

**ROLE OF NGOs AND BANKS IN EMPOWERING WOMEN SHGs  
THROUGH MICRO FINANCE – A STUDY WITH REFERENCE TO  
TIRUNELVELI DISTRICT, TAMILNADU**

*Thesis submitted to Manonmaniam Sundaranar University, Tirunelveli  
in partial fulfillment of the requirement for the award of the degree of*

**DOCTOR OF PHILOSOPHY IN COMMERCE**

*Submitted by*

**G. BALASUBRAMANIAN**

**(Reg. No. 7976)**

*Under the guidance of*

**Dr. M. JULIAS CEASAR**



**RESEARCH DEPARTMENT OF COMMERCE  
ST. XAVIER'S COLLEGE (AUTONOMOUS)  
PALAYAMKOTTAI – 627 002  
MANONMANIAM SUNDARANAR UNIVERSITY  
TIRUNELVELI – 627 012**

**APRIL – 2017**

**Dr. M. JULIAS CEASAR**, M.Com., M.Phil., MBA., PGDHRM., Ph.D.  
Dean of Arts & Asst. Professor of Commerce  
Research Department of Commerce  
St. Xavier's College (Autonomous)  
Palayamkottai - 627 002



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## CERTIFICATE

This is to certify that the thesis entitled **"ROLE OF NGOs AND BANKS IN EMPOWERING WOMEN SHGs THROUGH MICRO FINANCE – A STUDY WITH REFERENCE TO TIRUNELVELI DISTRICT, TAMILNADU"** submitted by **G. BALASUBRAMANIAN** for the award of the Degree of Doctor of Philosophy in Commerce of Manonmaniam Sundaranar University is a record of bonafide research work done by him and it has not been submitted for the award of any degree, diploma, associateship, fellowship of any other University / Institution.

Place: Palayamkottai

Date:

**Dr. M. JULIAS CEASAR**  
(Guide and Supervisor)

**G. BALASUBRAMANIAN**  
Ph.D., Research Scholar (Full Time)  
Research Department of Commerce  
St. Xavier's College (Autonomous)  
Palayamkottai -627 002

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## **DECLARATION**

I hereby declare that the thesis entitled "**ROLE OF NGOs AND BANKS IN EMPOWERING WOMEN SHGs THROUGH MICRO FINANCE – A STUDY WITH REFERENCE TO TIRUNELVELI DISTRICT, TAMILNADU**" submitted by me for the Degree of Doctor of Philosophy in Commerce is the result of original and independent research work carried out under the guidance of **Dr. M. JULIAS CEASAR**, Dean of Arts and Assistant Professor of Commerce, St. Xavier's College (Autonomous), Palayamkottai and it has not been submitted for the award of any degree, diploma, associateship, fellowship of any University / Institution.

Place: Palayamkottai

Date:

**G. BALASUBRAMANIAN**  
(Research Scholar)

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## ABBREVIATIONS

ADB	Asian Development Bank
APL	Above Poverty Line
ARDS	Arasan Rural Development Society
AT	Arumbugal Trust
ATSDS	Annai Theresa Social Development Society
Aussi-CODES	Aussi Community Development and Educational Society
BPL	Below Poverty Line
BRAC	Bangladesh Rural Advancement Committee
CAFARD	Community Action for Food and Rural Development
CAST	Community Action for Social Transformation
CODE	Community Organisation for Development Education
CPE	Centre for People's Education
CSD	Centre for Self-Help Development (Nepal)
CSP	Credit and Saving Programme
DIC	District Industries Centre
DMES	Decision Making Empowerment Score
DWCRA	Development of Women and Children in Rural Areas
EES	Economic Empowerment Score
FWWB	Friends of Women's World Banking
GDP	Gross Domestic Product
HDFC	Housing Development Finance Corporation
ICDS	Integrated Child Development Scheme
ICICI	Industrial Credit and Investment Corporation of India
IDBI	Industrial Development Bank of India

IGAs	Income Generating Activities
ILO	International Labour Organisation
IMY	Indira Mahila Yojana
IP	Island of Peace
JT	Janapriya Trust
LES	Leadership Empowerment Score
MFI	Microfinance Institutions
MGNREGA	Mahathma Gandhi National Rural Employment Guarantee Act
MT	Malarchi Trust
MYRADA	Mysore Resettlement and Development Agency
NABARD	National Bank for Agriculture and Rural Development
NBFCs	Non-Banking Financial Companies
NGOs	Non-Governmental Organisations
PES	Personality Empowerment Score
PLES	Political and Legal Empowerment
PVGB	Pancmahal Vadodara Gramin Bank
RBI	Reserve Bank of India
RED	Rural Education for Development
RGVN	Rashtriya Grameen Vikas Nidhi
RIP	Rural Improvement Project
RMT	RHENIVS Mission Trust
RRBs	Regional Rural Banks
RRO	Rural Re-construction Organisation
RSET	Rathinavel Subramaniam Educational Trust
SCAD	Social Change and Development

SES	Social Empowerment Score
SEWA	Self Employed Women's Association
SGSY	Swarnajayanti Gram Swarajgar Yojana
SHGs	Self-Help Groups
SHPI	Self-help Promoting Institution
SIDBI	Small Industries Development Bank of India
SNDS	Suviseapuram and Neighbourhood Development Society
SNT	Sister Niveditha Trust
SRSN	Sri Ramakrishna Seva Nilayam
TAHDCO	Tamil Nadu Adi Dravidar Housing and Development Corporation Limited
TAICO	Tamilnadu Industrial Co-op. Bank Limited
TCCB	Tirunelveli Central Cooperative Bank Ltd
TES	Total Empowerment Score
TIIC	Tamilnadu Industrial Investment Corporation Limited
TNCDW	Tamil Nadu Corporation for Development of Women
TNCSARD	Tamil Nadu Co-operative State Agriculture and Rural Development Bank Limited
TSSS	Tirunelveli Social Service Society
UNDP	United Nation Development Programme
VECT	Vivekananda Educational and Charitable Trust
WCDS	Women and Child Development Society
WEP	Women's Empowerment Programme (Nepal)

# **CHAPTER I**

## **INTRODUCTION AND DESIGN OF THE STUDY**

## **CHAPTER I**

### **INTRODUCTION AND DESIGN OF THE STUDY**

#### **1.1. INTRODUCTION**

Women in much of the world lack essential support for leading lives that are fully human. This lack of support is frequently caused by their being women. Gender inequality is strongly correlated with poverty. Thus the status of women in society is the true index of the level of progress. The status of women is directly linked to their economic position and level of economic participation in a nation's life. The benefits of promoting economic empowerment thus spread beyond the individual woman to her children, family, community and the nation subsequently. Therefore, greater emphasis is being laid on the need for empowering women and their active involvement in the mainstream of development. In our country, efforts are being made by the Union and State governments to improve the status of women through different schemes, especially those who live below the poverty line.

India since independence has come up with various poverty alleviation programmes. One of the earliest forms of organisation for rural poverty alleviation in India was the cooperative credit system, which aims at bringing together poor people by promoting small savings and mutual self-help efforts. However, over the decades, the self-help character of the system declined and the cooperative institutions fell into the clutches of bureaucrats. Over the last five or more decades, those institutions have touched only the periphery. Increased efforts to fight poverty have led institutions to devise and implement various poverty reduction programmes. Amongst others, the

gradual increase in specialized Non-Governmental Organisations (NGOs) over the last two to three decades has made it possible for many impoverished people to gain access to finance and related services. Microcredit more broadly microfinance has been one of the key models in combating poverty as it provides a broad range of financial services such as deposits, loans, payment services, money transfers, and insurance for poor and low-income households and their microenterprises (ABD, 2000)<sup>1</sup>.

Microfinance can be defined as an activity that includes the provision of financial services such as credit, savings, and insurance to low income individual who fall below the nationally defined poverty line, and poor individuals who fall just above the nationally defined poverty line, with a goal of creating social value. The creation of social value includes poverty alleviation and the broader impact of improving livelihood opportunities through the provision of capital for micro enterprise and insurance and savings for risk migration and consumption smoothing. Since, the founding of the Grameen Model in Bangladesh during the early 1970s, various actors have endeavored to provide access to financial services to the poor in creative ways. India has evolved into a vibrant industry exhibiting a variety of business models. Microfinance Institutions (MFIs) in India exist as Non-Governmental Organisations (NGOs) registered as societies or trusts, Section 25 companies and Non-Banking Financial Companies (NBFCs). Commercial Banks, Regional Rural Banks (RRBs), Cooperative Societies and other apex institutions have played an important role in providing financial services. Banks have also leveraged the Self-Help Groups (SHGs) channel to direct credit to group members.

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<sup>1</sup> ADB (2004), Asian Development Bank: Annual Report, *Special Theme: The Changing Face of Microfinance Industry*, Manila.

Whatever the form of activity the overarching goal unifies all actors in the provision of microfinance is the creation of social value. Microfinance providers not only offer financial services, but also non-financial services like individual counseling, training and support to start own business and most importantly in a convenient way of reaching the needed poor and low-income households. Microfinance therefore defined as much more by form as by intended of the lender of financial service provider.

The microcredit industry and the later expansion of microfinance grew out of a response to the failure of subsidised government sponsored rural credit programmes and microfinance industry justified their services through reference to the assumption of a large unmet demand for credit among the poor. Both felt they were fulfilling this need, but with substantially different credit models. The former programme designers did not believe that the poor could afford market interest rates and hence put interest free ceilings in the place. The microfinance industry, in response both the project failures in the subsidised programmes and knowledge that the poor do pay high interest on some credit (i.e., informal moneylenders), charges market rates which cover costs. It aims to create financially sustainable institutions (Kantor, 2009)<sup>2</sup>.

The inability of formal credit institutions to deal with the credit requirements of the poor effectively has deprived them from basic banking services. Financial exclusion becomes more concern in the community when it applies to the lower income segment and that in financial hardship. While, financial inclusion can also be defined as the ability

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<sup>2</sup> Kantor, Paula (2009), From Access to Impact: Microcredit and Rural Livelihoods in Afghanistan, *Afghanistan Research and Evaluation Unit Synthesis Paper Series*, Afghanistan Research and Evaluation Unit.

of individuals to access appropriate financial services. NGOs and other microfinance institutions serve as a supplement to banks and in some sense a better one too. With financial inclusion emerging as a major policy objective in the country, microfinance has occupied centre stage as a promising conduit for extending financial services and paves way for the financial ability to unbanked sections of the population. Over the decades, despite the significant growth of institutional microfinance and the vast network of banking and cooperative financial institutions and strong micro components in various programmes, the performance of the formal financial sector in India still fails to adequately reach, or reflect and respond to the requirements of the poor.

Though initially started by women's group and NGOs to empower poor people at local level, microfinance is no longer a micro or local phenomenon. Globally, the microfinance industry, serving millions of poor in developing countries across Africa, Asia, Eastern Europe and Latin America with different models adapted to local context. Recent events relating to the microfinance industry in India are increasingly dominated by corporate structure with large-scale funding by commercial banks and private equity firms. In concern with private equity funds, microfinance business in India offers new avenues of profit-making since, the strategic focus has shifted from serving to poor borrowers to chasing profits. Meanwhile, these are financial institutions, but working with social objectives. The success of the programme depends on its social performance by bringing in socio-economic changes, which leads to enhancement of living conditions and generate development benefits besides fulfilling its commercial mission. There are plenty of microfinance models in India who follow a balanced approach between financial sustainability and social objectives in terms of collective action and borrower

empowerment. The microfinance interventions by such institutions have produced better results because of their integrated approach towards building sustainable livelihoods. It is critical to ensure that microfinance strategy would not turn out to be another platform for merely as a lucrative business model, because the resulting consequences will be passed on to the poor and resulting in further more increase in vulnerability of the poorest clients.

### **1.1.2. Empowerment**

Nowadays the concept of empowerment is used in various ways within different contexts in development studies. It is very difficult to define empowerment with a universally accepted definition. It is a holistic concept and multidimensional in its approach covering almost every aspect of life. It is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process.

Stromquist (1994)<sup>3</sup> identified four interdependent dimensions of empowerment – cognitive, psychological, economic and political. Cognitive empowerment refers to knowledge about understanding of the conditions and causes of subordination. Psychological empowerment relates to the self-esteem and self-confidence enabling powerless individuals or to recognise their own power and to motivate those into action. Economic empowerment is the ability to earn and control economic resources. Political empowerment involves the ability to analyze one's world and to organize and mobilize for social change.

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<sup>3</sup> Stromquist, N.P. (1994), “Gender and Basic Education in International Development Corporation”, UNICEF Staff Working Paper 13, New York.

According to Sen (1993)<sup>4</sup> empowerment is reflected in a person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. Empowerment is the capacity to fulfill this capability and not just the choice to do so. Sen (1990)<sup>5</sup>, measures empowerment based on certain universally valued functions, which relate to the basic fundamentals of survival and well-being regardless of the context. These include proper nourishment, good health and shelter. If there are systematic gender differences in these very basic functioning achievements, they can be taken as evidence of inequalities in the underlying capabilities rather than as differences in preferences.

The World Bank's "Empowerment and Poverty Reduction: A Sourcebook" defines empowerment in its broadest sense as the "expansion of freedom of choice and action" (Narayan, 2002)<sup>6</sup>. On its Poverty Net, the World Bank defines empowerment as "the process of increasing the capacity of the individuals or groups to make choices, and to transform those choices into desired actions and outcomes. Central to this process is actions that build both individual and collective assets, and improve the efficiency and fairness of the organisational and institutional context which govern the use of these assets". In the policy circle, it identifies four key elements of empowerment for drafting

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<sup>4</sup> Sen, A. (1993), Capability and well-being. *In*: Nussbaum and Sen, eds. *The quality of life*. Helsinki: World Institute of Development Economics Research.

<sup>5</sup> Sen, A. (1990), Gender and co-operative conflict, *In*: I. Thicker, ed. *Persistent inequalities*. New Delhi: Oxford University Press.

<sup>6</sup> Narayan, Deepa. (2002), Empowerment and Poverty Reduction: A Source Book, Washington, World Bank.

institutional reforms; access to information; inclusion and participation; and accountability and local organisational capacity.

Mayoux's (1999)<sup>7</sup> definition of empowerment relates more directly with power, as "a multidimensional and interlinked process of change in power relations". It consists of:

1. 'Power within', enabling women to articulate their own aspirations and strategies for change;
2. 'Power to', enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations;
3. 'Power with', enabling women to examine and articulate their collective interests, to organize, to achieve them and to link with other women and men's organisations for change; and
4. 'Power over', change the underlying inequalities in power and resources that constrain women's aspirations and their ability to achieve them.

These power relations operate in different spheres of life (e.g., economic, social, political) and at different levels (e.g., individual, household, community, market, institutional).

The starting point for most development interventions is that empowerment is about both groups and individuals: it is a group process that leads to change in the lives

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<sup>7</sup> Mayoux. L. (1999), "Microfinance and the empowerment of women: A review of the key issues. Social Finance Unit Working Paper, 23, ILO, Geneva.

of individuals' (Sen, 1990)<sup>8</sup>. Individual and collective empowerment are intrinsically linked because without the latter, the former becomes circumscribed. Empowerment thus, should not be about simple tradeoff between the individual and the group, but rather how the group can reinforce the individual agency and vice versa. Individual empowerment can only occur in a social context and so must involve co-operation (Speer, 2000)<sup>9</sup>. Moreover, much of the development literature argues that with poorer communities, collective and individual empowerment is mutually reinforcing (Murthy, 2001)<sup>10</sup>.

Thus, not only does a group or collective process provide a support or catalytic role of individual empowerment, but also group exposes its members to local networks and this social cohesion results in awareness about local realities (Campbell and Tovchelovitch, 2000)<sup>11</sup>. This awareness transforms the inner level of consciousness, which in turn can help the individuals to overcome barriers for accessing the resources and the control over resources can lead to the emergence of a capacity of self-expression (Sen, 1999)<sup>12</sup>.

Empowerment is can be the totality of the following or similar capabilities:

- Having the decision-making power of one's own.

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<sup>8</sup> Sen, A. (1990), Gender and co-operative conflict, *In*: I. Thicker, ed. *Persistent inequalities*. New Delhi: Oxford University Press.

<sup>9</sup> Speer, P.W. (2000), "Intrapersonal and interactional empowerment: implications for theory", *Journal of Community Psychology*, Vol. 28, No. 1.

<sup>10</sup> Murthy, S. (2001), *Women Employment*, R.B.S.A. Publishers, Jaipur.

<sup>11</sup> Campbell, C. and S. Jovchelovitch (2000), Health, Community and Development: Towards a Social Psychology of Participation, *Journal of Community and Applied Social Psychology*, Vol. 10.

<sup>12</sup> Sen, A. (1999), *Development as Freedom*, Alfred A Knopf, New York.

- Having access to information, resource and assets.
- Having a range of options from which one can make a choice.
- Ability to exercise assertiveness in collective decision-making.
- Having positive thinking about the ability to make a change.
- Ability to learn skills for improving one's personal or group power.
- Ability to change other's perception by democratic means.
- Involving in the growth process and changes that is never ending a self-initiated.
- Increasing one's positive self-image and overcoming stigma.
- Increase one's ability in discrete thinking to sort out right and wrong.

In short, empowerment is the process that allows one to gain the knowledge, skill-sets and attitude needed to cope with the changing world and the circumstances in which one lives. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and exposure to new activities, which can build capacities and removing inhabiting factors. For example, lack of resources and skills. Empowerment can thus be defined as the process of enhancing individual or group capacity to make choices and transform those choices into desired actions and outcomes.

### **1.1.2. Microfinance and Women Empowerment**

The basic idea behind microfinance is offering financial services to low income households, based on the premises that women in poor households are more likely to be credit constrain, and hence less able to undertake income-generating activities. Access to credit contributes not only towards financial sustainability, but also to a series of 'virtuous spirals' of economic empowerment, increased well-being and social and

political empowerment for women themselves, thereby addressing goals of gender equality and empowerment. At the same time Mayoux (1995)<sup>13</sup> states that women empowerment may not be a natural outcome of any microfinance programme. One has to positively design a programme, which will lead to empowerment.

Kabeer (1998)<sup>14</sup> finds that microfinance leads to empowerment on various levels. On the personal level women gain a greater sense of self-worth through their increased contribution to household economy. At the level of family relationship, particularly marital relationships, women experience an increase in the affection, love and consideration that they receive from other family members, mainly from their husbands. She further argued that just bringing financial resources to the households gave women an agency and a sense of the power they have within themselves.

Cheston and Kuhn (2002)<sup>15</sup> state that though microfinance does not address all the barriers of women's empowerment, it has shown positive impact on some of the indicators such as decision making in girls' education, family planning, buying and selling property and also show some evidences that women get empowered in domains such as the more equitable status of women in the community, increased political power and rights and increased self-esteem. Similarly, the findings of Women's Empowerment

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<sup>13</sup> Mayoux, L. (1995), "From vicious to virtuous circles? Gender and micro-enterprise development. Occasional Paper No. 3, UN Fourth World Conference on Women UNRISD, Geneva.

<sup>14</sup> Kabeer, N. (1998) Money can't buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh, IDS Discussion Paper 363. Brighton, UK: Institute of Development Studies, University of Sussex.

<sup>15</sup> Cheston, S., and Kuhn, L., (2002), Empowering women through microfinance, *In*: S. Daely-Harries, comp & ed. Pathways out of Poverty: Innovations in microfinance for the poorest families, pp. 167-228. Bloomfield, CT. USA: Kumarian Press.

