in 2019 it is raised to 2,44,675 showing the growth rate of 19%. Similarly with respect to provision of loan to SHG members, in 2018 it is 335891.69 lakhs and in 2019 it is increased to 427251.71 lakhs, showing the growth rate of 27.2%.

It is obvious from the table that while comparing the results of 2018 and 2019 with respect to disbursement of loans of banks and number of Self Help Groups, it is increasing at rapid rate. The overall growth rate shows that as regards the number of SHGs, the growth rate is 19.3% and as regards disbursement of loan, it is 23.6% which shows the efforts taken by the banks while providing loan to SHG members.

Table 4 SAVINGS OF SHG WITH BANKS AGENCY WISE POSITION IN INDIA

Agency	**Position as on**	**Total SHGs' Savings with the banks as on 31 March 2019/ 2020**		**Per SHG Savings (Rupees)**
		Amount	**% Share**	
Commercial Banks (Public & Private Sector)	31.03.2019	1324023.23	56.8	24174622
	31.03.2020	1566217.93	59.9	2861282
	% growth	18.29		-88.2
Regional Rural Banks	31.03.2019	769201.27	33.0	2498645
	31.03.2020	781127.17	29.9	2394715
	% growth	1.6		-4.2
Cooperative Banks	31.03.2019	239223.65	10.3	1639803
	31.03.2020	267859.79	10.2	1776717
	% growth	12.0		8.3
TOTAL	31.03.2019	2332448.15	100.0	2329131
	31.03.2020	2615204.89	100.0	2553083
	% growth	12.1		9.6

Note: Figures in the parentheses indicated percentage to the total

Source: Status of Microfinance in India 2019-20: A NABARD Publication

The above table indicates the savings of Self Help Group members with banks for the periods of 2019 and 2020. As regard commercial banks, the amount of savings of SHGs in 2019 is 13,24,023.23 lakhs and it is raised to 15,66,217.93 lakhs which represent the growth rate of 18.29%.

With respect to Regional Rural banks, the amount of savings of SHGs in 2019 is 7,69,201.27 lakhs and in 2020 it is further increased to 7,81,127.17 lakhs, showing the growth rate of 1.6 percent.

Regarding Co-operative Bank, in 2019 the amount of savings of SHG members is 2,39,223.65 lakhs and in 2020 it is increased to 2,67,859.79 lakhs, showing the growth rate of 12%.

From the table it is clear that the amount of savings of SHG members in Commercial Banks and Co-operative bank is more as compared to Regional Rural banks. The overall growth rate of banks exhibits that between 2019 and 2020 the growth rate is 12.1 percent.

Table 5 SHOWING BANK LOANS DISBURSED TO THE SHGs DURING THE YEAR 2019-20 IN TAMIL NADU

(Amount Rs. in lakh)

Bank	No. of SHGs	Loan amount
Commercial Banks	116281 (72.1)	465808.03 (71.4)
Regional Rural Bank	13748 (8.5)	60345.58 (9.2)
Cooperative Bank	31161 (19.3)	126313.84 (19.4)
Total	161190 (100)	652467.45 (100)

Note: Figures in the parentheses indicate percentage to the total.

Source: NABARD, Mumbai, Status of Microfinance in India 2019-2020.