Programme (WEP) of Nepal reported that an increase in their decision-making power in areas where traditionally dominated by men, such as family planning, daughter's marriage, children's schooling, and the buying and selling of property. The Nirdhan Utthan Bank in Nepal found that most of their women clients were making decisions about business investments jointly with their husbands, rather than their husbands making such decisions alone (PLAN, 2001)<sup>16</sup>. However, the Centre for Self-help Development (CSD), Nepal reported that women were able to make small purchases of necessary items like groceries independently. But larger purchases and personal purchases, like jewelry, always required the consent of the husband, representing incomplete progress toward empowerment in this area.

Zaman (2001)<sup>17</sup> highlights that the microcredit have an important role in lessening the vulnerability of poor by creating assets, income and consumption, smoothing, providing emergency assistance, and empowering and making women confident by giving them control over assets and increased self-esteem and knowledge. The study on Central America found that microfinance clients' socio-economic levels had increased due to their continued participation. The nature of empowerment here is about women not only at an individual level, but collectively as well. The linkage between these aspects of empowerment is explored by Sanyal (2009)<sup>18</sup> in her study found that economic ties

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<sup>16</sup> PLAN (2001), International mid-term evaluation of Nirdhan. PLAN Microfinance Program in Nepal, Kathmandu: PLAN International.

<sup>17</sup> Zaman, H. (2001), "Assessing the poverty and vulnerability impact of micro-credit in Bangladesh: A case study of BRAC. In World Bank, World Development Report, World Bank, Washington DC.

<sup>18</sup> Sanyal, P (2009), From credit to collective action: The role of microfinance in promoting women's social capital and normative influences, *American Sociological Review*, 74: 529-550.

produced through access to microcredit led to improvements in women's social capital and their ability to influence social norms. This fostered women's capability to undertake collective action and facilitate their collective empowerment.

The impact assessment studies conducted by ICICI Bank in collaboration with UNDP in about seven microfinance programmes in India concluded that though these projects could not reach to the poorest of the poor, they have become successful in building savings, reducing migration in search for employment, bringing gender issues on the common platform and reducing economic vulnerability and dependence on moneylenders. It further states that microfinance projects in India have demonstrated positive changes in asset position increase in savings, increase in employment and an increase in consumption expenditure and reduction in feminization of poverty Singh (2001)<sup>19</sup>.

Microfinance programme as a group-oriented approach is a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. The group cohesion and social interaction are seen as crucial to the empowerment of women as especially rural women draw strength from numbers. Thus, in the context of women's empowerment, it is assumed that when women came together, they find strength and move towards further knowledge and awareness. This process leads to further empowerment.

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<sup>19</sup> Singh, D.K. (2001), "Impact of Self Help Groups on the Economy of Marginalized Farmers of Kanpur Dehat District of Uttar Pradesh – A Case Study", *Indian Journal of Agricultural Economics*, Vol. 56, No. 3, pp. 463-64.

### 1.1.3. Microfinance versus Women Empowerment: The Critique

Although microfinance has the ability to empower women, the connection is not straightforward or easy to make. Despite the positive marks of microfinance, the parallel studies have another side of the story to narrate it is argued that, access to microcredit actually impacts women's empowerment experience negatively by leading to a certain kind of disempowerment.

Rahman (1999)<sup>20</sup> questions the degree to which microfinance benefits women and explains that women in Bangladesh are often unable to use loans by themselves in the structure of patriarchy and the rural market economy. The absence of investment opportunities for rural women and lack of control by lending institution as how loans are used and by whom lead women to pass on their loans to others (generally men) and lose control of their loans altogether.

Ashe et.al., (2000)<sup>21</sup> states that if members were repaying the loans from the income generated activities undertaken with the micro loans, the risks of inability to make repayment and unwillingness to repay would have been brought down or would be made negligible. But, if the members in a group were very poor to make investments in productive projects or could not generate remunerative income from the investment

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<sup>20</sup> Rahman, A (1999), "Woman and Micro-credit in rural Bangladesh: An anthropological study of Grameen Bank  
Leanding, Boulder, *West View Press*.

<sup>21</sup> Ashe, Jeffrey and Parrott, Lisa (2001), "Impact Evaluation of PACT's Women's Empowerment Programme in Nepal: A Savings and Literacy Led Alternative to Financial Institution Building", Institute for Sustainable Development, Heller School, Brandeis University, Waltham, Massachusetts.

activity, microfinance programmes, in fact, worsened the financial conditions of the poor women. Due to the factors relating to the structural crises and lifecycle which were external to the system members were experienced negative shocks at the time of repayment. Under such a system, periodic installment repayments increased the likely default.

Banu et.al., (2001)<sup>22</sup> highlight that, the peer pressure exerted by microfinance programmes at times of repayment often strained the social relation between group members and the staff. The study reveals that in Bangladesh, where the programme had received wide popularity, the poorest members were forced to leave the programme and the attitude of the officials pressurising the members to make timely repayments forced them to borrow money from the moneylenders. Thus, he brings out the point that even in the case of programmes which, achieved successes, it failed to look into the sources from where the members made repayments or the problems faced by the members at the time of repayment.

Rajasekhar (2005)<sup>23</sup> cites that often the borrowers face problems of identifying those economic activities that yield a rate of profit necessary to cover the interest rate on loans. Even though the programme is meant for the promotion of income generating activities through the provision of loans, members are finding it difficult to find economically remunerative productive activities. A risk averse character is quite

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<sup>22</sup> Banu, Dilruba; Fehmin, Farashuddin; Altaf Hossian; and Shahnuj, Alter (2001), "Empowering Women in Rural Bangladesh: Impact of Bangladesh Rural Advancement Committee's (BRAC's) Programme", *Journal of International Women's Studies*, Vol. 2, No. 3, pp. 24.

<sup>23</sup> Rajasekhar, D. (2005), "Micro-Finance and Rural Non Farm Sector: Some NGO Experiences, In: Rohini, Nayyar and Alakh N. Sharma (eds), *Rural Transformation in India: The Role of Non Farm Sector*, New Delhi: Institute for Human Development.

observable among the members, where they restrict themselves to non-farm activities, which are traditional and less remunerative.

The negative impacts of microfinance cited by the International Labor Organisation (ILO) are:

- Increased workloads.
- The higher social pressure to ensure loan repayment.
- Women often employ daughters and daughters-in-law as unpaid employees, thereby increasing their workload.
- Participation in credit schemes can lead to indebtedness that is unmanageable, simply because there are no sufficient profitable income-earning activities in which to invest. In this situation, women may end up being even more dependent that they were before.
- Some argue that microfinance programmes divert the attention of women from other more effective strategies for employment. Evidence suggests that, even in financially successful microfinance programmes, actual contribution to empowerment is often limited (Mayoux, 1999)<sup>24</sup>.
- Most women remain confined to a narrow range of female low-income activities.
- Many women have limited control over income and/or what little income they earn may substitute for former male household contributions, as men retain more of their earnings for their own use.

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<sup>24</sup> Mayoux. L. (1999), "Microfinance and the empowerment of women: A review of the key issues. Social Finance Unit Working Paper, 23, ILO, Geneva.

- Women often have greater workloads combining both income-generation and household chores.
- Women's expenditure decisions may continue to prioritise men and male children, while daughters or daughters-in-law bear the burden of unpaid domestic work.
- Where women actively press for change, this may increase tensions in the household and the incidence of domestic violence.
- Women remain marginalized in local and national level political processes.
- This is not just a question of lack of impact, but may also be a process of disempowerment.
- Credit is also debt; savings and loan interest or insurance payments divert resources, which might otherwise go towards necessary consumption or investment.
- Putting the responsibility for savings and credit on women may absolve men of responsibility for the household.
- Where group meetings focus only on savings and credit this uses up women's precious work and leisure time, cutting programme costs but not necessarily benefiting women.

Thus, on the one hand, there are tall claims about the role of microfinance in the empowerment and holistic development, while on the other hand; there is equal number of evidences to provide otherwise. The role of microfinance has been criticised with a broader sense of human development, employment generation, poverty alleviation, rural development and women empowerment. Hence, there still exists a research gap between

the theory and field reality to explore the reality or illusion of microfinance and women empowerment.

## **1.2. STATEMENT OF THE PROBLEM**

The effect of microfinance on the empowerment of women is a highly debated topic within development studies. Most of the research carried out to identify the changes brought about by microfinance programmes. The major challenge for researchers is generally to establish a plausible association between the changes identified and programme participation because it has been constrained to complications such as perception of the subject and methodologies. Development studies have tried to focus on developing reasonably reliable methods, but the majority of the study found to be weak on contextual data necessary to interpret the findings even though the study has produced huge data but failed to provide value judgments were needed to derive the conclusions. In fact, it can be argued that most of these studies do not reflect the realities of the programme participants, often studies failed to include the voices of the participating women. Meanwhile, an effect of microfinance on the empowerment of women is hardly defined with single dimension, and it cannot be directly observed as it has multiple facets and latent nature. Though, studies measure the empowerment with certain indicators, but the need and importance of these indicators may vary across time and domains of the person's life and depend on the source, economic cultural and political situations prevailing across different countries. Hence, an attempt is made by the researcher to identify and measure the role of NGOs and banks in women empowerment through microfinance in Tirunelveli District, Tamilnadu.

### **1.2.1. Objectives of the Study**

The following are the objectives of the study:

- (i) To exhibit the working of the SHGs in Tirnelveli District.
- (ii) To identify the socio-economic profile of the SHG members
- (iii) To evaluate the various factors of empowerment among the SHG members at pre and post SHG period and the problems associated with their income generation activities.
- (iv) To evaluate the role of banks in providing financial assistance for women SHGs.
- (v) To offer suitable suggestions based on the findings of the study

### **1.2.2. Hypotheses of the Study**

The following are the hypotheses of the study;

- ❖ There is no significant difference in the leadership variables among the members at the pre and the post SHG periods.
- ❖ There is no significant difference in decision making variables among the members at the pre and the post SHG periods.
- ❖ There is no significant difference on the personality empowerment variables of the members at the pre and the post SHG periods.
- ❖ There is no significant difference in the economic empowerment variables of the members at the pre and the post SHG periods.
- ❖ There is no significant difference in the social empowerment variables among the members at the pre and the post SHG periods.

- ❖ There is no significant difference in the awareness about legal and political variables of the members at the pre and the post SHG periods.

### **1.3. METHODOLOGY**

#### **1.3.1. Scope of the Study**

The study is confined to the SHGs, promoted by NGOs which were affiliated with Tamil Nadu Corporation for Development of Women Limited (TNCDW) through Mahalir Thittam in Tirunelveli District. The study attempts to examine the role of NGOs and banks in the empowerment of women through microfinance.

#### **1.3.2. Sample Population**

Tirunelveli District has been chosen for the present study. Out of the 32 Districts in Tamil Nadu, it has a vibrant social organisation and an active economic sector. Still, women seem to remain economically backward and most of them, particularly in rural areas, have not been profitably employed. The introduction of the self-help group programmes has started correcting this syndrome. The self-help groups thrown open the gates of productive employment and enable income generation and so empowerment.

Out of the 19 blocks in Tirunelveli District, 11 blocks, namely Alangulam, Radhapuram, Shenkottai, Kadayanallur, Palayamkottai, Manur, Thenkasi, Kuruvikullam, Cherammadevi, Valliyoor, and Nanguneri have been selected for this study. Out of these blocks there are 7 NGOs namely, Rathinavel Subramaniam Educational Trust (RSET), Women and Child Development Society (WCDS), Sister Niveditha Trust (SNT), Arasan Rural Development Society (ARDS), Rural Education for Development (RED), RHENIVS Mission Trust (RMT), and Rural Improvement Project (RIP) covered with a

total of 585 SHGs and with 10909 members in this SHGs. A multistage sample of 504 members (192 rural area, 90 semi-urban area and 222 urban area) has been chosen. The operational areas of the selected NGOs working in 11 blocks of Tirunelveli District are given in Table 1.1.

*Table 1.1: Operational Area of NGOs selected for the study*

<i>Name of the NGO</i>	<i>Blocks Covered</i>
Rathinavel Subramaniam Educational Trust	Alangulam, Radhapuram
Women and Child Development Society	Shenkottai, Kadayanallur
Sister Niveditha Trust	Palayamkottai, Manur
Arasan Rural Development Society	Radhapuram, Alangulam
Rural Education for Development	Thenkasi, Shenkottai
RHENIVS Mission Trust	Kuruvikullam, Cherammadevi
Rural Improvement Project	Valliyoor, Nanguneri

*Source: TNCDW Ltd, Tirunelveli. 2010-11*

### **1.3.3. Sampling Procedure**

A multistage sampling technique has been followed. In the first stage, the researcher has identified the NGOs affiliated with TNCDW working in Tirunelveli District. Out of 23 NGOs, only 7 NGOs namely, Rathinavel Subramaniam Educational Trust (RSET), Women and Child Development Society (WCDS), Sister Niveditha Trust (SNT), Arasan Rural Development Society (ARDS), Rural Education for Development (RED), RHENIVS Mission Trust (RMT), and Rural Improvement Project (RIP) which accounted for more than 60 per cent of SHGs and members in the study area were selected for the present study.

At the second stage, the chosen respondents are classified into the following three groups, namely SHGs members from rural, semi-urban and urban areas.

At the third stage the researcher has chosen 52 SHGs out of 585 SHGs, a total of 504 individual members was randomly selected for the purpose of primary data collection. Out of 504 samples chosen at random, 192 are from rural, 90 from semi-urban and 222 from urban areas.

The details of selected TNCDW linked NGOs working in 11 blocks of Tirunelveli District are given in Table 1.2.

*Table 1.2: TNCDW Linked NGOs in Tirunelveli District and selected SHGs*

<i>Name of the NGO</i>	<i>Total SHGs</i>	<i>Total Members of SHGs</i>	<i>Sample SHGs</i>
Rathinavel Subramaniam Educational Trust	92	1442	08
Women and Child Development Society	93	1454	08
Sister Niveditha Trust	84	1401	08
Arasan Rural Development Society	76	1674	07
Rural Education for Development	86	1696	07
RHENIVS Mission Trust	76	1442	07
Rural Improvement Project	78	1454	07
Total	585	10909	52

*Source: TNCDW, Tirunelveli 2010-11.*

#### 1.3.4. Pilot Study

In order to understand the structure, functions and performance of SHGs and the empowerment attained by the members, the researcher visited the blocks and conducted a pre-test including 5 SHGs and 25 beneficiaries. After that the interview schedule was restructured based on the pre-test.

#### 1.3.5. Data Collection

The primary data of both the SHG members and banks were collected from the sample with the help of the structured interview schedule. The secondary data related to the working of the SHGs, the NGOs and the SHG members registered in the various blocks of the District were collected from the records at TNCDW, Mahalir Thittam in Tirunelveli District.

#### 1.3.6. Sampling Method for Selecting Banks

Stage I there are 186 bank branches in the study area which includes both private and public sector banks. A total of 18 bank branches from public sector and 6 bank branches from the private sector was selected as samples. The selection was based on the proportionate sampling method and 13% of the total 186 banks that comes to 24.

*Table 1.3: Sampling Procedure of Selecting Banks*

<i>Areas</i>	<i>Rural</i>	<i>Semi-urban</i>	<i>Urban</i>	<i>Total</i>
Total bank branches	53 branches	82 branches	51 branches	186 branches
Total samples	$53 * 13 / 100 = 7$	$82 * 13 / 100 = 10$	$51 * 13 / 100 = 7$	24 branches
Public sector	6 branches	6 branches	6 branches	18 branches
Private sector	1 branch	4 branches	1 branch	6 branches

### 1.3.7. Tools of Analysis

Data were analyzed with appropriate statistical tools for fulfilling the objectives of the present study. In this study key statistical tools have been applied

### 1.3.8. Percentage Analysis

Conventional analysis, mainly the average and percentage analysis have been used to examine the socio-economic and demographic data of the SHG members.

### 1.3.9. 'T' Test

To find out the significant difference in the mean value of various aspects of the pre and the post SHG periods of the SHGs, the 't' test is applied.

The t-statistic is given as

$$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{\frac{(n_1 - 1)\sigma_1^2 + (n_2 - 1)\sigma_2^2}{n_1 + n_2 - 2}} \times \sqrt{\frac{1}{n_1} + \frac{1}{n_2}}}$$

degree of freedom of  $(n_1 + n_2 - 2)$

- Whereas  $\bar{X}_1$  = Mean of the first sample  
 $\bar{X}_2$  = Mean of the second sample  
 $\sigma_1^2$  = Variance in the first sample  
 $\sigma_2^2$  = Variance in the second sample  
 $n_1$  = Number of samples in the first group  
 $n_2$  = Number of samples in the Second group

### **1.3.10. One-way Analysis of Variance**

To find out the association between the profile of the SHG members and their empowerment, the one way analysis is used. The F ratio is in the form of

$$\text{F ratio} = \frac{\text{Variance between groups}}{\text{Variance within groups}}$$

The one-way analysis of variance has been also used to find out the significant difference between the three areas of the SHG members regarding the various factors related to the different empowerments.

### **1.3.11. Factor Analysis**

The factor analysis is one of the important multivariate analysis used to narrate the variables into factors. In the present study, the factor analysis is used to narrate the variables related to the various empowerments.

### **1.3.12. Study Period**

The field survey based on SHG members was conducted from July to December 2012 and the sample data regarding with banks were collected from January to May 2013. The information was collected during the weekly meetings of SHGs and visits to members' households. The NGOs concerned were contacted for meeting the SHG members.

## **1.4. IMPORTANT DEFINITIONS AND CONCEPTS**

Some of the terms used frequently in this study are defined for the purpose of clarity.

### **1.4.1. Bank**

An establishment authorized by a government to accept deposits, pay interest, clear cheques, makes loans, act as an intermediary in financial transactions and provide other financial services to its customers. It is a financial intermediary that creates credit by lending money to a borrower, thereby creating a corresponding deposit on the bank's balance sheet. Lending activities can be performed either directly or indirectly through capital markets.

### **1.4.2. Facilitators**

The facilitators are those who propagate the message, motivate the rural women, organize SHGs, train them to thrift and credit management and nurture them over a period of six months. For the present study the facilitators include the project officers of the project sponsored by the central and state governments, NGOs, formal financial agencies like Commercial Banks, Regional Rural Banks (RRBs) and Cooperative banks in Tirunelveli District.

### **1.4.3. Mahalir Thittam**

Mahalir Thittam is a scheme launched by the Government of Tamilnadu with its own fund to cover the entire state including Tirunelveli District in a phased manner.

### **1.4.4. Microcredit**

It is a credit extended to rural women under the 'banking with poor scheme'. The terms 'microcredit' and 'micro finance' are used as synonymous terms in the present study.

#### **1.4.5. Micro finance**

Microfinance is a source of financial services for entrepreneurs and small businesses lacking access to banking and related services. The two main mechanisms for the delivery of financial services to such clients are: (1) relationship-based banking for individual entrepreneurs and small businesses; and (2) group-based models, where several entrepreneurs come together to apply for loans and other services as a group.

#### **1.4.6. Non-Governmental Organisations**

Registered bodies that operate within Tirunelveli District act as a self-help promoting institution and its role lies in SHGs formation, monitoring and stabilization of rural women including financial linkage.

#### **1.4.7. Savings**

For the present study savings mean the savings of SHG members in respective area. The savings per member is calculated by dividing total savings by the number of members. It refers to the respective area for the time specified.

#### **1.4.8. Self Help Group**

An SHG is a small homogeneous group of not less than twenty rural poor women living Below Poverty Line (BPL) coming together to save small amount regularly and mutually contribute to a common fund.

### **1.5. LIMITATIONS OF THE STUDY**

The present study is confined to women SHGs that have been completed 4 years alone, which have been registered with NGOs operating under the Tamil Nadu Corporation for Development of Women (TNCDW Ltd). The NGOS which have been completed 10 years by March 2011, alone have been considered for this study.

## 1.6. CHAPTER SCHEME

The thesis consists of seven chapters.

The **first chapter** introduces the problem, objectives, hypotheses, and methodology and acknowledges a few limitations of the present study.

The **second chapter** provides the basic concepts involved in empowerment and the procedure to measure these empowerment. The review of previous studies and research gap are identified in this chapter.

The **third chapter** contains the profile of the study area and functioning of SHGs in Tirunelveli District.

The **fourth chapter** covers the socio-economic and demographic profile of the SHG members.

The **fifth chapter** deals with the empowerment gained in terms of leadership, decision-making, personality, economic, social, political and legal by the SHGs members. Further, the association between the profile of the SHGs and their problems involved in the income generation activities are also examined.

The **sixth chapter** documents the empirical evidences of the role of banks in SHGs.

The **seventh chapter** provides a summary of the findings of the study and also a few suggestions for necessary improvement in the working of SHGs.

**CHAPTER II**  
**REVIEW OF LITERATURE**

## CHAPTER II

### REVIEW OF LITERATURE

The present study is designed to make an effort to study the empowerment of women through self-help groups in Tirunelveli district, Tami Nadu. This section is devoted to a review of the past studies.

The SHGs are small informal associations created for the purpose of enabling members to reap economic benefits through mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings, but also helps them access formal credit facilities. These groups, by way of joint liability, enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders. The joint liability not only improves group members' accessibility to credit, but also creates mechanisms like peer monitoring leading to better loan recoveries. Besides, some of the basic characteristics of SHGs like small size of membership and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez, 2001)<sup>1</sup>. In general, the SHGs evolved on the above lines of functioning have been able to reach out to the poor effectively, especially women and help them obtain easy access to facilities like savings and credit and thereby empowering them (National Bank, 1995)<sup>2</sup>.

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<sup>1</sup> Fernandez, A.P (2001), *Putting Institutions First-Even in Microfinance*, MYRADA, pp.2-3.

<sup>2</sup> National Bank (1995), Report prepared for Annual Meeting: *Functioning of SHGs*, New Delhi, pp.38.

Studies reveal that certain elements become crucial or critical for the successful formation and functioning of the groups. These include voluntary nature of the group, small size and homogeneity of membership, transparent and participative decision making, and brisk use of funds for micro-enterprise ventures. (Fernandez 1994)<sup>3</sup>. Regular meetings of the members foster meaningful relationship among them; and issues, other than thrift and credit, concerning gender and social problems also get a platform for discussion. Empirical evidence has shown that women, as a group, are consistently better in promptness and reliability of repayment. Targeting women in these ‘male stream’ programs have been a very effective method of ensuring the benefits of increased income accrue to the general welfare of the family, and particularly of children. At the same time, women themselves benefit from the higher status they achieve when they are able to earn additional income.

## **2.1. STUDIES RELATED TO WOMEN ENTREPRENEURSHIP**

Murugan and Dharmalingam (2002)<sup>4</sup> examined the activity of the SHG developed through Tamil Nadu Corporation for Development of Women Limited by selecting some groups. They found that in Tamil Nadu, SHGs are well organized to manage their economic activities better and are helping members in gaining empowerment in directions which are appropriate to their needs, interests and constraints. The SHG members have gained confidence from an increase in their relative financial independence and security, increase in the literacy skills like learning to sign, to read, to

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<sup>3</sup> Fernandez, (1994), Micro-Enterprise and its Functioning, *Journal of Small Business and Management*, 11(4), July, pp.124-132.

<sup>4</sup> Murugan, K.R. and Dharmalingam (2002), Self Help Groups–New Women’s Movement in Tamilnadu, *Social Welfare*, 47(45), pp.9-12

write and to do simple arithmetic work. They have also pointed out that NGOs with the help of Mahalir Thittam officials train the animators, representatives and SHG members for this work. Most of the group members are attending the group meetings and Grama Sabha meeting regularly, which developed their ability to interact and communicate with each other. They have finally pointed out that through collective action women have been empowered.

Kumaran (2002)<sup>5</sup> studied the role of self-help groups in promoting micro enterprises through micro credit in Maharashtra, by considering 7 groups promoted by NGOs, 3 groups by banks and 5 groups by the District Rural Development Agency aggregating the total self-help groups to 15. The author found that about 56.67 per cent of the members utilized the loan for meeting various consumption needs like household activities, health care and education. The rest utilized the loan for productive needs like repayment of old loan, agriculture and business activities. The author observed that about 45 per cent of the entrepreneurs invested more than 10,000 in the project. Only about 17 per cent of the micro enterprise reported no profit or running in loss. He concluded that due to technical training and escort services of NGO and banks, micro enterprises promoted through, these were more viable and sustainable as compared to those formed by the DRDA promoted groups, where these services are lacking.

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<sup>5</sup> Kumaram, K.P. (2002), Role of self helps in promoting micro enterprises through micro credit, *Journal of Rural Development*, 21 (2), pp. 231-250.

Jothy and Sundar (2002)<sup>6</sup> examined the profiles of self-help groups under the women's development programme in Tamil Nadu (Mahalir Thittam) on the basis of indicators relating to districts covered, growth of SHGs and members, percent of SC/ST members, growth of savings and growth of internal lending and internal rotation. It is revealed that many SHG women members are currently involved in economic activities such as production and marketing of agarbathis, candle and soap, readymade garments, pickles, appalam, vathal, fur toys, bags, palm leaf products, dhotis, herbal product, fancy sea shell, ornaments, eatables, coir mat and other coir products, mattresses, chappals, leather goods etc. Empowerment attained through self-help groups also enabled women to perform various self-sustaining activities like monitor the normal and proper functioning of the ration shops, maintain vigil to prevent brewing of illicit liquor, help the aged, deserted and widows to obtain loans to enable them lead a decent life, grow vegetable in their kitchen gardens and maintaining group unity and transcend barriers of caste, creed and religion.

Chiranjeevulu (2003)<sup>7</sup> has assessed the empowerment of women through self-help groups in Andhra Pradesh. He pointed out that through a participatory process self-help group members meticulously scanned opportunities available within their area and prepared a proposal for feasible micro enterprises. Chilli being one of the major crops in Andhra Pradesh, the local NGO and DRDA enabled the women self-help groups to come together and develop necessary institutional linkages for putting their idea into concrete action form. He found that a successful intervention by all the development partners like

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<sup>6</sup> Jothy, K & Sundar, I (2002), Self-help groups under the women's development programme in Tamil Nadu, *Social Change*, 32 (3), pp. 17-19.

<sup>7</sup> Chiranjeevulu, K (2003), Empowering women through SHGs, *Kurukhetra*, 51 (5), pp. 16-19.

self-help groups, Government organization, NGO and bank have created a sustainable employment opportunities in that area and utilized the local resources in an optimum way. He has also pointed out that necessary managerial, technical and marketing skills have to be imparted to groups to enhance their livelihood opportunities.

Das (2003)<sup>8</sup> analyzed the entrepreneurial activities undertaken by various categories of self-help groups comprising category I (all male members) category II (all female members) and category III (Male and female members). The authors observed that self-help groups belonging to category I utilized the maximum funds for crop production, those in category II for weaving and textile activities and category III used funds for crop enterprises. They have finally revealed that more grants and aids would be needed to streamline the various activities of the self-help groups to attain economic prosperity and social stability of them.

Gangaiah, Nagaraja and Vasudeva (2006)<sup>9</sup> in their study on impact of self-help groups on income and employment they expressed that self-help group strategy aims at bringing the excluded and neglected women into mainstream of economic development through savings-investment, employment and income generation strategy. According to them, SHGs have substantially increased, mobilizing thrift deposits and receiving timely matching and revolving funds to generate employment activities to earn their livelihood. Increasing awareness among rural women about Government development programmes,

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<sup>8</sup> Sabyasachi Das (2003), Self Help Groups and Micro Credit Synergic Integration, *Kurushetra*, 51(10), pp.25-28.

<sup>9</sup> Gangaiah, C., Nagaraj, B., & Vasudeva, N., Impact of self-help groups in income and employment, *Kurukshetra*, 54 (5), pp.10.

beneficial change in social outlook of the women, better sense of equality of status of women as participants, decision makers and beneficiaries in the democratic, economic and social spheres of life sensitized the women members to take active part in socio-economic progress of rural areas.

Sakunthalai (2006)<sup>10</sup> reveals that enhancing income earning opportunity through the SHGs is the most viable means to empower women, especially at the grass root level because once socio-economic empowerment is achieved it would have implication on the overall development of women. It is also found that SHGs in the villages and in the community bring down the advantage like inculcation of the spirit of self-help, collective action for development, family welfare through social awareness, and enhanced social status from secondary to primary, economic independence, voicing and acting against social injustices and problem solving ability.

Chandra, K (2006)<sup>11</sup> made a study on the SHG model of micro finance towards rural women empowerment. The study objected to identifying the positive impact and problems of micro financing through SHGs. Positive impact of micro financing revealed by the author is increased saving. The regular savings generated and collected by the members, though they were small, provided them to fall back on when in need. Otherwise they were depending on hand outs from others. The system of group guarantee combined with the individual responsibility is the innovation that has enabled the credit to be expanded to millions of poor women. It also facilitated the rural women to fulfill

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<sup>10</sup> Sukunthalai (2006), Socio-economic empowerment of women through self-help groups, *Kisan World*, 33 (7), p.31.

<sup>11</sup> Chandra, K (2006), The SHGs model of micro finance, *Southern Economist*, 44 (17), pp.29.

their credit requirement both meeting emergent consumption needs as well as small production requirement without requirement of collateral security.

Ramana and Nataraju (2006)<sup>12</sup> have attempted to study on credit management of SHGs that to the extent mainly intended to document the experience of SHGs promoted under an NGO, SAPAP in Kalva village in Kurnool, Andhra Pradesh. They found that almost all members participated in the decision making process of group functioning and relevant records are maintained satisfactorily. However, rotation of leadership is found rarely in the same groups.

## **2.2. STUDIES RELATED TO SHG-BANK LINKAGE**

Nanda, Y.C. (1994)<sup>13</sup> stated that the SHGs or the thrift and credit groups were mostly informal groups whose members pooled savings and relented within the group on rotational or need basis. These groups had a common perception of need and impulse towards collective action. Many of these groups got formed around specified promotional activity, promoted savings among members and used the pooled resources to meet the emergent needs of members including the consumption needs. Sometimes the internal savings generated were supplemented by external resources loaned or donated by the voluntary agency who promoted the SHGs.

Jayaraman and Puhazhendhi (1999)<sup>14</sup> have stated that the increasing women's participation and employment generation among the rural poor through informal groups

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<sup>12</sup> Ramana, K..V & Nataraju, G (2006), Credit management in SHG under SAPAP project, *Southern Economist*, 1 (8), pp.18.

<sup>13</sup> Nanda, Y.C (1994), *National Bank News Review*, October-November, pp. 23-24.

<sup>14</sup> Jayaraman, B. & Puhazhendhi, V. (1999) *National Bank News Review*, October-December, pp. 74.

with active intervention of NGOs, adequately supported by training and financial assistance ensured and also significantly improved women's participation both from economic and social aspects. The group approach is becoming more and more important as evidenced by the recognition accorded by the Government of India in the ongoing income generating programmes. The SHGs have become the local point of the development schemes under the unified poverty alleviation programmes SGSY launched in April 1999 by the Government of India. The NABARD's commitment of empowering at rural poor through SHGs. Further increase the emphasis of group approach among the rural poor, especially women. Also a reduction in transaction cost of lending to the rural poor through SHGs when compared to the normal lending had increased recovery performance and reinforced the group concept in the rural credit delivery through formal institutions. Hence, there is a greater potential for the group approach in the future while conceptualizing and implementing any programme for the rural poor, especially women.

A study conducted by NABARD (2001)<sup>15</sup> revealed that the SHGs particularly of women were emerging as an effective medium of delivery of credit from the banks. Besides creating social awareness, the SHGs also pave the way for empowerment of the rural people through regular savings and linkage to the financial sector. This, in turn, helps in improving the standard of life and as such the SHGs could be supported by those agencies concerned with rural development and poverty alleviation programme.

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<sup>15</sup> NABARD (2001), Moots Marketing Centres to Promote Rural Products, *The Hindu*, dt. December 10.

Ramana, R (2001)<sup>16</sup> in his study on the impact of institutional credit on the socio economic condition of rural women in self-help groups in Bidar district of Karnataka documented the experiences of micro credit movement through self-help groups that are promoted to serve the credit needs of the poor for a sustainable livelihood system. He found that the trend of fewer members has taken loans more than once and have increased awareness in the credit linkage programme with the bank. The average amount of loan disbursed has increased four times during the 5 years. Purpose wise credit demanded by SHG members indicated that a good proportion of self-help group members, i.e. 25 per cent have demanded credit for business purpose, 24 per cent of self-help groups members for agricultural purpose, 22 per cent for dairy, four per cent for goat & sheep rearing, household consumption for 15 per cent, medical 7 per cent and house repair 3 percent.

Hosamani, S., Balappa and Megeri, S (2001)<sup>17</sup> while examining the financial requirements of the rural poor for emergent consumption of productive purpose emphasized the need to have greater accessibility to credit delivery structures. They found that the self-help group bank linkage programme has made rapid strides in Karnataka. Among the agencies involved in the linkage programme there, co-operative banks showed higher growth (120 per cent) followed by Regional Rural Banks (54 per cent) and commercial banks (40 per cent).

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<sup>16</sup> Ramana, R (2001), Impact of institutional credit on the socio-economic condition of rural women in SHG: A case study on Bidar District of Karnataka, *Southern Economist*, 2 (9), pp.19.

<sup>17</sup> Hosmani, S.B, Balappa, S.R., & Megeri, S.N., (2001), Self-help groups in Karnataka: Trends and implications, *Indian Journal of Agricultural Economics*, 56 (3), pp. 469.

Kallur M.S. (2001)<sup>18</sup> made an attempt to present a concrete picture of women self-help groups promoted by the NGO called Mysore Resettlement and Development Agency (MYRADA) in the Chincholi Project, Gaulbarga District, Karnataka state, with an objective of presenting the achievement of the MYRADA in promoting the economic independence of poor women and to comment on the sustainability of women self-help groups in the future. The author found that individual loans are mostly used for productive purpose and high rate of recovery is felt compared to the rate of recovery of the formal institutional system. MYRADA provided help in organizing the groups, extended guidance in economic activity, arranged for training to the extent possible, offered financial help in case of need and arranged for self-help group linkage with the bank.

Kundu, K, Pandey, U and Kusmum, J (2001)<sup>19</sup> have attempted to study the efficiency of SHG-bank linkage programme in Harynana. They found that commercial banks facilitated the access of the rural poor to financial services in a cost effective and sustainable manner. They have pointed out that through these rural poor in SHGs not only developed confidence in them, but also cultivated the habit of thrift/saving and utilized collective wisdom to tackle their own problems.

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<sup>18</sup> Kallur, M.S., (2001), Empowerment of women through NGOs, *Indian Journal of Agricultural Economics*, 56 (3), pp. 465-466.

<sup>19</sup> Kundu, K, Pandey, U & Kusum, J (2001), Sustainable micro financing through SHGs in Gurgaon District, *Indian Journal of Agricultural Economics*, 56 (3), pp. 483..

Sharma, K.R. and Sharma, N.K (2001)<sup>20</sup> spell that out the conducive environment required for a successful non-governmental organization in the formation and linkages of self-help groups under new income generating scheme. They have further indicated that the working and impact of self-help groups of rural poor depend upon the NGOs regional coverage, ideology, programme implementation, effectiveness, popularity and the leadership, democratic working of the NGOs, long term planning, far sightedness of management, honest administration and hard-working officials are needed for the success of the group.

Nedumaran S., Palanisami, K., and Swaminathan, P (2001)<sup>21</sup> have examined empirically the performance of self-help groups linked with bank and assessed the socio-economic impact of self-help group members. The study on self-help groups was undertaken in two districts of Tamil Nadu, namely, Erode and Tiruchirapalli covering 30 self-help groups from two NGOs namely MYRADA and LEAD and 150 members from the selected self-help groups. They revealed that the saving and the average loan per group member in the groups showed an increase, based on the age of the groups. The annual net family income of the members in the post self-help group situation was increased by 23 per cent over the pre-self-help group situation. It is finally pointed out that promotion of self-help groups in the rural areas, training to members, and

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<sup>20</sup> Sharma, K.R & Sharma, N.K (2001), Determining success of non-governmental organization in micro financing to SHGs of rural poor in Himachal Pradesh, *Indian Journal of Agricultural Economic*, 56 (3), pp. 485-486.

<sup>21</sup> Nedumaran, S., Palanisami, K., & Swaminathan, P (2001), Performance and impact of self-help groups in Tamil Nadu, *Indian Journal of Agricultural Economics*, 56 (3), pp. 471-472.

involvement of local NGOs in building the self-help groups are essential for the overall improvement of the households.

Namboodiri, N. and Shiyani, R (2001)<sup>22</sup> analyze the potential role of SHGs in rural financial deepening in Gujarat with an objective of finding SHGs linkage with banks for savings and credit for the weaker sections of the rural households, by using both macro and micro data. They have also examined the basic features of SHGs promoted by NGOs and banks Panmahal Vadodara Gramin Bank (PVGB) in Gujarat, which is a Self-help Promoting Institution (SHPI). They found that percentage of women groups promoted by SHPI was 52 per cent and it was as high as 84 per cent for those promoted by the NGOs. The percentage of SHGs inked with SHPI was 65 per cent and that of NGOs was 42 per cent. The average amount advanced to SHGs varied from ₹ 13,000 to ₹ 30,000 for those promoted by the SHPI and it varied from ₹ 7000 to ₹ 30,000 for those promoted by the NGOs. While the credit saving ratio of the former was 1.27 it was 3.67 for the latter. However the repayment performance of SHGs promoted by the SHPI was superior to that of NGOs. The SWOT analysis on SHGs reveals that self-sustainable system of community organizations free from government, guidance, and training, teachings on basic accounting principles given to the members by NGOs / banks, social cohesion in group, provision of loan for consumption and production purposes, lower transaction cost and create a better recovery performance.

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<sup>22</sup> Namboodiri, N & Shiyani, R (2001), Potential role of SHGs in rural financing deepening, *Indian Journal of Agricultural Economics*, 56 (3), pp. 457.

Punithavathy, P and Eswaran, R (2002)<sup>23</sup> analyzed the impact of self-help groups on rural women in Madurai district, Tamil Nadu. It is observed that NGOs are approachable to SHGs in this area more than banks. Over 95 per cent of the respondents felt that self-help groups have enhanced their status and participation in decision making processes, their awareness in health, education, and leadership skills which finally led to capacity building. 92 per cent of them are of the opinion that self-help groups have reduced their vulnerability towards famine, flood and riots. Finally, she has pointed that credit linkage programmes with the banks have to be expanded still further for getting better result.