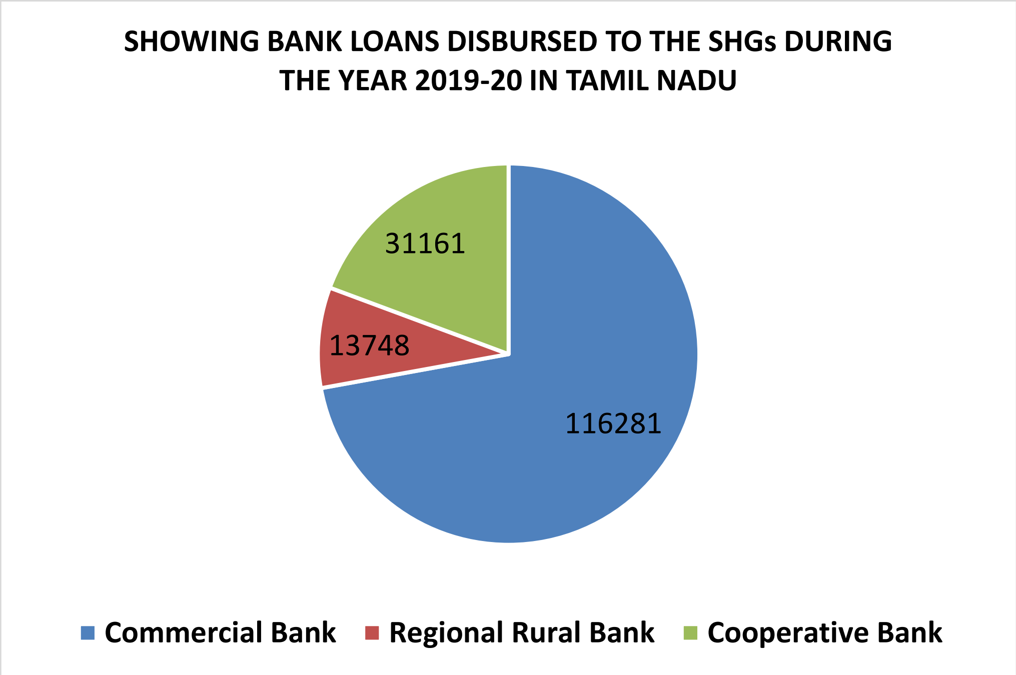

Figure 1

The above table displays the details of Self Help Group members in different banks and their disbursement of loan during the period 2019-20 in Tamilnadu.

From the table it is found out that the Commercial bank has 1,16,281 SHG members and they disbursed a loan of 4,65,808.03 lakhs; in Regional Rural banks, they had 13748 Self Help Group members and they provided a loan of 60,345.58 lakhs for their members and in Co-operative banks, they had 31,161 SHG members and they disbursed a loan to the extent of 126313.84 lakhs for their members. The overall result shows that during the year 2019-20, the Commercial banks provided more loan (71.4%) as compared to Regional Rural banks and Co-operative banks.

Table 6 POSTIVE TREND IN CUMULATIVE GROWTH IN SHGs LINKED TO BANKS

Region	March 2011	March 2012	March 2013	March 2014	March 2015	March 2016	March 2017	March 2018	March 2019	March 2020
Northern Region	149108	212041	213955	183929	176904	154724	143905	144428	124130	133515
North Eastern Region	150021	159416	143660	124569	123041	150860	143222	143648	123554	131006
Eastern Region	1105533	985329	1020656	978960	1069329	1130902	1343296	1412153	1690515	1955112
Central Region	358872	352452	362521	419834	438216	434797	398411	404378	324142	354466
Western Region	316821	289472	295451	269008	270718	258119	278097	276336	276901	284109
Southern Region	2706408	2355732	2415191	2221038	2389972	2543219	2541356	2639415	2538090	2818863
All India	4786763	4354442	4451434	4197338	4468180	4672621	4848287	5020358	5077332	5677071

Source: Progress of SHG Bank Linkage in India, NABARD.

(Note: Figures in the parentheses Through percentage respect total figures)

The above table shows the details of growth of Self Help Groups in different regions from March 2011 to March 2020.

As regards **Northern region** in March 2011, the number of SHG member is 149108 and it is increased to 176904 in March 2015 and it is reduced to 133515 in March 2020.

With respect to **North Eastern region**, in March 2011 the number is 1,50,021 and it is raised to 1,50,860 in March 2016 and it is decreased to 1,31,006 in March 2020. The result exhibits that the number of SHGs is fluctuating from March 2011 to March 2020.

With regard to **Eastern region** the number of SHG is 11,05,533, and it is raised to 14,12,153 in March 2018 and in March 2020 it is further increased to 19,55,112. It shows the positive growth towards the number of SHG from 2011 to 2020.

From the table it is found out that as regards **Central region** in March 2011, the SHG number is 3,58,872 and it is raised to 4,38,216 in March 2015 and it is reduced to 3,54,466.