Archana. S. (2002)<sup>24</sup> highlighted that micro credit encouraged through Indira Mahila Yojana (IMY), a development scheme, which has ushered in a new era of hope for the poor. She has stressed that micro credit and self-help groups should be seen as one of the components of a solution to accelerate the social and economic development particularly of the rural poor women in India.

Appa, R (2002)<sup>25</sup> makes an attempt to evaluate the relative contribution of two major programmes DWACRA and SHG in empowering women and children in rural areas of Andhra Pradesh. The study revealed that in terms of socio-economic conditions of members of households, SHG and DWACRA members differ in many respects. In

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<sup>23</sup> Punithavathi, P & Eswaran R, SHGs mobilizing women at the grassroots, *Social Welfare*, 49 (7), pp. 18-20.

<sup>24</sup> Archana, S (2002), Types of SHGs and their work, *Social Welfare*, 48 (11), pp.14-17.

<sup>25</sup> Appa, R (2002), Role of SHG and DWACRA in economic and social empowerment of women in Andhra Pradesh, in A. Renga, R (ed.), *Empowerment of Women and Ecological Development*, Serial Publications, New Delhi, pp. 51.

terms of literacy, occupational compositions and land base, the members of SHGs are better placed compared to those of DWACRA. Similarly percentage of women reporting empowerment and improvement in various aspects are more among those belonging to SHG compared to DWACRA.

Indira, K and Rao, B (2002)<sup>26</sup> tried to analyze the role of Sangamitra service society in empowering women. It is promoting self-help among more than a hundred women's groups. The study found that SHGs are able to successfully mobilize public resources. More than 90 per cent of them have reduced their dependence on money lenders for consumption. Now the society was in a position to extend its scope from overcoming the immediate problem of the poor to redressing the structural causes of poverty.

Gupta, S and Athavale, M (2003)<sup>27</sup> have examined the impact of rural SHGs in Madhya Pradesh with an objective of examining the working of self-help groups in that state in general and for knowing the success stories of self-help groups in village Daudi Junkar of Hoshangabad district which is having a very large number of self-help groups. Through a case study method, out of 9 Mahilasamitis one Mahila Samiti called 'Yashoda Mahila Samiti' was selected. They have revealed that, of the 9 Mahila Samitis (Self help groups) 2 were linked with Regional Rural Bank and derived the loan sanction of ₹ 10,000 - 40,000. The average recovery percentage was 47.3 and the average percentage

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<sup>26</sup> Indira, K & Rao, B (2002), NGOs and empowerment of women: A case study of Sangamitra Service Society in Krishna District in A. Ranga, R (ed.), *Empowerment of Women and Ecological Development*, Serials Publications, New Delhi, pp. 60.

<sup>27</sup> Gupta, S & Athavale, M (2003), Characteristics and impact of rural SHGs, *Economic Affairs*, 48 (1), pp. 52-58.

of outstanding of loan was 52.69. They have finally observed that men & women who used to leave the village in search of labour are now self-employed and self – sufficient.

Om Raj, S (2003)<sup>28</sup> analyzed the role of NGOs in fostering self-help groups, by considering Dharmapuri District of Tamil Nadu, where MYRADA, working with a mission of building of people's institutions to manage and control resources for sustainable development and self-reliance. He has found that MYRADA is working in collaboration with a Tamil Nadu Corporation for development of women in Dharmapuri district, where 18,000 poor women have been organized and 21,000 children have been provided with health facilities, upgrading educational services etc. He has pointed out that since the external funds made available to self-help groups were disproportionate to members' own savings, RBI/NABARD intervention would be necessary to provide low cost funds to self-help groups through banks to expand their operation.

### **2.3. STUDIES RELATED TO MICROFINANCE**

Micro finance refers to the entire range of financial and non-financial services, including skill up gradation and entrepreneurship development rendered to the poor for enabling them to overcome poverty. The main objective of the micro finance facility is to provide financial assistance to the weak and poor. It is expected that micro finance shall strengthen the poor persons. Necessary guidance and procedure of repayment also are given by the banks under the micro finance scheme.

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<sup>28</sup> Om Raj, S (2003), Role of NGOs in fostering SHGs, *Kurukshetra*, 51 (4), pp. 33-35.

Jaya S. Anand (1991)<sup>29</sup> examined the impact of micro credit schemes on women SHGs of Mallaparam district in Kerala. The study found that the members who earlier had some economic activity used the micro credit effectively for expansion and modification and they reaped the sustainable benefit by joining the group. The impact in terms of production also differed according to the members' initial socio-economic status. She also found that the process of women empowerment takes place only when the SHGs attain a satisfactory level of performance. Positive change in the attitude of beneficiaries has been seen. The micro finance programmes have enabled the poor to take up micro enterprise by availing of credit without outside help.

Nandita, R and Vasundhara, D (1996)<sup>30</sup> in their study analyzed the efforts of Co-operative Development Foundation in (an NGO established in 1982 by the Paddy Farmer's Co-operative) empowering women economically, socially and politically. Their study has shown that there was a spectacular growth in membership of the women's group economic independence, which is attained through access to loans to set up small enterprises combined with self-confidence in running their own organization, which has resulted in an increase in well-being for the women themselves and for their communities in general.

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<sup>29</sup> Jaya, S. Anand (1991), Self-help groups in empowering women: A case study of selected SHGs, *Indian Journal of Social Science*, 4 (3), pp. 371-85.

<sup>30</sup> Nandita, R & Vasundhara, D (1996), Like my mother's house women's thrift and credit co-operation in South India, in Marilyn Carr, Martha Chen and Renana Jhabrala (eds.), *Speaking Out – Women's Economic Empowerment in South Asia*, Vistaar Publication, New Delhi, pp. 72-96.

Lakshmikantan, K (2000)<sup>31</sup> in his case study concluded that the SHGs were very effective in meeting the credit requirements of the members for conventional needs, but the use of credit for income generation schemes and improving livelihoods was yet to be demonstrated.

Rekha, R (2001)<sup>32</sup> examines working and the impact of the self-help groups based on the data collected from five women self-help groups situated in Bardez and Bicholim taluks of Goa. The study revealed that individual loans were mostly used for productive purposes and the rate of recovery was cent percent and self-help groups made a lasting impact on the lives of the poor, particularly women. Their quality of life had improved which was revealed in terms of increase in the family income, increase in savings, increase in consumption expenditure, gaining of self-confidence, productive use of free time, getting opportunity to improve the hidden talent and getting more importance in the family. She concludes that the movement of self-help groups can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy.

Swaminathan (2001)<sup>33</sup> asserted that involvement of women self-help groups in land based activities had charged a chronic defaulting Mannargudi area into a good recovery performance area in Thiruvarur district. According to him, the recovery of small loans given to farmers and farm labourers in the past was very poor in the area. But a new

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<sup>31</sup> Lakshmikantan, K (2000), SHGs in the life of rural poor: A case study, *Women's Link*, pp. 12-13.

<sup>32</sup> Rekha, R (2001), Working and impact of SHGs in Goa, *Indian Journal of Agricultural Economics*, 56 (3), pp. 471.

<sup>33</sup> Swaminathan, (2001), Thiruvaru Women SHG: Help in recovery of farm loans, *The Hindu*, dt. July 23, 2001, pp.5

idea of involving self-help groups, comprising mostly farm women was mooted and the bank tried it as a pilot project. It was successful with good recovery.

Veluraj, R (2001)<sup>34</sup> views self-help groups as an unregistered body of people preferably the disadvantaged, who willingly contribute an agreed sum of money periodically, based on mutual trust, with the understanding that the money so contributed would be lent at a price for a short period, as fixed by the group itself.

Gopalakrishnan B. (2002)<sup>35</sup> analyzed the impact of self-help groups on social security in Chinnamalai district, Tamil Nadu. 30 women SHG borrowers were selected from women SHGs through random sampling method. He has revealed that 16 per cent of loan obtained by the respondents is utilized for production purposes and 84 per cent for consumption purposes. After joining in self-help group, everyone has created some assets, saved substantial amount ranging from ₹ 320 to ₹ 1300 and repaid the loan to their self-help groups promptly and in turn remitted to the bank simultaneously. Most of the respondents are confident of speaking/representing with any official like District Collector to represent for common causes, maintaining drinking water hand pump, involving in the canvassing work for their own members in the panchayat election and prohibiting arrack sales in their area which is the landmark of SHG. Continued integrity among members, improved entrepreneurship, and better understanding of financing agencies has greater effect on the success of self-help group.

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<sup>34</sup> Veluraj, R (2001), Self-help groups: An alternative approach to empower rural women, *Tamil Nadu Journal of Co-operation*, pp. 25-29.

<sup>35</sup> Gopalakrishnan, B (2002), SHGs and social defence, *Social Welfare*, 39 (1), pp. 30-34.

Gurumoorthy T. (2002)<sup>36</sup> has expressed the opinion that self-help groups are the viable alternative to achieve the objectives of rural development through community participation in Ramanthapuram District. He pointed out that the women led self-help groups in Ramanathapuram have demonstrated success of mobilizing thrift, appraising own credit and managing credit through bank linkages and are enforcing financial discipline. He found that self-help groups created a socio economic revolution and made a change in the mindset of the very conservative and tradition bound rural women, in the mainstream progress of Ramanathapuram district.

Bibhudutt, P (2003)<sup>37</sup> in his study on maintaining micro finance has pointed out that NGOs have a crucial role in group formation, nurturing SHGs in pre-micro enterprise stage, capacity building and enhancing credit absorption capacities. He has mentioned that SHGs provide effective coping mechanisms and peer pressure acts as the best collateral. The author pointed out that high repayment rate of SHGs run through NGOs is not an inherent structural feature of SHGs but a commitment to group values.

Ganesamurthy, V (2004)<sup>38</sup> studied on the thrift and credit utilization pattern of self-help groups in Erode, has examined the socio economic conditions of members before and after the formation of groups. The respondents after forming of SHG, have become economically viable and attained improvement in their living status, with which

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<sup>36</sup> Gurumoorthy, T (2002), Economic empowerment through self-reliance, *Social Welfare*, 49 (7), pp. 14-17.

<sup>37</sup> Bibhudutt, P (2003), Mainstreaming micro finance, *Economic and Political Weekly*, 38 (46), pp. 4832-36.

<sup>38</sup> Ganesamurthy, V (2004), Study on thrift and credit utilization pattern of SHG in Lakshmi Vilas Banks, Suriyampalayam Branch, Erode, *Indian Journal of Marketing*, 34 (1), pp.12.

they are relieved from the clutches of money lenders. Increase in loan subsidy amount, decrease in bank interest rate, and involvement of self-help groups in the propagation of small family norms, mobilization of small savings and other social works are insisted for better result.

Kamal, V and Parminder, S (2004)<sup>39</sup> attempted to describe the process of development of SHG's in Hoshiarpur District, Punjab with the objective of identifying their weaknesses and evaluating the impact of the groups on the income of the members. Out of the three SHGs selected for the study, one is above poverty line but not obtaining bank loan and the other two respectively belonging to above poverty line and below poverty line categories which obtained bank loans. The SHGs are promoted by district rural development agency, and other institutions including, nongovernmental organizations, commercial banks, regional rural banks and co-op banks. The SHGs belonging to the BPL generated 70 per cent of the total savings and rest of the savings were generated by the APL group. They have observed that the banks do not provide credit to BPL groups. The APL groups were able to get more benefits from these schemes because of their greater awareness, education and managerial abilities. They have finally pointed out that undue delay in sanctioning of loans needs to be eliminated to achieve the objective of economic upliftment of the poor.

Vasudeva, R (2004)<sup>40</sup> analyzed the grass root women groups in Andhra with the twin objectives of finding the improved status and quality of life of poor women and

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<sup>39</sup> Kamal, V & Parminder, S (2004), The performance of SHGs in Punjab, *Indian Journal of Agricultural Economics*, 56 (3), pp. 452.

<sup>40</sup> Vasudeva, R (2004), Grass roots women's group in AndhraPradesh, *Social Welfare* pp. 31-36.

children in rural areas and the involvement of the community in planning and implementing of development programme through DWACRA and other SHGs in Andhra Pradesh. It is revealed that nearly 87 per cent of the groups, loan amount taken by the group members have been put to proper use. He has also observed that the benefits are not uniformly shared by all the members in a group because of the composition affordability and repayment capacity.

Agnes, S and Seilan, A (2005)<sup>41</sup> in their study on SHGs and micro finance reveals that micro financing through SHGs has turned out to be an effective strategy for formal financing agencies. Because, group lending minimizes transaction cost and at the same time the members of a group are able to avail of small loans through that group. The chances of misutilisation are minimal and there is an assured repayment because of peer monitoring by the group. He found that the system has been found beneficial because of minimal procedural formalities, access to institutional credit without collateral offering, full autonomy in the selection of activity, and the availability of thrift for meeting urgent needs. The skill needed for filling the application forms and the absence of procedural formalities have made the programme, customer friendly and encouraged women to step up or expand micro enterprises to increase their income, saving, access to information and possibilities for development of other social and political roles. He concludes that Micro financing programmes targeting women have led to their empowerment in economic, social and political spheres and also empowerment within the family.

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<sup>41</sup> Agnes, S & Seilan, A (2004), SHGs and micro financing creating linkages with banks, *Social Welfare*, 52 (4), pp. 33-34.

Members have got awareness in issues such as government programmes and schemes, bank transactions, health, hygiene and family welfare, social welfare and in legal aspects.

Mahendra, V (2005)<sup>42</sup> paper on impact of self-help groups on Formal Habits” focused with the twin objectives of examining the association between the growth of SHGs and the increase in female bank deposit accounts and the influence of SHGs in their account holding in formal banks. In the process, this paper traced that there is a positive relationship among SHG membership, bank deposits and account holding.

#### **2.4. STUDIES RELATED TO THE DIMENSIONS OF WOMEN EMPOWERMENT**

Empowerment is defined as ‘giving power to’, ‘creating power within’ and ‘enabling’. Hence empowerment is a multi-dimensional process, which should enable individuals or groups to realize their full potential and powers in all spheres of life. It is a comprehensive process, which includes awareness, confidence building, and realization of self-worth, organizing, participating in decision-making and finally having access to control over resources in fair and equal proportion. It thus envisages a greater access to knowledge and resources, greater autonomy in decision-making for self, greater ability to plan one’s life to have greater control over the circumstances which influence one’s life and greater capacity to free one from shackles, imposed on customs, beliefs and practices. Thus, empowerment is a ‘process’ and not an ‘event’. It is, therefore time consuming and may have several phases. Each phase or step may be an effort by itself. It can be built

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<sup>42</sup> Mahendra, V (2005), Impact of self-help groups on formal banking habits, *Economic and Political Weekly*, 44 (57), pp. 1705.

only gradually by constructing each step solidly. The progress of the ‘whole’ depends on the various environmental factors in a given society in which such a process of empowerment takes place. It can be self-initiated or initiated by others. Hence, empowerment can be broadly categorized into (a) Economic empowerment (b) Political empowerment (c) Social or Socio-Cultural empowerment (d) Decision making empowerment and Political and Legal empowerment where the SHGs are used as a strategy to achieve the above dimensions.

#### **2.4.1. Leadership Empowerment**

The leadership empowerment indicates the qualities of a leader acquired by the SHG members because of their SHG activities. The leadership qualities are a prerequisite for the sources of the micro enterprises run by the members. The traits of leadership are identified as self-confidence, originality, human-orientation, task-orientation, future-orientation and risk-orientation (Vasudeva Rao, 2002<sup>43</sup>; Velu, Sureshkumar, 2005<sup>44</sup>; Sakunthalai et al., 2006<sup>45</sup>). The leadership empowerment in the present study is measured by the variables identified by Tripathy (2004)<sup>46</sup>, Kumar and George (2005)<sup>47</sup>; Seema, R (2006)<sup>48</sup>, and Suguna (2002)<sup>49</sup>. The identified variables are ability to listen to others,

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<sup>43</sup> Vasudeva, R (2002), Empowerment concepts and clarity, *Social Welfare*, 33 (10), pp. 9-11.

<sup>44</sup> Velu Suresh, K (2005), Women empowerment success through self-help groups, *Kissan World*, 11 (3), pp.31-32.

<sup>45</sup> Sakunthalai, A., Ramakrishnan, K., & Mahendran, S (2006), Leadership empowerment of woman, *Kissan World*, 20 (7), pp. 31

<sup>46</sup> Tripathy, K.K (2004), Self-Help Groups: A Catalyst of Rural Development, *Kurushetra*, 52(8), pp.40-43.

<sup>47</sup> Kumar, D and George, C (2005), Working Women and Their Leadership, 32(6), June, pp.16-17.

<sup>48</sup> Seema, R (2006), Rural Women Leaders: A Socio-Economic Perspective, *Social Welfare*, pp.18-20.

objective orientation, self-motivation, sharing knowledge with others, networks, accept changes, optimism, understanding politics, balanced life, thirst for knowledge, adoptability, courage, vision, effective communication and generosity. The empowerment index has been used to measure the leadership empowerment among the members at pre and post SHG period among the members.

#### **2.4.2 Decision-making Empowerment**

The decision-making empowerment represents the power of decision making regarding the various aspects in the life of women (Vinayagamoorthy, 2007)<sup>50</sup>. Women have lesser decision-making power in their day-to-day life. But it has been changing because of their SHG membership and their micro enterprises (Villi, 2003)<sup>51</sup>. The decision making empowerment among the members is identified with the help of few variables related to the events of personal, family and business matter with the help of previous studies (Jairam Ramesh, 2007<sup>52</sup>; Vasudhava Raje, 2007<sup>53</sup>; Naila Kaber, 2005<sup>54</sup>). The identified contexts of decision-making in the present study are: education of children, health of children, marriage matters, own consumption, routine purchase, daily

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<sup>49</sup> Suguna (2002), Strategies for Empowerment of Rural Women, *Social Welfare*, 14(8), pp.3-6.

<sup>50</sup> Vinayagamoorthy, A (2007), Women Empowerment through Self Help Groups: A Case Study in the North Tamilnadu,, *Social Welfare*, 54(1), pp.32-35.

<sup>51</sup> Villi, C (2003), Self Help Groups–Micro Enterprises, *Tamilnadu Journal of Co-operation* 3(9), pp.20-24.

<sup>52</sup> Jairam Ramesh (2007), Self Help Groups Revolution: What Next, *Economic and Political Weekly*, 42(36), pp.3621-3624.

<sup>53</sup> Vasudhava Raje (2007), SHGs the Powerful Medium for Empowering Women, *The Cooperator*, 45(2), pp.65-66.

<sup>54</sup> Naila Kaber (2005), Is Micro Finance a ‘Magic Bullet’ for Women’s Empowerment?, *Economic and Political Weekly*, 40(44&45), pp.4709-4717.

purchasing of commodities, daily food preparation, clothing for family members, clothing for personal purpose, business decisions, borrowing decision, repayment decisions, relationship with other and personal matters. The decision-making empowerments among the members have been measured with the help of the empowerment index at pre and post SHG period.

### **2.4.3. Personality Empowerment**

The empowerment is a social action process that promotes participation of people, organization and communities in gaining control over their lives in their community and larger society (Das Sabyasachi, 2003)<sup>55</sup>. Empowerment means the manifestation of the redistribution of power that challenges patriarchal ideology and the male dominance (Chandra Ramesh, 2004)<sup>56</sup>. The empowerment is an outcome of personality development (Kurtz, Linda Farris 1997)<sup>57</sup>. Personality is a major component of empowerment (Murugan and Dharmalingam, 2002)<sup>58</sup>. Major factors determining personality are their media exposure, risk taking ability, scientific orientation, economic motivation, sociability, and the like. (Ravi and Usha, 1985)<sup>59</sup>. Empowerment is a construct that assumes a productive approach to life, a psychological sense of efficacy and control

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<sup>55</sup> Das Sabyasachi (2003), Self Help Groups and Micro Credit Synergic Integration *Kurushetra*, 51(4), pp.25-30.

<sup>56</sup> Chandra Ramesh (2004), Social Development in India, *Isha Books*, Delhi, p.33.

<sup>57</sup> Kurtz Linda Farris (1997), *Self Help and Support Groups – A Hand Book for Practitioners*, Sage Publications, USA, 10(3), pp.68-74.

<sup>58</sup> Murugan, K.R. and Dharmalingam (2002), Self Help Groups–New Women’s Movement in Tamilnadu, *Social Welfare*, 47(45), pp.9-12.

<sup>59</sup> Ravi, N. and J.Usha (1985), *Women in Developing Society*, New Delhi Astish Publishing.

(Tandon Snehlata, 2001)<sup>60</sup>. In the present study, the personality among the members have been measured with the help of related variables: listening to media, thirst to learn, free to make expenditure, analyze the problem, media owned, role in decision making, no gender discrimination, time for entertainment programme, consideration of suggestions, participation in social programmes, membership in social organization, taking food with all the family members, confidence while decision making, interaction with the society, risk taking ability, acceptance of new things, optimism and adoption (Indira Rajaraman, 2007<sup>61</sup>; Khullar, 2007<sup>62</sup>; Palanivelu and Hema Balakrishnan 2007<sup>63</sup>; Valsamma Antony, 2006<sup>64</sup>).

#### **2.4.4. Social Empowerment**

Social empowerment is, by far, the most difficult and long-term goal to attain, because social equality includes equality of treatment, respect, opportunity, recognition and above all equality of status. It basically entails a change in perception, attitudes and values on the part of the society, which is hard to come by. Social legislation has done little in this respect except providing a legal sanctity for a social equity measure.

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<sup>60</sup> Tandon, Sneh Lata (2001), Self Help New Mantra for Empowerment, *Journal of Social Welfare*, 48(7), pp.25-32.

<sup>61</sup> Indira Rajaraman (2007), Women in the Eleventh Plan, *Yojana*, May, pp.27-29.

<sup>62</sup> Khullar, K.K (2007), Mahila Samakhya: Empowerment of women through Education, *Kurushetra*, pp.9-11.

<sup>63</sup> Palanivelu, P and Hema Bhalakrishnan (2007), Education for Women Empowerment, *Third Concept*, 21 (242), pp.48-54.

<sup>64</sup> Valsamma Antony (2006), Education and Employment: The key to Women Empowerment, *Kurukshetra*, pp.27-29.

The social empowerment among the SHG members has been measured with the help of the variables identified from the previous studies (Parul Gaur, 2004<sup>65</sup>; Leelamma Devasia and Jancy Antony, 2004<sup>66</sup>; Shyam Sundar and Gaurav Bansal, 2002<sup>67</sup>; Sharma, 2007<sup>68</sup> and Rosa, 2005)<sup>69</sup>. The identified variables are recognition by the family members, participation in social functions, recognition by the traders, protesting against social evils, recognition by the society, involvement in social activities, office bearer of any social organization, recognition by other SHG members, membership in voluntary organization and recognition by the Government Officials. The social empowerment among the members at pre and post SHG period is computed with the help of an index.

#### **2.4.5. Economic Empowerment**

Economic empowerment is undoubtedly the key dimension and can lead to all other kinds of empowerment. This is true in the context of women. A major cause of a women's subordination is said to be her economic dependence. In the event of social crisis, a woman is unable to express or decide mainly because of no means to support. It is precisely because of this that many women development programmes emphasize fully

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<sup>65</sup> Parul Gaur (2004), Social Empowerment – A Comparison Between Working and Non-working Women, *Social Welfare*, pp.4-5.

<sup>66</sup> Leelamma Devasia and Jancy Antony (2004), Social Development Issues in Self Help Groups, *Social Welfare*, 50(10), pp.4-9.

<sup>67</sup> Shyam Sundar and Gaurav Bansal (2002), Various Dimensions of Women's Empowerment, *Social Welfare*, 49(5), pp.11-17.

<sup>68</sup> Sharma, S.L (2007), Community Participation: An Effective Agency of Rural Development, *Kurukshetra*, 55(3), pp.3-6.

<sup>69</sup> Rosa, K.D (2005), Women Empowerment and Family Set-up, *Kurukshetra*, 54(1), pp.25-30.

on the income generation activity, so that there is money available with her and that she moves towards economic independence and takes the first step towards empowerment.

In the present study, the economic empowerment has been measured with the help of the variables related to the economic status and indicators among the members. These variables are drawn from reviews (Jassal, 2007<sup>70</sup>; Ritu Jain, 2003<sup>71</sup>; Sabyasachi Das, 2003<sup>72</sup>; Chiranjeevalu, 2003<sup>73</sup>; Rasure, 2003<sup>74</sup>). The identified variables are personal income, savings, lending capability, possession of movables, family income, investments, reduction indebtedness, possession of television, possession of gold ornaments, additional income, bank account, possession of house, fall in rate of interest, possession of basic amenities at house and source of capital. The empowerment index has been used to measure the economic empowerment at pre and post SHG period.

#### **2.4.6. Political and Legal Empowerment**

Women were socially weak, economically dependent and politically powerless. A common belief, even with regard to women's voting behavior is that the male members of their family influence them. They did not venture to stand for elections. Hence in the

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<sup>70</sup> Jassal, G (2007), Empowered Women-Nations Strength, *Social Welfare*, 54(1), pp.23-36.

<sup>71</sup> Ritu Jain (2003), Socio-Economic Impact Through Self Help Groups, *Yojana*, 47(7), pp.11-12.

<sup>72</sup> Sabyasachi Das (2003), Self Help Groups and Micro Credit Synergic Integration, *Kurushetra*, 51(10), pp.25-28.

<sup>73</sup> Chiranjeevalu, T (2003), Empowering Women Through Self Help Groups Experiences in Experiment, *Kurukshetra*, 3(2), pp.31-34.

<sup>74</sup> Rasure, K.A (2003), Women's Empowerment Through SHGs, *Facts for You*, pp.17-21.

political sense the role of rural women was very much negligible. They were politically less conscious, less articulate and less active. They were basically apathetic and indifferent towards the political process. However, women with elite and political background, always, found it easy to have a smooth entry into politics. Women's traditional role demanded full attention to home. This, clubbed with modesty as a virtue, kept other women away from politics in general. Their economic dependence and prohibitive election expenses were also hurdles. Though the political status of women is ensured in the Constitutional document, it will take time to make rural women politically equal in practice. Amendment is a progressive landmark in the history of political empowerment and will enhance their status and development.

In the present study, the political and legal empowerment among the members has been measured with the help of the variables (Melanie Kumar, 2003<sup>75</sup>; Rakesh Prasad, 2007<sup>76</sup>; Sharma and Manisha Gupta, 2005<sup>77</sup>; and Arundhati Chatto Padhyal, 2006<sup>78</sup>). The identified variables are participation in election as voters, participation in meeting of local bodies, awareness on fundamental rights, awareness on legal framework in SHG, campaigns for a political candidate, contest in election, awareness on anti-dowry cell, awareness on law of inheritance, participation in any political rally, awareness on legal formalities in business, awareness on female priorities and participation in anti-social

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<sup>75</sup> Melanie Kumar (2003), Empowerment of Domestic Workers, *Social Welfare*, p.9-10.

<sup>76</sup> Rakesh Prasad (2007), Information support for Empowerment of Women in India, *Social Welfare*, 54(1), pp.26-28.

<sup>77</sup> Sharma, B.R and Manisha Gupta (2005), Violation of Women's Human Rights, *Social Welfare*, 52(5), pp.33-36.

<sup>78</sup> Arundhati Chattopadhyal (2006), Empowering Women, *Yojana*, Vol.50, pp.30-33.

evils awareness camp. The political and legal empowerment among the members at pre and post SHG period has been measured with the help of an index.

## **2.5. STUDIES RELATED TO SHGs AND WOMEN EMPOWERMENT**

The activities of the Self-Help Groups empower women to cope with problems and stresses, and they also empower members in their relations with the organizations that serve them, and the community where they live. Empirically, it has been found that participation in activities of the SHGs is instrumental in reducing family burden, loneliness, and guilt-feeling; and at a macro-level, the advocacy activities of the members of the SHGs can affect government policies, (Citron, et al., 1999<sup>79</sup>; Medvene & Krauss, 1989<sup>80</sup>).

The strong correlation between the SHGs participation and self-confidence, self-efficacy, civil responsibility, and political efficacy has also been supported in research studies (Florin & Wandersman, 1984<sup>81</sup>; Zimmerman & Rappaport, 1988<sup>82</sup>). Various social science theories, such as the theories of affiliation, attribution, change, coping, deviance and social exchange provide some explanation as to why participation in the

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<sup>79</sup> Citron, M., Solomon, P and Draine, J (1999), Self Help Groups for families of persons with mental illness is perceived benefits of helpfulness, *Community Mental Health Journal*, 35(1), pp.12-30.

<sup>80</sup> Medvene, L and Krauss, D (1989), Causal attributes and parent child relationships in a Self Help Group of families of the mentally ill, *Journal of Applied Social Psychology*, 19(1), pp.1413-1430.

<sup>81</sup> Florin, P.R and Wanderman, A (1984), Cognitive Social Learning and Participation in Community Development, *American Journal of Community Psychology*, 12(6), pp.689-708.

<sup>82</sup> Zimmerman, M.A and Rappaport, J (1988), *Op.cit.*

SHGs empowers members. Steward (1990)<sup>83</sup> concluded, after synthesizing some theoretical and empirical studies, that the provision of social support and social learning in the SHGs is the major factor in the SHGs effectiveness. In a study of three organizations (one of which was a mutual help organization for persons with severe mental illness), Maton and Salem (1995)<sup>84</sup> found that the reason why they are so empowering is because they have a belief system that inspires growth, an opportunity role structure that is pervasive, highly accessible and multi-functional, a support system that is encompassing, peer-based, and provides a sense of community, which leadership that is inspiring, talented shared. Present below are a few studies conducted on the SHGs in India and these have a direct relevance to the present study.

Sakunthala Narashiman (1995)<sup>85</sup> stated that strategies for empowering women must go beyond economic restructuring, as rural women lack self-assurance and motivation. She further argues that information and awareness ensure avoiding exploitation, and in this sense information and awareness enable members to gain empowerment. She emphasizes that the group must focus on human resource development rather than identify sources to generate income. While stressing the fact that economic benefits can accrue to the group through community solidarity. She further pointed out that economic betterment is necessary, but not a sufficient condition for the empowerment of women.

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<sup>83</sup> Steward, M.J (1990), Expanding theoretical conceptualizations of Self Help Groups, *Social Science Medicine*, 31(9), pp.1057-1066.

<sup>84</sup> Maton, K.I and Salem, D.A (1995), Organizational characteristics of empowering community settings: A multiple case study approach, *American Journal of Community Psychology*, 23(5), pp.631-656.

<sup>85</sup> Sakunthala Narashiman (1995), A slap in the face of 45 crore women, *Newstime*, Hyderabad.

Pillai, G.M. (1998)<sup>86</sup> focused on the contribution of training programmes to the status of women in India. He has recognized the importance of making gender issues a priority one in policy formulation and implementation. Further, they have introduced a gender analytical framework that gives priority to gender issues in formulating and implementing policies.

Rani (1999)<sup>87</sup> evaluated the performance of the SHGs in Medak district of Andhra Pradesh and observed that the SHGs have become one of the largest and highly accepted means of effective delivery mechanism in the world. It is one of important factors determining empowerment and promote collective action that paves the way for transparency and accountability. She has further argued that provision of skill, financial services and products delivered to the poor through the SHGs, have contributed to rural development. The programme has a strong gender bias as more than 85 per cent are women. The collective actions through the group have not only contributed to women empowerment, but also increased their participation in the economic activities and decision making both at the household as well as at the society level.

Chouthury (2001)<sup>88</sup> has stated that poverty alleviation forms the integral part of the rural development strategies in India. Micro credit is considered as a push factor that enables the poor come out of poverty. The study shows that there exists no symbiotic

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<sup>86</sup> Pillai, G.M., (1998), "Training Programme on Gender issues Department of Personnel and Training", Government of India, *YASHADA*, Pune.

<sup>87</sup> Rani, C., (1999), "Evaluation of Self Help Groups (SHGs) in Metak District, DRDA, Sahunthala Narasinhan, *Empowering Women, An Alternative Strategy from Rural India*, Sage Publications India Pvt. Ltd., New Delhi, pp.119-218.

<sup>88</sup> Choudhury, R.C. (2001), Micro credit for micro enterprises, *NIRO*, Hyderabad.

relationship between the SHGs and the micro enterprise development. However, there are evidences to show that the flow of the micro-credit did trigger the growth impulses among the small entrepreneurs. It is also observed that group enterprise on a large scale involves greater risk but yields better returns to the entrepreneurs. Further, the SHGs as a system has infused certain synergy among its members to move up in the socio-economic ladder from a passive onlooker to an active partner/stakeholder in the development process. In short, the SHGs have served the cause of women empowerment, social solidarity and socio economic betterment of the poor in their own setting.

Fernandez (2001)<sup>89</sup> has argued that the potential benefit of credit to the SHGs as an empowering tool declines if the strategy of credit management, process of savings, lending and repayment are not developed and controlled by the group. It is not credit per se, but the management of credit and the quality of governance of the institutions set up by the people to manage credit that empowers. This study attempted to throw light on whether the credit management is a useful instrument for institutional building. Another issue addressed is whether all the members of the SHGs are empowered or only a few. It assures some impact of groups on village life and on gender relations within families. It has been further documented that the structural constraints in the institutional set up are highly responsible for poverty.

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<sup>89</sup> Fernandez, A.P (2001), Putting Institutions First-Even in Micro-Finance, *MYRADA*, pp.2-3.

Kannan (2001)<sup>90</sup> in his doctoral research work has focused on the impact of the PRA and participatory approaches on the rural women. While making a comparative analysis of the role played by the government and the NGOs, he observed that group discussion emerges as a key technique of the PRA to ensure participation of the rural women in developmental activities. By being a member of a group, women get the feel of empowerment and approach officials with confidence.

Singh (2001)<sup>91</sup> has reviewed the status of women and the initiatives being taken by the various agencies for empowering women. He examined the constraints and inherent obstacles that the system and programmes face in terms operation. The article contains extensive discussions on the implications of various policies and programmes that aim at empowering women. The author also observed that opportunities for women have indeed increased but not proportionate to the rate of increase in female population.

Suguna (2002)<sup>92</sup> mentioned three dimensions of women empowerment namely economic, social and political. The economic empowerment includes skill development, income generation and credit availability whereas the social empowerment consists of equality of treatment, equality of respect, equality of opportunity, equality of recognition and equality of status. The political empowerment represents the process of controlling power and strengthening of their vitality.

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<sup>90</sup> Kannan, R (2001), Participatory Rural appraisal in Actions-The impact on Rural Women of PRA and participatory Appraisal in a Government Run Rural Development Programme *CED*, Madurai.

<sup>91</sup> Singh Mor. D.P (2001), Issues and Initiatives in Women's Empowerment, *Social Welfare*, 48(6), pp.22-27.

<sup>92</sup> Suguna, B. (2002), "Strategies for Empowerment of Rural Women", *Social Welfare*, 49(5), pp.3-6.

Villi (2003)<sup>93</sup> revealed that better utilization of available funds, capacity building, right attitude and proper planning of micro-enterprises are absolutely essential. In order to achieve in this direction, it is necessary to create an atmosphere whereas a poor man can start a enterprise at the micro-level on the sustainable basis majority of project especially self-employment projects which are not successful due to lack of proper planning.

Krishna Kumari and Vani (2004)<sup>94</sup> mentioned that a systematic and planned approach to bring in positive imagery of women in India and making print media more accessible to women are certain to reverse the current unhealthy trend of negativism and type casting. The policy will specifically strive to remove demeaning, degrading and negative conventional stereotypical images of women and violence against women.

Tripathy (2004)<sup>95</sup> identified that the success of the economic activities taken up by the self-employed persons largely depends on their social influence, their role in the decision making process, broader financial base through enhanced thrift, and credit activities and widened ownership rights to the assets created by them. Thus, increased community solidarity has to be ensured to have a collective action and address location specific problems.

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<sup>93</sup> Villi, C (2003), Self Help Groups–Micro Enterprises, *Tamilnadu Journal of Co-operation* 3(9), July, pp.20-24.

<sup>94</sup> Krishna Kumari, D.B and Vani, C (2004), “Media for Gender Empowerment”, *Social Welfare*, 51(7), pp.37-40.

<sup>95</sup> Tripathy, K.K (2004), Self-Help Groups: A Catalyst of Rural Development, *Kurushetra*, 52(8), June, pp.40-43.

Mahendra Varman (2005)<sup>96</sup> found that banking habits were a positive function of the years of experience of micro finance programmes through the SHGs. The leadership experience in the SHGs greatly influences the bank account holding. Leadership experience in the SHGs would improve an individual's banking habits much more than simply holding membership.

Perumal (2005)<sup>97</sup> found that the family expenditure has increased due to positive change in the income of the members of the SHGs. The incremental income not only enhances the expenditure of family, but also promotes the savings. Nowadays, many SHGs are starting small business, cottage industries, food processing units, and the like. The majority of the SHG members are socially, culturally and politically empowered.

Ramachandran and Seilan (2005)<sup>98</sup> identified the benefits of the SHGs namely the development of saving habit among the poor, access to larger quantum of sources, window for better technology and access to various promotional assistance. The important indicators of empowerment among the SHGs are able to contribute towards the family income, skill upgradation, understanding the banking operations, improvement in the standard of living, better leadership and communication skills, awareness in health education and decision making of women at community, village and household levels.

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<sup>96</sup> Mahendra Varman P. (2005), "Impact of Self-Help Groups on formal Banking Habits", *Economic and Political Weekly*, 40(17), pp.1705-1713.

<sup>97</sup> Perumal, V.M.S. (2005), SHGs: Empowering Women at the Grassroots, *Social Welfare*, 52(4), pp.5-9.

<sup>98</sup> Ramachandran, T. and Seilan, A (2005), Socio-Economic Empowerment and Self Help Groups, *Social Welfare*, 52(6), pp.3-7.

Shobha Nagnur et al., (2005)<sup>99</sup> identified that the ability to generate income has been uplifted with the help of micro-enterprises run by women. The women successfully combined agro-based micro enterprises with life on the farm in order to become socio-economically independent.

Anant Kumar (2006)<sup>100</sup> revealed that women's participation in the Self Help Groups played a revolutionary role in poverty alleviation and achieved gender equity by empowering women not only to take economic decisions, but also through the group activity inculcating in them qualities of team work, leadership skills and building their capacities towards generating higher incomes, being independent and so on. The SHGs can also be useful platforms in enhancing women's health through increased knowledge and awareness on health issues, and financial security during health emergencies.