With respect to **Western region** in March 2011, the number of SHG is 3,16,821 and it is reduced to 2,58,119 in March 2016 and it is slightly increased to 2,84,109 in March 2020, while comparing the progress of SHGs from 2011 to 2020, it is reduced to 2,84,109. It shows unfavorable result with respect to number of SHG in the respective region. As regards **Southern region** in March 2011, the number of SHG is 27,06,408 and it is decreased to 25,43,219 in March 2016 and it is increased to 28,18,863 in March 2020.

From the table it is obvious that from the year 2011 to 2020, the number of Self Help Group member is increasing for Eastern regions, Sothern regions and Central regions. For the rest of the regions, it fluctuates from year to year. The overall result shows that i.e. in All India level, it shows increasing trend with respect to number of Self Help Groups from 2011 to 2020, i.e. in March 2011 it is 47,86,763 and it is increased to 50,20,358 in March 2018 and in March 2020 it is further increased to 56,77,071. It indicates favourable response with respect to number of Self Help Groups in India.

10. NATIONAL POLICY FOR WOMEN EMPOWERMENT

It is a well known fact that the principle of gender equality is enshrined in the Indian Constitution, in its Preamble, Fundamental Rights and Directive Principles of State policy. The Indian Constitution not only grants equality to women but also empowers the States to adopt measures for women empowerment. The National policy approach to women was a welfare approach till the end of Fourth Plan. From Fifth plan onwards, the approach was changed from welfare to women development.

As highlighted in various research studies on women, the empowerment of women has been recognized as the central issue in determining the status of women. To safeguard the rights and legal entitlements of women, the Government of India set up the "National Commission for Women' in 1990 through the enactment of an Act of Parliament. In 1992 and 1993, 73rd and 74^{th} Amendments were made to the Indian Constitution which provided reservation of seats to women in local bodies like Panchayats and Municipalities.

11. MAJOR INITIATIVES TAKEN BY THE GOVERNMENT FOR DEVELOPMENT OF SELF HELP GROUPS IN INDIA

There are a number of programmes underway which supplement general development efforts for improving the status of women.

- Indira Mahila Yojana (IMY) launched in 1995-96 and retitled as "Swayamsiddha" in 2001 to empower women through awareness generation, achievement of economic strength through micro-level income generating activities and establish convergence of various services such as literacy, health, rural development, etc.
- The Rural Women's Development and Empowerment Project (RWDEP)-now called "Swashkti" Project was sanctioned in 1998 as a centrally sponsored Project for a period of 5 years with an estimated outlay of Rs.186 crore.
- Programme for Support of Training and Employment (STEP) for encouraging employment and income-generation.
- Rashtrya Mahila Kosh (RMK) (The National credit fund for women) was created by the Government on India in1993. Its purpose is to provide lower income women with access to loans to begin small business.
- Hostels for Working Women (HWW) aims to promote greater mobility for women in the employment market through cheap and a safe accommodation for working women in low-income groups.

Apart from the above schemes, recently the government has introduced the following schemes.

- Pradhan Mantri Adarsh Gram Yojana.
- National Panchayati Raj Day.
- Pradhan Mantri Khanij Kshetra Kalyan Yojana.
- Rashtriya Gram Swaraj Abhiyan.
- Ministry of Rural Development.

- Gram Swaraj Abhiyan.
- Schemes-Department of Rural Development.
- Nehru Yuva Kendra Sangathan.

To improve the status of women in the society, the following events are celebrated throughout the country:

Women's Day: March 8th every year; Women's Week: March 1st every year;

While analyzing, the number of SHG members in different regions in India, in most of the regions the Self Help members are left out from the groups due to the following problems.

12. CHALLENGES FACED BY WOMEN ENTRPRENEURS

Lack of Self Confidence: The basic requirement for entrepreneurship is self confidence. Although women are equally qualified as men to succeed as entrepreneurs, they suffer from two distinct disadvantages. The first is the initial lack of confidence in their own abilities. The second disadvantages is society's reluctance to finance on women's ventures.

Finance: Women entrepreneurs suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide tangible security. Due to lack of sufficient funds they are not able to start industries.

Shortage of Raw Material: Women entrepreneurs face lot of problems in procuring the raw material and other necessary inputs. Moreover the prices of raw material are very high and they may not able to get at the minimum cost.

High Cost of Production: High cost of production restricts the development of women enterprises. In the initial stage, women entrepreneurs have to face problems of high cost of production.