Gomathi (2006)<sup>101</sup> mentioned about the problems of women entrepreneurs which are financial constraints, over dependence on intermediaries, scarcity of raw-materials, intense competition, high cost of production, low mobility, family ties, social attitudes, lack of education, lack of training, family support, practical knowledge, self-confidence, inadequate marketing facilities and inadequate managing skills.

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<sup>99</sup> Shobha Nagnur, Geeta Chmnl and Chanmamma Nanjayyanemath (2005), Micro enterprises for from women, *Social Welfare*, 52(3), pp.27-30.

<sup>100</sup> Anant Kumar (2006), Self Help Groups, Women's Health and Empowerment: Global Thinking and Contextual Issues, *Jharkhand Journal of Development and Management Studies*, 4(3), pp.2061-2079.

<sup>101</sup> Gomathi, V (2006), "Development of Women Entrepreneurs – Recent Trends", *Kissan World*, 33(9), pp.21-22.

Kaur and Kaur (2006)<sup>102</sup> identified that with the efforts of extension agencies to mobilize the rural women into any entrepreneurial venture and with the policy measures of the government that provide assistance, incentives, concessions to start a venture, they enter business due to financial, technical and other facilities offered by the state agencies. Thus, they become “induced entrepreneurs”, so they need a constant support to keep them motivated in their enterprise.

Kumar and Vanitha (2006)<sup>103</sup> identified that the success of any strategy of women empowerment depends upon the factors, namely level of education, social customs, family planning, small family, health, medical services, cleanliness, environment, tree growing and kitchen gardening.

Malik and Srilatha (2006)<sup>104</sup> mentioned that the micro enterprises fulfill four objectives, namely poverty reduction, employment generation, enterprise development and empowerment of women. Micro enterprises contribute to an increased diversification of household economic activities, increased relevance on productive activities, and improved economic security. Micro enterprises had significant relevance

Naidu et al., (2006)<sup>105</sup> found that the annual income and man days of employment have been increased due to the implementation of the DWCRA programme in the

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<sup>102</sup> Gill, Harsharan Kaur and Ghuman, Parminder Kaur (2006), Entrepreneurship Development Among Members of Self Help Groups, *The Co-operator*, 43(8), pp.369-370

<sup>103</sup> Kumar, D and Vanitha, K (2006), Empowerment of Women, *Kissan World*, 33(10), pp.21-23.

<sup>104</sup> Malik, B.S. and Srilatha Vani (2006), Micro-Enterprises for Empowerment of moment, *Kissan World*, 33(5), p.61.

<sup>105</sup> Naidu, M.C., Jayaraju, M. and Dasaratharamaiah, K (2006), “Women’s Empowerment Through DWCRA – An Empirical Study”, *Social Welfare*, 52(12), pp.32-38.

mandal. The important activities done by the SHG members are running dairy, poultry, working as artisans, tailoring and running petty shops. The savings in the post office, and in the banks have also increased by a considerable level.

Sakunthalai et al., (2006)<sup>106</sup> revealed that the Self Help Groups is widely used as instrument to empower women socially and economically. Once socio-economic empowerment is achieved, it would have implication on the overall development of women. The economic contribution of women has been found to be related to her role and status in the society. Economic independence facilitates in bringing about sexual equality and increased income of women translates more directly into family well-being.

Subbiah and Selvakumar (2006)<sup>107</sup> mentioned that the SHG Bank linkage programme is now considered by the banking systems as the commercial proposition, with advantages of lower transaction cost, near zero Non Performing Assets (NPA) and the coverage of maximum number of clientele by the bank branches. It has also led to other quantifiable benefits in business expansion. The SHGs give the money by rotation to the needy members for various purposes at a specified low interest rate.

Usha, R (2006)<sup>108</sup> revealed that Self-Help Groups in the Chenchu tribal areas of Andhra Pradesh are participating in a community process that was initiated by the UNIFEM. They have been empowered to market their forest produce thereby earning a good profit. The women of these SHGs have demonstrated women power in the market

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<sup>106</sup> Sakunthalai A., Ramakrishnan, K and S.Mahendran (2006), Socio-Economic Empowerment of Women, *Kissan World*, p.31.

<sup>107</sup> Subbiah, A and Selvakumar, M (2006), Self Help Groups and Rural Development, *Third concept*, 20(237), pp.27-29.

<sup>108</sup> Usha Revelli (2006), Women of SHGs Taking on the Market, *Social Welfare*, 52(12), pp.30-34.

place. Women, empowered with the solidarity of their collectives, empowered with product and market knowledge, and supported by their own and external financial resources can perform very well in the market place.

Lokeshkumar (2007)<sup>109</sup> viewed the rural development management. The case is concerned with an illiterate lady Jyotsanbean Kantibhai Choudhary of Indrapura village who registered landmark success by carrying out dairy activity at grass root level with the assistance of village level milk co-operative society. It exposed her coverage, entrepreneurial spirit as well as skills and scientific management approach towards fast growing business. Her achievements had strongly appealed to forthcoming efforts for women empowerment and improvement in the standard of living with the critical situation of limited resources at local level.

Karnani (2007)<sup>110</sup> in his working paper stated that microcredit has received much attention and has grown rapidly in recent years. Women, who account for the bulk of the clients of microcredit, have benefited in terms of increased self-esteem and empowerment. But, microcredit has not had a significant impact on alleviating poverty. The women run businesses with low skills, little capital and no scale economies, and as a result do not earn enough to rise out of poverty. Creating employment and increasing

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<sup>109</sup> Lokeshkumar Jain (2007), "Success Story of a Rural Women Entrepreneur Milk Producer: Case Study (A Glimpse of Scientific Managerial Practices and Co-operative efforts)", *Co-Operative Perspective* 41 (Annual Issue), pp.59-64.

<sup>110</sup> Karnani, A (2007) Employment - not microcredit, is the solution, *Ross School of Business Working Paper Series*,

Stephen M. Ross School of Business, University of Michigan, Working Paper No. 1065

productivity is the best solution to poverty. Hence, the government should provide basic public services, which have a direct and significant impact on productivity.

Vinayagamoorthy (2007)<sup>111</sup> found that the income of women has been increased after joining the SHGs. So that the monthly household expenditure has also been raised to considerable level. But the saving is increasing at a slow rate, because the incremental expenditure is higher. Mostly they are spending for personal consumption. Since the repayment of loan is regular and within the time, it is concluded that the economic activities of the SHGs are quite success. In this way the SHGs in North Tamilnadu are very successful to develop women empowerment and rural areas.

Nidheesh (2008)<sup>112</sup> in his article stated that *Kudumbashree* is a massive anti-poverty programme which aims to eradicate poverty and salvage the destitute from extreme deprivation. Poor and rural women of the state have become active participants in the planning and implementation process of various anti-poverty programmes. By participating in various income generating –cum developmental activities, the morale and confidence of these women becomes very high. The strategy of participation and empowerment adopted in *Kudumbashree* mission ensures sustainable livelihoods to many poor rural women. Kudumbashree has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty. Women who were regarded as voiceless and powerless started identifying their inner power, their

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<sup>111</sup> Vinayagamoorthy, A (2007), Women Empowerment Through Self Help Groups: A Case Study in the North Tamilnadu, *Social Welfare*, 54(1), pp.32-36

<sup>112</sup> Nidheesh (2008), Rural women's empowerment is the best strategy for poverty eradication in rural areas, *International Journal of Rural Studies*, 15 (2), pp. 2-4

strength, opportunities for growth, and their role in reshaping their own destiny. The process of empowerment becomes the beacon light to their children, their families and society at large. It has proved without any doubt that women empowerment is the best strategy for poverty eradication.

Suresh (2008)<sup>113</sup> made an attempted to analyse the impact of micro-finance on empowerment of rural women dairy entrepreneurs. The CBTMCP, among other activities introduced dairy enterprise as an income generating activity (IGA) in the selected tank command of Haveri and Bellary districts by providing financial support for 30 women beneficiaries for purchase of dairy animals to poorest among poor women in villages of Haveri and Bellary districts (10 in Bellary and 20 in Haveri districts). All most all beneficiaries were regularly participated in SHG activities (100%). The majority of the beneficiaries have not practiced urea treatment to enrich the fodder quality (96.70%) and deworming of buffaloes and calves (46.67%). Major constraints faced by entrepreneurs were scientific storage facility (100%), low price of milk (73.30%) and non-availability of veterinary services (66.70%).

Chandrashekar and Shivashankar (2009)<sup>114</sup> in their study they says, Inclusion of the poorest in microfinance is often discussed in terms of trade-offs in social and financial performance. Of course, reaching the poorest with microfinance is more costly for their lower borrowing ratio, greater risk factors, smaller loan size, and lower

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<sup>113</sup> Suresh, K (2008), Impact of micro finance on empowerment of rural women: A case study of dairy enterprise in the tank management project area of North Karnataka, Department of Agricultural Economics, College of Agriculture, Dharwad, *University of Agriculture Sciences, Dharwad*

<sup>114</sup> Chandrashekar, T & Shivashankar, S, Micro finance for the extreme poor, *Southern Economist*, 1 (48), pp. 8

increments that they can usefully absorb. However this is too narrow a perspective, which is unlikely to generate the kind of innovations we need to get the extreme poor out of chronic poverty. Micro finance can be an important link in the mix of interventions that needed to achieve this, but we need to be more imaginative with micro finance as well as beyond it.

Singh (2009)<sup>115</sup> in his research paper highlights that the changing face of microfinance in India appear to be positive in terms of the ability of microfinance to attract more funds and therefore increase outreach and we are now interested in measuring how this positions microfinance in terms of poverty alleviation and social impact a going forward. Micro finance remains a powerful tool for development. It may not be a panacea, but it has brought a sea of change in the lives of many. Only spreading the outreach of micro finance will bring down the cost of capital and the operating cost and to strengthen the bonding between micro finance and the formal financial system. However, for sustainable development the poor rural economy, focus must be on development of rural infrastructure and rural economy, to ensure that there will exist activities that require finance.

Vetrivel, S and Kumarmangalam, S (2010)<sup>116</sup> in their article stated that over the last ten years, however, successful experiences in providing finance to small entrepreneur and producers demonstrate that poor people, when given access to responsive and timely

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<sup>115</sup> Singh, N (2009) Micro finance practices in India: An overview, *International Review of Business Research Papers*, 5 (5), pp. 131-146.

<sup>116</sup> Vetrivel, S & Kumaramangalam, S (2010), Role of microfinance institutions in rural development, *International Journal of Information Technology and Knowledge Management*, 2 (2), pp. 435-441.

financial services at market rates, repay their loans and use the proceeds to increase their income and assets. This is not surprising since the only realistic alternative for them is to borrow from informal market at an interest much higher than market rates. Community banks, NGOs and grass root savings and credit groups around the world have shown that these micro enterprise loans can be profitable for borrowers and for the lenders, making microfinance one of the most effective poverty reducing strategies.

Nikkhah, H and Redzuan, B (2010)<sup>117</sup> in their paper attempted to illustrate the contribution of NGOs towards sustainable community development. NGOs have many programs, functions and roles which assist community to become empowered, and eventually attain sustainable development. This paper reviews some of these roles, functions and programs of NGOs, such as microfinance, capacity building and self-reliance. Microfinance programs improve the economic well-being of communities by job creation and income generation. In the long run, this economic empowerment will contribute to sustainable community development. NGOs, through capacity building, develop community capacities such as ability, skill and knowledge of mobilizing resources, planning and evaluating community initiation and solving problems to gain the mastery over their lives. It also motivates the community to participate in the projects and help them to improve quality of their lives. Participants are expected to coordinate meetings, plan community activities, and be practical in community initiatives. In this way, NGOs contribute towards sustainable community development.

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<sup>117</sup> Nikkhah, H & Redzuan, (2010), The role of NGOs in promoting empowerment for sustainable community development, *J Hum Ecol*, 30 (2), pp. 85-92

Anna Granott (2011)<sup>118</sup> has explained that the Indian Microfinance Sector has seen a diverse array of microfinance providers. Non-banking financial companies, microfinance institutions, co-operatives and non-profits trusts have been proliferating over the past two decades. However, a few practices of microfinance institutions such as high interest rates, short repayment schedules, and coercion to ensure timely repayment have come under the scanner due to an increase over indebtedness of women.

Sadyojathappa (2011)<sup>119</sup> has stated that microfinance has emerged as a vital approach to meet the heterogeneous needs of the poor. In India, microfinance in the formal sector has assumed the form of SHG-bank linkage programme. Through this program, the Reserve Bank of India and NABARD has tried to promote relationship banking by enhancing relationship with the poor and excluded women from the rural areas.

Ramanujam and Arivazhagan (2011)<sup>120</sup> explained that the bank literacy can be determined by three factors namely, awareness and literacy on general banking aspects, awareness and literacy on various products, awareness and literacy on using banking services with its underlying indicator variables.

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<sup>118</sup> Anna Garnott. 2011. Addressing Gender Concerns in the Microfinance institutions Development and Regulation Draft Bill. Empowerment lives Resilient Nations, Pp. 1-14.

<sup>119</sup> Sadyojathappa. S. 2011. Self Help Group-(SHG) Bank linkage system in Microfinance, Zenith International Journal of Business Economics and Management Research, Vol. 1, issue. 2, Pp. 57-65.

<sup>120</sup> Ramanujam and Arivazhagan. 2011. Factors Determining bank literacy among the members of Self Help group bank linkage model in Coimbatore district. International Journal of Management Research, Pp. 1-10.

Zhora and Shayam (2011)<sup>121</sup> have concluded that performance of microfinance institutions has improved significantly over the past years. A sufficient regulatory governs. It would help achieve the combined co-operation of banks, government and other players in the country. For the development of effective strategies with the combined effort of all prayers in the society such as donors, government, banks, corporation, NGOs a long term goal of the government to achieve financial inclusion and poverty alleviation would be attained.

Sabrina Regmi (2011)<sup>122</sup> has noted that micro business creation in the less developed countries particularly in south Asia has been constantly promoted as development strategy, mainly through microcredit project. Women have been targeted by this project as potential entrepreneurs who could contribute to household reduction through business creation. Additionally women's empowerment and gender equality are assumed to be an eventual outcome of women's micro business creation.

Parvathy (2012)<sup>123</sup> has highlighted those collective strategies beyond micro credit to increase the endowments of the poor / women to enhance their exchange outcomes visa-visa the family, market, state and community. The social-cultural and political spaces are required for both poverty reduction and women empowerment. Even though there were many benefits due to micro-finance towards empowerment and poverty

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<sup>121</sup> Zhora Bi and Shyam Lal DevPandey. 2011. Comparison of performance of microfinance institutions with commercial banks in India. Australia Journal of business and management research, Vol. 1, No.6, Pp. 110-120.

<sup>122</sup> Sabrina Regmi. 2011. Women's micro business creation for women's empowerment or family welfare? Case of Nepal Rural women. Ochanmizu University, Pp. 99-111.

<sup>123</sup> Parvathy. R. 2012. Self-help groups and pverty alleviation. Indian Stream Research Journal, Vol. 2, Issue.3, Pp. 1-4.

alleviation, there are some concerns that require special attention to the all round development and empowered state of women who are excluded and under-privileged.

Shredevi and Sardagi (2012)<sup>124</sup> have noted that women empowerment would be able to develop self-esteem, confidence, realize their potential and enhance their collective bargaining power. Self help groups are potential source to empower and institutionalize participatory leadership among marginalized and to identify, plan and initiative development activities.

Vikas Batra (2012)<sup>125</sup> study identifies various kinds of problems in SHGs at various levels. For example, these SHGs remained weak in their ability to assist members with access to better livelihood opportunities.

Sasikala and Suresh (2012)<sup>126</sup> have pointed out that SHG-Bank linkage programme in different regions, however has been uneven on account of various factors like pro-active role of state government, presence of well performing NGOs, socio-cultural factors, better performance of SHGs etc. To encourage bank to take keen interest in furthering the SHG movement, perhaps a scheme of performance like incentive could be considered.

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<sup>124</sup> Shredevi. S. and Sardagi. 2012. Women Emopowerment through self help groups. India stream research journal, Vol. 2, Issue. 3, Pp. 1-4.

<sup>125</sup> Vikas Bata. 2012. Management and Governance of Self help groups in rural areas: A study of microfinance programmes in Haryana. International journal of management sciences, VOL. 1, Issue. 1, Pp. 32-42.

<sup>126</sup> Sasikala. R. and Suresh. S. 2012. SHGs bank linkage programmes. Bharath college of science and management, Pp. 268-270.

Amibiga et,al (2012)<sup>127</sup> concluded that micro finance proves to be an effective mechanism in poverty reduction and in the empowerment of women. The major finding of the study is that in all aspects the empowerment of women has increased after attaining membership in SHGs over a period of time. Micro finance can prove to be one of the best mechanisms in empowering women in various aspects and that, if steps are properly taken it could pave the way for not only income generation but also for grooming the personality development of women.

Jinn Winu Chong (2012)<sup>128</sup> has explained politics of the empowerment of women: Mapping, enabling environment within narratives of formality and power. Political participation has traditionally been regarded as one of the most significant areas of participation by women in the public sphere. Even wish is increased in women representation in leadership capacity and political areas.

Sanju Kumar (2012)<sup>129</sup> has observed about Samrudhi Microfinance Society. Microfinance will work to reduce poverty reasonably through livelihood based micro finance to the rural and urban poor. The organization will spread and penetrate in semi urban and rural areas by establishing additional branches in the state for every 4000

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<sup>127</sup> Ambiga Devi. P. Gandhimathi. S & Mirsethbegum. 2012. Social inclusion through financial inclusion and empirical study on SHG women in India. International journal of multidisciplinary management studies, Pp. 59-63.

<sup>128</sup> Jinn Winu Chong. 2012. The politics of the empowerment of the empowerment of women: mapping enabling environment wish in narratives of feminists and power. The Journal of women and law, Pp. 523-564.

<sup>129</sup> Sajnu Kumar. 2012. Samrudhi Microfinance society. Micro finance society empowering the poor, Pp. 1-7.

active clients. Simultaneously branches will be opened in surrounding districts of Karnataka State in the coming year.

Isabelle Guerin et,al (2012)<sup>130</sup> shown that for the past two decades microfinance has been considered an efficient tool for self-employment creation in developing countries, especially for women. This has been particularly true in rural India, where through strong support from public authorities, international donors and local NGOs, the microfinance sector has developed considerably over the past decade.

Thanksy Francis Thekkekara (2012)<sup>131</sup> has noted that women have played a crucial role in the spread of microfinance. The predominance of women's participation in the programme has shaped its outcomes, especially in regard to higher the repayment of loans. However, the small size of loan disbursed has led to microfinance, smoothing consumption but not having a visible impact on poverty alleviation. This has in turn also fuelled women's participation in local self-government.

Brinda Rani Dass and Vasanthi (2012)<sup>132</sup> have shown that there are many studies suggesting the successes of SHGs in empowering women. At the core SHG is empowering women. At the core SHG philosophy is the concern to gain control over

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<sup>130</sup> Isabelle Querin Marcroesh and Venkatasubramanian. 2012. The political economy of microfinance entrepreneurship for women. Rural Micro and Employment, Pp. 1-11.