Marketing and Selling: Women entrepreneurs suffer in marketing of their products. They find it difficult to capture the market. They lack in the skill of packaging, advertisement and other promotion strategies for selling.

Lack of Education in India Literacy among Women is very Low: Due to lack of education, many women are unaware of the latest technology, logical development and market trends. This creates further problem in setting up and running of business enterprises. Moreover they do not have adequate knowledge in accounting.

Low Ability to Bear Risks: Generally, women entrepreneurs hesitate to bear risk because of their low ability, inferiority complex, lack of infrastructure facilities and a protected life which they can secure from their families.

Low Mobility: Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business reasons. They need male intervention at some time or the other in this process.

Attitude of Society: The Manu laws stress the need to control women because of the so called evils of female character. Women therefore are dependant for all their life-as a child she is dependent on her father, as a wife on her husband and in old age on her son.

Male Dominance: The Superiority complex of men keeps them from doing something which she desires to do and husbands demand every paise earned by their wives.

Marketing Problems: Rural women entrepreneurs face the biggest problems in marketing their products. Some of them are forced to sell these products at cheaper rates to brokers and middleman due to lack of proper knowledge of marketing.

Stiff Competition: Women entrepreneurs do not have organizational setup to pump in a lot of money for canvassing and advertisement. Thus they have to face a stiff competition for marketing their products with both organized and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

Family Ties: In India it is mainly a woman's duty to look after the children and other members of the family. Man plays a secondary role only. In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary conditions for women's entry into business.

Low-level Management Skills: Women entrepreneurs have low-level management skills. They have to depend on office staff and intermediaries, to get things done. especially for the marketing and sales side of business. Here there is more profitability for business fallacies like the intermediaries take major part of the surplus or profit. Marketing means mobility and confidence in dealing with the external world, both of which women have been discouraged from developing by social conditioning.

13. SUGGESTIONS

- Access to information on entrepreneurs should be provided in large measure for all women throughout India: special efforts have to be made by the Central and State Government for this purposes.
- Central and State Government should assist women entrepreneurs to participate in International trade affairs, exhibitions and conferences.
- Women Entrepreneurs Association and all other Non-Government Organizations (NGOs) should be interested in the cause of promotion of economic empowerment of income-generation scheme evolved by the Central and State Government.
- Managerial incompetence is a serious problem for the failure of small scale industries run by women entrepreneurs. The Government and other organizations should take strategical methods categorically at the higher educational level. The establishment of Entrepreneurial cell in the College, Universities, Study centres, district libraries is a must in order, to impart not only potential and practical knowledge but also to exhibit in depth picture of successful ventures.
- The legislative measures for dealing with problem of small scale units run by women entrepreneurs should be relaxed and more liberal policies should be adopted.
- The family members of women entrepreneur should also actively participate and extend all possible help in the matter of managing units set up by women entrepreneurs.
- To identify neglected areas and groups; gaps, weaknesses and bottlenecks in the implementation and take a note of the emerging problems/situations related to welfare, protection, development and empowerment of women in the changing scenario should be taken by the Government.
- To review the functioning of existing institutional arrangements, both at the Central and State levels, steps should be taken for implementation of policies and programmes for empowering women.
- To review and asses the involvement of Local Self Government Bodies and NGOs in the implementation of programmes for empowering women and suggest measures for their effective involvement in the planning process.

14. CONCLUSION

SHGs have been identified as a way to alleviate poverty and women empowerment. Women empowerment aims at realizing their identities, power and potentiality in all spheres of lives.

But the real empowerment is possible only when a woman has increased access to economic source, more confidence and self motivation, more strength, more recognition and partipation in the family matters. Although it is a gradual and consistent process, women should build their mindset for taking additional effort willingly for their overall development. Though the women are facing so many problems while running their life, SHGs have the potential to have an impact on women empowerment. Self Help Group concept has been mooted along the rural and urban women to improve their living condition, and to reduce poverty by enabling the poor household access, gainful self employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihood on sustainable basic through Self Help Groups. Now the Self Help Groups have been showing the way ahead to alleviate the poverty of India along with women empowerment. Indian women have mastered anything and everything which a woman can dream of. But she still has to go a long way to achieve equal status in the minds of Indian men.

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