<sup>131</sup> Thanksy Francis. 2012. The role of women in microfinance. Maharashtra Economic Development Vouncil, pp. 8-12.

<sup>132</sup> Brinda Rani Dass and Vasanthi. G. 2012. Socio Economic empowerment of women through self-help groups in Villupuram district – An empircal study. Tmailnadu Journal of Co-operation, Vol. 12, Pp. 45-55.

capital by rural, poor women by virtue of spend thrift, gaining access to a financial pool of their own in time of need or to start income generation activity.

Sheena (2012)<sup>133</sup> has explained that micro finance is gathering impetus to become a momentous force in India. However, these institutions have to tackle some serious challenges especially in developing countries where the proportion of people falling below the poverty line is high. The microfinance system in India serves a large population of the country by providing loans and other facilities so that the poor people can build a living.

Rajan Gautam (2012)<sup>134</sup> has suggested that empowerment project has produced many tangible and intangible benefits. All (SHG) members have learned the power of united action and the basics of group management. Training has helped selected participants to identify their potential and take leadership roles in their groups.

Basha, Pranav, Rao, Madhavi, and Sudha, (2013)<sup>135</sup> state that, the success of women not in equal in all countries, based on social, cultural, demographical, geographical environments it is changing from one country to another country. Now, women required certain unique motivational factors apart from economical support, government support. These unique motivational factors stand up women to get success as

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<sup>133</sup> Sheena. 2012. Experience and challenge in empowering women through micro enterprise-A case Study of Malappuram district in Kerala. *Research Explorer*, Vol.1, Issue.1, Pp. 21-23.

<sup>134</sup> Rajan Goutam. 2012. Empowering Dalit Women and Enhancing Livelihoods. Integrated Development foundation, pp. 1-4.

<sup>135</sup> Basha, M.A., Pranav, S.K., Rao, N.R., Madhavi,K., & Sudha, S. (2013). A study on the development of women entrepreneurship in Nellore, A.P, India. *Research Journal of Management Sciences*, 2 (10) 1-5.

a women entrepreneur. This paper explains about, what kind of unique problems are faced by women as an entrepreneur, and how to overcome those problems, what solution makes them to be a successful women entrepreneur. What are future ambitions and what things making them to feel stress. This is a study which specifically related to Nellore in Andhra Pradesh state, India.

Nehru and Bhardwaj (2013)<sup>136</sup> in their article state that in spite of having the potential and talent, women are deprived of opportunities, information and education. This paper talks about the status of women entrepreneurs and also analyzes the factors which motivate women to start their own venture and the problems faced by them when they ventured out to carve their own niche in the competitive world of business environment. An attempt is made to understand the role of government to accelerate the growth of women entrepreneurship.

## **2.6. RESEARCH GAP**

A number of research studies are available on Self-Help Groups (SHGs) in Tamil Nadu. There are many such earlier studies pertaining to Tirunelveli district also. Still the topic for further investigation in this field seems to be bright and strong. This researcher has investigated a few aspects and trends found among Self-Help Groups (SHGs) in the study area necessary light is thrown on the scale and system of performance of the Self-Help Groups (SHGs). The issues, problems, views and opinion also are duly analysed. The present research work has accorded necessary importance to discussions and

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<sup>136</sup> Nehru, J., & Bhardwaj, S. (2013). Women entrepreneurship in India: Issues & Problems "You can tell the condition of a nation by looking the status of its women". *A Journal of Multidisciplinary Research*, 2 (7), 8-16.

interviews with the samples to find out the facts and facets. The study has been designed in such a manner that a few innovative measures for the better shall become feasible for the Self-Help Groups (SHGs) in the long run. The present research work tries to outline the evolving dimensions and the optimistic outlook for women empowerment. Naturally, the study shall fill gaps, if any, in this field. One can expect this work to be effectively purposeful.

**CHAPTER III**

**PROFILE OF THE STUDY AREA**

**AND**

**FORMATION OF**

**SELF HELP GROUPS IN TIRUNELVELI**

**DISTRICT**

**CHAPTER III**  
**PROFILE OF THE STUDY AREA AND FORMATION OF**  
**SELF HELP GROUPS IN TIRUNELVELI DISTRICT**

**3.1. PROFILE OF THE STUDY AREA**

**3.1.2. Area Profile**

Tirunelveli, the penultimate southern most district of Tamil Nadu, is described as a microcosm of the State, owing to its mosaic and diverse geographical and physical features such as lofty mountains and low plains, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wildlife. Thenpandiyanadu of the early Pandyas, Mudikonda Cholamandalam of the Imperial Cholas, Tirunelveli Seemai of the Nayaks, Tinnevely District of the East India Company and the British administration and Tirunelveli District of Independent India was bifurcated on 20th October 1986. The divided Districts are called Nellore - Kattabomman District and Chidambaram (Tuticorin) District. Subsequently the District name was christened as Tirunelveli-Kattabomman District. As per the decision of the Government of Tamil Nadu to call all the Districts by the name of the headquarter town, Tirunelveli-Kattabomman District is now Tirunelveli District. Chidambaram District is now called Thoothukudi District.

The Tirunelveli Sthalapurana prescribes a tradition for the origin of the name Tirunelveli. The puranic version goes that one Vedasarma, a staunch devotee of Shiva, on his pilgrimage from the North to the South was invited by

Lord Shiva in his dream to his abode on the banks of the sacred river Tamiraparani. The delighted devotee came to Sindupondhurai on the banks of the river and stayed there with his family. Once there was a famine, which forced Vedasarma to collect paddy by way of begging and continuing his daily prayers. One day he spread out the paddy to dry under the sun before the Lord, and went for his ablution in Tamiraparani. He prayed to the Lord for rain which he thought could be a remedy for the famine. His prayer was answered and when he was bathing, a thunderstorm broke-out and it rained heavily. Vedasarma rushed to the place where he had spread the paddy. He witnessed a miracle. Despite rain around the area, the paddy that he had spread did not get even a single drop of rain and did not get soaked. Since then, according to the purana the town is called as “Tiru-nel-veli” (Sacred hedged paddy).

### **3.1.2. Origin of the District**

Tirunelveli District was formed in 1790 by the East India Company, later came under the direct control of the British Crown Queen Victoria. This has several distinctive features of ethnological, religious and it is little wonder that references to this little District were formed in epics. The name Tirunelveli has been composed of the three Tamil words is “*Thiru-Nel-Veli*” meaning “Sacred Paddy Hedge”.

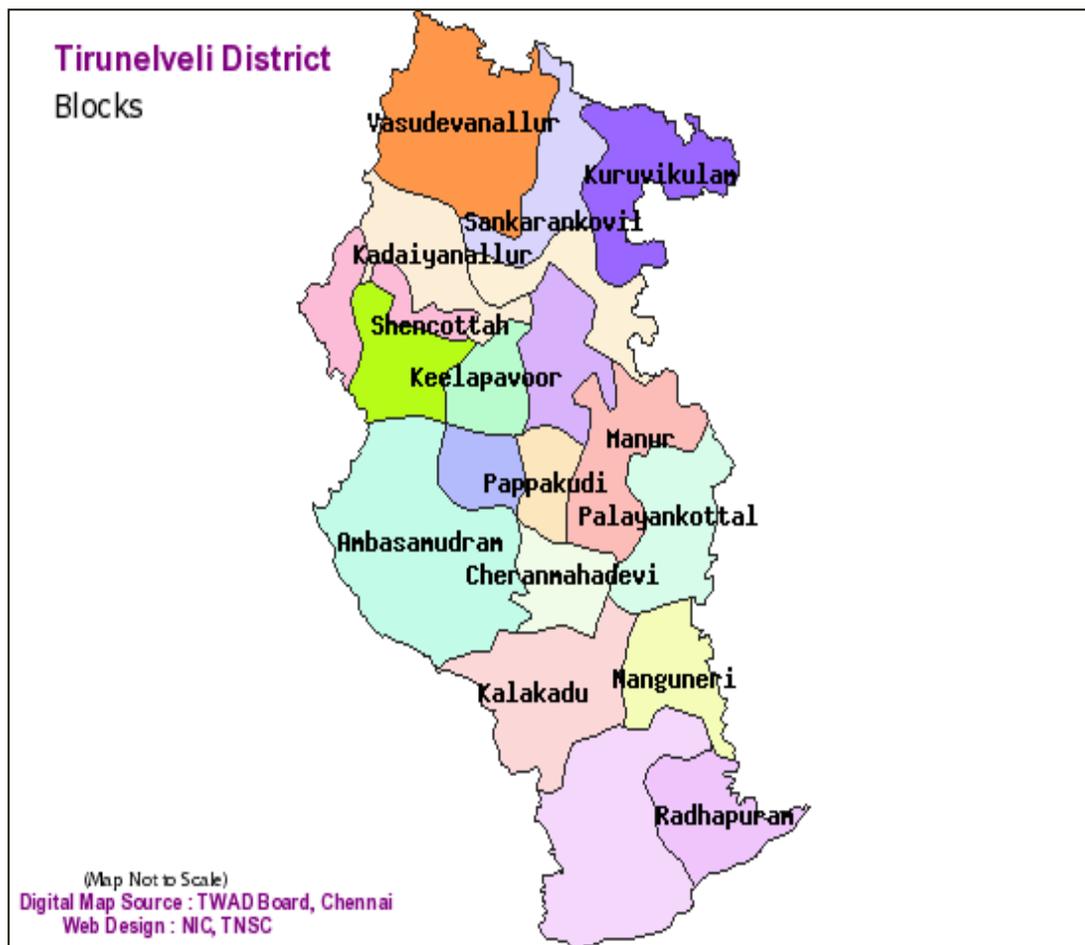
Tirunelveli Palayamkottai is popularly known as “Oxford of South India”. All types of colleges, schools with historic background are functioning in this Twin city. On acquisition from the Nawab of Arcot in 1801, the British named it as Tinnevelly District though their headquarters was first located in Palayamkottai the adjacent town, where they had their military headquarters during their operations against the

Palayakars. Two reasons may be attributed for naming it after Tirunelveli. One is because, it was and is the chief town of the District and the other is that it was already called Tirunelveli Seemai under the Nayaks and Nawabs. Both Tirunelveli and Palayamkottai grew as the twin towns of the District.

### **3.1.3. Geographical Location**

This District is located in the southern part of Tamilnadu and surrounded by Virudhunagar District on the North, Tuticorin District on the East, Kanyakumari District on the South and Western Ghats on the West. Tirunelveli has its own individuality from rice to culture. The lofty legendary life-line of this District is the River Tamiraparani that flows across the District. It caters to the various spheres of activities like agriculture, industry and in providing the main source of drinking water. The District is surrounded by the State of Kerala, Gulf of Mannar and the Districts of Virudhunagar, Thoothukudi and Kanyakumari.

Map 3.1: Tirunelveli District and its Blocks



## 3.2. ADMINISTRATIVE SETUP OF TIRUNELVELI DISTRICT

### 3.2.1 District Administration

The District administration is headed by the District Collector with his office at the District collectorate. The responsibilities of the District Collector include maintenance of law and order, coordinating various development and welfare activities in the District. A detail of other administrative setup in Tirunelveli District is given in Table 3.1.

*Table 3.1: Administrative Setup of Tirunelveli District*

Number of Firkas	61
Number of Villages	628
Number of Village Panchayats	425
Number of Town Panchayats	38
Number of Municipalities	05
Number of Municipal Corporation	01
Number of Taluks	11
Panchayat Unions	19
Revenue Divisions	03

*Source: District Collectorate Office, Tirunelveli.*

The table 3.1 clearly shows that in Tirunelveli District, the number of firkas is 61, the number of village panchayat is 425 and the number of town panchayat is 38.

### **3.2.2. Revenue Divisions**

At the divisional level, the Sub Collectors/Revenue Divisional Officers assist the Collector in running the administration. In Tirunelveli District, there are three Revenue Divisions. They are namely, Tirunelveli, Cheranmahadevi and Tenkasi.

### **3.2.3. Taluks**

Tahsildars are the officers' in-charge at taluk level. In Tirunelveli, there are 11 taluks namely Tirunelveli, Palayamkottai, Sankarankovil, Ambasamudram, Nanguneri, Radhapuram, Tenkasi, Shenkottai, Alangulam, Veerakeralampudur and Sivagiri.

#### **3.2.4. Panchayat Unions (Blocks)**

Panchayat Union Commissioners at block level are the Officers in-charge for implementing all the developmental activities recommended by the Government at the Block level. There are 19 Panchayat Unions (Blocks) namely Palayamkottai, Manur, Melaneelithanallur, Sankarankovil, Kuruvikulam, Cheranmahadevi, Ambasamudram, Pappakudi, Kadayam, Kalakadu, Nanguneri, Vallioor, Radhapuram, Alangulam, Keelapavoor, Tenkasi, Shencottai, Kadayanallur and Vasudevanallur.

#### **3.2.5. Taluk Administration**

Tahsildars are in charge of revenue administration at taluk level. He is assisted by Head Quarters Deputy Tahsildar, Taluk Supply Officer and Zonal Deputy Tahsildars. Each taluk is divided into a number of firkas which comprises a number of revenue villages. Revenue Inspector at firka level and Village Administrative Officer at village level assist the Tahsildar. The details regarding taluks, firkas and revenue village are given in the following table 3.2.

*Table 3.2: List of Firkas/Villages in Each Taluk of Tirunelveli District*

<i>Name of Taluk</i>	<i>No. of Firkas</i>	<i>No. of Revenue Villages</i>
Tirunelveli	06	85
Palayamkottai	04	60
Sankarankoil	10	101
Ambasamudram	08	105
Nanguneri	06	81
Radhapuram	07	50
Tenkasi	04	37
Shencottai	03	20
Sivagiri	04	30
Alangulam	05	35
Veerakeralampudur	04	24
Total	61	628

*Source: District Collectorate Office, Tirunelveli and Census of India 2011*

Table 3.2 exhibits that the number of revenue villages is high in Ambasamudram taluk with 105 revenue villages and the number of revenue villages is low in Shencottai taluk with 20 revenue villages.

### **3.3. POPULATION OF TIRUNELVELI DISTRICT**

The population of this District was 27,23,988 as per 2001 Census and 30,72,880 as per 2011 census. The Density of Population per sq.km. was 399 as per 2001 census and 455 persons as per 2011 census . Tirunelveli, Tenkasi and Ambasamudram are the most densely populated Taluks in the District as per 2001 census.

The Sex ratio is 1024 females for every 1000 males in the District as per 2011 census. The Literacy rate is 76.09% in the District as per 2001 census. Out of the total population, males are 13,33,939 and females 13,90,049 as per 2001 census. Out of the total population, males are 15,18,595 and females 15,54,285 as per 2011 census. The District having Schedule caste population of 4,81,052 which represents 17.66% to total population as per 2001 census. Schedule Tribes are found to be very small in numbers 8,358 which is 0.31% of the Total population. 4.36% of State population lives in Tirunelveli District., 14,15,742 live in Rural area and 13,08,246 live in urban area forming 52% and 48% respectively as per 2001.

#### **3.4. EDUCATIONAL INSTITUTIONS**

Tirunelveli District, which is called “Oxford of South India”, has a rich tradition in education. The District has a large number of educational institutions under the control of both government and individual/trusts. The following table 3.3 shows the list of educational institutions in Tirunelveli District in 2011.

Table 3.3: List of the Educational Institutions of Tirunelveli District

<i>Educational Institutions</i>	<i>No. of Institutions</i>
Universities	02
Arts and Science Colleges	24
Medical College	01
Siddha Medical College	01
Engineering Colleges	12
Law College	01
Pre Primary Schools	201
Primary Schools	1,521
Middle Schools	429
High Schools	169
Higher Secondary Schools	142
Teachers Training Institute	06

*Source: District Collectorate Office, Tirunelveli*

It is clear from table that in Tirunelveli District, the number of engineering colleges is 12, the number of arts and science colleges is 24 and the number of higher secondary schools is 142.

### **3.5. EMPLOYMENT DATA**

Employment is important aspect to decide the socio-economic conditions or the purchasing capacity of people. Type of work is another deciding factor of one's economic conditions. The detail of employment is given in Table 3.4.

Table 3.4: Employment Data of Tirunelveli District

<i>Types</i>	<i>Numbers</i>
Total Workers	12,81,117
Male Workers	7,37,911
Female Workers	5,43,206
Rural Workers	7,29,776
Urban Workers	5,51,341
Cultivators	1,37,516
Agricultural Labourers	3,56,055
Household Industry	2,82,282
Other Workers	5,05,264
Non-Workers	14,42,871

*Source: Census of India 2011.*

Table 3.4 clearly shows that in Tirunelveli District, the total number of workers is 12,81,117, the number of cultivators is 1,37,516 and the number of agricultural labourers is 3,56,055.

### **3.6. CLIMATIC CONDITION**

#### **3.6.1. Temperature**

In the day time the coastal regions are cooler than the interior parts by about a degree in summer and southwest monsoon seasons and warmer by one to two degrees during the rest of the year. From about the middle of February, temperature increases steadily. In May, which is usually the hottest month in the interior, the mean daily maximum temperature is 37.1 degree Celsius. The weather is quite hot

in May and June and the maximum temperature sometimes reaches 45 degree Celsius. With the onset of the southwest monsoon by the end of May or beginning of June, there is some drop in temperature. By about the middle of October, both day and night temperatures decrease appreciably. The period from November to January is the coolest period of the year with the mean daily maximum temperature of about 30 to 31 degree Celsius in the interior parts. The mean daily minimum in these months is about 22 to 23 degree Celsius in the District in general.

### **3.6.2. Humidity**

The relative humidity, in general, during the year is between 55 and 65 per cent in the interior parts of the District, except during the northeast monsoon season, when it is over 65 per cent. The coastal parts are comparatively more humid.

### **3.6.3. Cloudiness**

During the months of April and May, the skies become heavily clouded and threatening in the afternoons on many days when thunderstorms follow. In the southwest and northeast monsoon seasons, the sky is heavily clouded or overcast.

### **3.6.4. Winds**

Winds are generally light to moderate in strength. Between May and September winds are mainly north westerly or westerly. From October to February winds are mainly north easterly or northerly.

### **3.6.5. Rainfall**

The main rainy season is from October to the middle of January. During these southwest monsoon seasons the rainfall is more in the western parts of the District. November is generally the rainiest month. The heaviest rainfall in 24 hours

recorded in the District was 371.5 mm at Sivagiri on 29.10.1929. The average rainfall in the District is 814.8 mm per annum. The details regarding the rainfall between 1996 and 2011 are given in Table 3.5.

*Table 3.5: Rainfall in Tirunelveli District during 1996-2011 (In mm)*

<i>Year</i>	<i>Rainfall (in mm)</i>
1996	729.01
1997	1,091.96
1998	793.06
1999	653.72
2000	826.16
2001	765.40
2002	816.83
2003	900.37
2004	994.48
2005	971.49
2006	1,179.66
2007	1,056.50
2008	1,261.50
2009	841.40
2010	901.10
2011	947.60

*Source: District Collectorate Office, Tirunelveli.*

Table 3.5 clearly reveals that in Tirunelveli District, the rainfall is high (1261.50 mm) during the year 2008 and the rainfall is low (653.72 mm) during the year 1999.

### **3.7. MINERAL RESOURCES**

#### **3.7.1. Limestone**

It is available at several places in the District. The major part comes from the crystalline limestone deposit occurring near Ramayanpatti, Talaiyuthu and Padmaneri. A total reserve of 4.06 million tonnes limestone upto a depth of 15.2 metre in Ramayanpatti band and 5.08 million tonnes upto a depth of 15.25 metre in Talaiyuthu band has been estimated. The limestone available here contains Calcium

Oxide ( $C_aO$ ) from 34.97 to 55.49 per cent, Magnesium Oxide ( $M_gO$ ) from 0.31 to 7.24 per cent.

The Padmaneri band consists of six limestone quarries with an aggregate strike length of about 800 metre. The average width is 4.75 meter, 0.199 million tonnes of cement grade limestone is estimated from this band. The Singikulam band extends over a strike length of 17 km. It contains seven limestone quarries with an aggregate strike length of about 6.4 km and average width of 13 metre. About 3.160 million tonnes of cement grade limestone is estimated from this band. Six bands of good quality limestone occur near Pandapuli and 4,34,000 tonnes of limestone suitable for the manufacture of cement and chemical industries have been estimated.

### **3.7.2. Sulphides**

Light traces of sulphides occur in and around Pattankadu and Munradaippu. This mineral is of no economic importance.

### **3.7.3. Limonite – Garnet Sands**

Occurrence of red garnet sands in the beds of the river Nambiar and Uvari has been recorded. The proportion of garnet is 75 per cent in the rich deposits and 45 per cent in the surface sands. Local concentration of limonite sands are noticed near Vijayapathi and Kuttankuli.

### **3.8. FOREST, FAUNA AND FLORA**

The total area of forest of the District is 1, 22,055 ha of which 81700 ha is set apart for Tiger reserve of Mundanthurai and Kalakadu. The entire forest of the District stretches along the Western Ghats. Various types of forests from luxuriant tropical wet evergreen forests to southern thorn scrub forests occur in the District owing to its diverse geographical factors. The forests in the District are technically classified as Southern hilltop tropical evergreen forests, West Coast tropical evergreen forests, Southern moist mixed deciduous forests, Ochiandra reed forests, Carnatic umbrella thorn forests, Southern Euphorsia scrub and Southern thorn scrub.

### **3.9. RIVERS IN TIRUNELVELI DISTRICT**

There are a number of rivers in Tirunelveli District. The following are the rivers flowing through this District. Tamiraparani, Pachaiyar, Korayar, Chittar, Aluthakanniar, Aintharuviar, Jambunathi, Ramanathi, Gadanathi, Harumannathi, Karuppanathi, Gundar, Mottaiyar, Manimuthar, Nambiyar, Karunaiyar, Vedamaliyaru, Kothaiyaru, Rajasingiyaru and Mundhal Odai. They are extending their support for the development of agriculture and other rural based industries.

### 3.10. LAND

Land and its category are essential for cultivation and other allied activities.

#### 3.10.1. Land Category

The details of land categories found in Tirunelveli District are given in Table 3.6.

*Table 3.6: Land Category of Tirunelveli District*

<i>Land Category</i>	<i>Area in Hectares</i>
Wet	79,668
Dry	3,58,151
Assessed Waste	39,274
Unassessed Waste Dry	57,696
Poramboke	25,456
Forest Lands	122,055
Total	682,300

*Source: District Collectorate Office, Tirunelveli and Census of India 2011.*

Table 3.6 clearly reveals that in Tirunelveli District, the total area of land is 6,82,300 hectares, out of these, the majority of the land are dry area (3,58,151 hectares) and the next majority of the land are forest lands (1,22,055 hectares).

### 3.10.2. Land Use Pattern

The land in Tirunelveli is used for many purposes as elsewhere. The details of land use in Tirunelveli District are given in Table 3.7.

*Table 3.7: Land Use Pattern (In Ha) of Tirunelveli District*

<i>Land Pattern</i>	<i>in Ha</i>
Forest	1,27,758
Barren and Uncultivable waste	29,682
Land put to Non-Agricultural uses	1,03,136
Cultivable Waste	36,214
Permanent Pastures and Other Grazing Land	5,156
Land Under Miscellaneous Tree Crops and Groves not included in Net Area Sown	8,595
Current Fallow	35,525
Other Fallow lands	1,83,925
Net Sown Area	1,55,658
Geographical Area	6,75,850
Total Cropped Area	1,80,925
Area sown more than once	25,267

*Source: District Collectorate Office, Tirunelveli and Census of India 2011.*

The table 3.7 shows that the total geographical area of Tirunelveli District is 6,75,850 ha, total cropped area is 1,80,925 ha and the net sown area is 1,55,658 ha.

### 3.11. IRRIGATION

The District is chiefly irrigated by rivers rising in the Western Ghats. The dams and anaicuts constructed on the Tamiraparani and Manimuthar rivers serve both agriculture and power generation purposes. The total rainfall, though light, averaging about 814.8 mm per annum, is generally well distributed. The Tamiraparani river affords perennial irrigation to a fairly large area on which two crops are normally raised. Several tanks and wells form part of the other source of irrigation. The sources of irrigation and major irrigation projects are given in Table 3.8.

*Table 3.8: Sources of Irrigation in Tirunelveli District*

<i>Sources</i>	<i>Net Irrigated Area (in hectare)</i>
Canals	15,591
Wells	34,908
Tanks	32,467
Other sources	244
Total	83,210

*Source: District Collectorate Office, Tirunelveli and Census of India 2011.*

The table 3.10 clearly reveals that the total irrigated area is 83,210 hectares, wells irrigated area is 34,908 hectares, tanks irrigated area is 32,467 hectares and canals irrigated area is 15,591 hectares.

### **3.12. AGRICULTURE**

Tirunelveli District is predominantly an agricultural District. The District has mainly two cropping seasons, viz., Kar, the first crop (June to September) and Pishanam, the second crop (October to February).

#### **3.12.1. Cropping Pattern**

Tirunelveli has fertile soils only in scattered regions. Less fertile red soils are found distributed over most of the regions. The network of the irrigation system marks full use of the water resources; the natural deficiency has been overcome to a greater extent. The cropping pattern of the District is essentially of the type characterizing dry regions. It normally varies from taluk to taluk. In dry regions, diversified cropping patterns exist and no single crop claims a large share of the gross cropped area. Dry cultivation which characterizes these regions is also basically millet and cash crop cultivation. Even in dry regions wherever water is available, it is the paddy crop that is sown by the farmers. Paddy occupies the largest area of cultivation, followed by cotton. Paddy is cultivated mainly in Tirunelveli, Palayamkottai, Tenkasi, Shenkottai, Ambasamudram and Nanguneri Taluks. Other crops grown in the District are cumbu, ragi, pulses, groundnut, gingelly, coconut, chillies and indigo. Portions of Sankarankoil Taluk have the rich, fertile black soil which is highly suitable for cotton cultivation. Factors such as type of soil, climatic conditions, irrigation facilities etc., determine the cropping pattern in a region. Most of the rain fed is as are cultivated in both the seasons. Most of the crops are on the ground for three or four months except chillies and cotton which take more than five months.

### 3.13. HOUSING TYPE

The different type of houses is an indication of the economic status of any person.

Details of housing type are given in Table 3.9.

*Table 3.9: Housing Type in Tirunelveli District*

<i>Type of House</i>	<i>Percentage of Households Occupying</i>
Permanent	62.8
Semi-Permanent	28
Temporary	8.3
Number of Households	6,61,944
Household Size (Per Household)	04

*Source: Census of India 2011.*

The table 3.9 clearly exhibits that the 62.8 percentage of households occupying permanent, 28 percentage of households occupying semi-permanent, 8.3 percentage of households occupying temporary and the number of households is 6,61,944.

### 3.14. AMENITIES AND INFRASTRUCTURAL FACILITIES

The total number of inhabited villages in Tirunelveli District is 448. Details of amenities and infrastructural facilities are given in Table 3.10.

The area profile of the above said District clearly shows that there is great potential for economic development. This District is endowed with large varieties of natural resources.

*Table 3.10: Amenities and Infrastructure in Tirunelveli District*

<i>Amenities Available in Villages</i>	<i>No. of Villages</i>
Safe drinking water	445
Electricity (Power Supply)	442
Electricity (Domestic)	55
Electricity (Agriculture)	47
Primary Schools	417
Middle Schools	251
Secondary/Sr. Secondary Schools	168
College	17
Medical Facility	391
Primary Health Centre	58
Primary Health Sub-Centre	194
Post, Telegraph and Telephone Facility	430
Bus Services	385
Paved Approach	424
Mud Approach Road	274

*Source: Census of India, 2011.*

### **3.15. INDUSTRIES**

No doubt, Tirunelveli District is industrially backward. Government has declared the following Taluks as most backward Taluks viz., Radhapuram, Tenkasi, Sankarankoil and others as backward Taluks. There are 25 medium and major industries such as Cement, cotton yarn, Calcium Carbide, Sugar, Cotton seed oil, Printing papers and flour

mills etc., in addition to this there are about 14389 Small Scale Industries registered in this District. The types of industries in this District are Agro-based, Chemical based, Mineral based, Textile based and Metal Engineering etc. there are about 3985 House Hold Units engaged in activities like Handloom, Khadi, Mat Weaving, Basket making, Palm leaf products, Palmirah Tapping, Palmgur pottery, Brick making, Tiles making, Blacksmithy, Carpentry, Leather tanning, metal and allied works, and handicrafts etc.

The Handloom products (Lungi, Sarees etc.,) are marketed in North India. So also the fine Korai mats from Pattamadai have also surprised many VVIPs including Queen Elizabeth, President and Prime Ministers of many countries. The exquisite quality of silk mats of Pattamadai are incomparable in quality and have won world fame. Kallidaikurichi “Pappads”, Karakurichi mud pots, also the Tirunelveli “Halva” are specialities which earned many laurels to the District.

Though the main occupation of the people is agriculture in recent years industries and services are competing with this ancient occupation. India Cements of Talaiyutthu, Co-operative Spinning Mills situated at Pettai near Tirunelveli and other spinning mills in Ambasamudram and Thoothukudi, Sun Paper Mill of Cheranmahadevi, Dharani Sugar mill at Vasudevanallur are a few large scale industrial units functioning in the District.

The industries prevalent in the District may be classified under (i) household industries (ii) small scale industries and (iii) medium and large-scale industries. Beedi rolling, safety matches making, mat weaving and processing and manufacture of palm fibre and articles from palm trees and handloom weaving of textiles are the main household industries. Workers in household industries are concentrated mostly in

Tenkasi, Ambasamudram and Tirunelveli taluks. Safety matches are manufactured mainly in Sankarankoil and Sivagiri taluks. Handloom weaving is chiefly found in Tenkasi, Ambasamudram and Tirunelveli taluks. Manufacture of articles from palm trees is mainly found in Nanguneri taluk where palmyrah trees cover large areas. There are about 2,300 small-scale industries. M/s. India Cements Limited is having two plants. There are more than 20 textile mills situated in this District for the production of yarn. The first spinning mill under co-operative moment was established in this District during 1958 at Pettai near Tirunelveli.

### 3.16. FINANCIAL INSTITUTIONS IN TIRUNELVELI DISTRICT

The District is having a well-developed banking system with a network of 288 branches of various banks as detailed below.

*Table 3.11: Financial Institutions in Tirunelveli District*

<i>Sl. No</i>	<i>Banking Sector</i>	<i>No. of Banks</i>	<i>No. of Branches</i>
1	Public Sector	16	176
2	Private Sector	10	48
3	Pandiyam Grama Bank	01	50
4	TCCB Ltd.,	01	26
5	TNCSARD (L.D.Bank)	01	08
6	Urban Co-operative Bank	01	11
7	TIIC	01	01
8	TAICO	01	01
	Total	32	321

*Source: Annual Credit Plan 2012-13*

The table 3.11 shows that overall 321 branches in Tirunelveli District, the public sector bank has maximum number of branches with 176 branches and private sector bank has 48 branches and Pandiyam Grama Bank has 50 branches in Tirunelveli District.

The following table explains the category-wise Public Sector Bank Branches in Tirunelveli District as on 31.03.2012.

*Table 3.12: List of Category-wise Public Sector Bank Branches in Tirunelveli District*

<i>Sl. No</i>	<i>Public Sector Banks</i>	<i>Rural</i>	<i>Semi-urban</i>	<i>Urban</i>	<i>Total</i>
1	State Bank of India	9	6	7	22
2	State Bank of Travancore	1	5	0	6
3	Allahabad Bank	-	1	-	1
4	Andhra Bank	-	-	1	1
5	Bank of Baroda	-	-	2	2
6	Bank of India	1	1	2	4
7	Canara Bank	10	12	9	31
8	Central Bank of India	2	3	3	8
9	Corporation Bank	0	2	1	3
10	Indian Bank	2	10	10	22
11	Indian Overseas Bank	27	23	12	62
12	Punjab National Bank	1	2	1	4
13	Syndicate Bank	0	0	2	2
14	UCO Bank	1	-	1	2
15	Union Bank of India	0	3	2	5
16	Vijaya Bank	-	-	1	1
	Total	54	66	56	176

*Source: Annual Credit Plan 2012-13*

The following table explains the category-wise private sector bank branches in rural, semi-urban and urban areas in Tirunelveli District as on 31.03.2012.

*Table 3.13: List of Category Wise Private Sector Bank Branches in Tirunelveli District*

<i>Sl. No</i>	<i>Private Sector Banks</i>	<i>Rural</i>	<i>Semi-urban</i>	<i>Urban</i>	<i>Total</i>
1	AXIS Bank	2	0	1	3
2	City Union Bank	-	1	2	3
3	Federal Bank	-	3	1	4
4	HDFC Bank	-	-	1	1
5	ICICI Bank	7	2	0	9
6	IDBI Bank	0	0	1	1
7	Karur Vysya Bank	-	4	1	5
8	Lakshmi Vilas Bank	-	1	1	2
9	South Indian Bank	-	-	1	1
10	Tamilnadu Mercantile Bank	10	8	1	19
	Total	19	19	10	48

*Source: Annual Credit Plan 2012-13*

The above table shows that Tamilnadu Mercantile Bank is the leading bank branches in the rural area followed by ICICI bank.

### **3.17. FORMATION OF SHGS IN TIRUNELVELI DISTRICT**

This part of the chapter provides details pertaining to the formation of self-help groups in Tirunelveli District. Self-help groups consist of women who have volunteered to organise themselves into a group for creating a silent revolution towards social, economic and political empowerment of women and families in Tirunelveli District. It has been gaining great momentum in this District. One of the reasons for its unprecedented success has been the NGO-Government partnership in Tirunelveli District.

#### **3.17.1. Self Help Groups in Tirunvelveli District**

In Tirunelveli District, there were 23965 women SHGs comprising 378180 members in 2011 and were functioning under Mahalir Thittam approved by NGOs. Of this, 21154 and 2811 groups were functioning in rural and urban areas respectively, and their total savings stood at 1.82 crore. Over 1800 members had been given training under Entrepreneurship Development Programme (EDP), while 4755 members underwent skill training and 29 members skill up-gradation training. The products manufactured by SHGs which come under the Mahalir Thittam in Tirunveli District are marketed under a single brand name “Madhumathi”. District Mahalir Thittam have purchased machines for packing and labeling and handed them over to panchayat level federation. The several activities performed by SHG members are working with NGOs in getting the best possible shelter arrangements, running community kitchen, counseling distraught survivors and cajoling them out of depression.

### **3.17.2. Structure and Formation of SHGs**

Non-Governmental Organizations (NGOs) being in close touch with rural folk on one to one basis are more effective as low cost outfits than the institutions and government agencies. They are able to establish harmonious relationship with the villagers, which enhance their credibility to advise on various matters like social issues, individual problems and offering of professional tips for promoting enterprise, economic activity and self-employment. They have been successful in establishing voluntary, participative, democratic and effective self-help groups in the villages. Various elements of participation of NGOs in these groups are: (a) decision making at various stages; (b) management of funds and resources; and (c) sharing of responsibility.

In Tirunelveli District, District Rural Development Agency (DRDA) has listed 23 NGOs affiliated with Mahalir Thittam during the year 2010-2011 with the motive of serving and meeting the needs of the poor. Year after year new NGOs are emerging. Their activities are mainly helping the self-help group in framing the bye-laws for proper functioning, giving advice to the members to arrive at consensus regarding the rules, aiding the groups in conducting meeting, keeping books and accounts and training the leaders to carry out their duties effectively.

The profile of SHGs in Tirunelveli District, promoted by NGOs associated with the TamilNadu Corporation for Development of Women Ltd., (TNCDW Ltd.), Tirunelveli as on March 31, 2011 is shown in Table 3.14.

Table 3.14: General profile of SHGs in Tirunelveli District

Sl.No	Particulars	Number
1.	Number of Blocks	19
2.	Number of Panchayats/Town Panchayts/Municipalities covered by SHGs to the total in District	5838
3.	Number of SC/ST habitations/wards covered by SHGs to the total in the District	217
4.	Total number of SC/ST BPL families	14114
5.	Total number of SC/ST BPL families covered	14114
6.	Total number of SHGs promoted by Mahalir Thittam (NGOs)	838
7.	Total number of SHG members	14799
8.	Total number of SC/ST SHG members	3876
9.	Total number of Christians in SHGs	1626
10.	Total number of Muslims in SHGs	1116
11.	Age groups of SHGs – Below 1 year	457
	1 – 2 years	2801
	2 – 3 years	2951
	3 – 4 years	2044
	4 – 5 years	1723
12.	Total savings made by SHG members (₹ in Lakh)	13213.52
13.	Average savings made by a member per month (in ₹)	34.95
14.	Average savings made by an SHG in a month (in ₹)	778.41
15.	Total number of sangha loan given	634211
16.	Total amount of sanga loan given (in ₹)	7796.62
17.	Average sanga loan size	1258.16
18.	Number of times sanga loan availed by a member	2.57
19.	Number of SHGs credit rated	5911
20.	Number of eligible groups for availing external credit linkage	5816
21.	Number of eligible groups forwarded to various external agencies	6072
22.	Number of eligible groups for availing SGSY loan	1044
23.	Total amount of SGSY loan disbursed (₹ in Lakh)	222.16
24.	Total amount of NABARD loan disbursed (₹ in Lakh)	3163.72
25.	Repayment performance by SHGs (Percentage)	100

Source: TNCDW Ltd, Tirunelveli, 2010-11

### **3.17.3. Group Formation by NGOs in Tirunelveli District**

The various NGOs associated with TNCDW Ltd are Sister Niveditha Trust (SNT), Suviseapuram and Neighbourhood Development Society (SNDS), RHENIVS Mission Trust (RMT), Malarchi Trust (MT), Annai Theresa Social Development Society (ATSDS), Janapriya Trust (JT), Community Action for Social Transformation (CAST), Community Action for Food and Rural Development (CAFARD), Arasan Rural Development Society (ARDS), Vivekananda Educational and Charitable Trust (VECT), Rural Education for Development (RED), Women and Child Development Society (WCDS), The Island of Peace (IP), Community Organisation for Development Education (CODE), Sri Ramakrishna Seva Nilayam (SRSN), The Tirunelveli Social Service Society (TSSS), Aussi Community Development and Educational Society (Aussi-CODES), Centre for People's Education (CPE), Arumbugal Trust (AT), Social Change and Development (SCAD), Rathinavel Subramaniam Educational Trust (RSET), Rural Improvement Project (RIP) and Rural Re-construction Organisation (RRO). Among the various NGOs associated with TNCDW Ltd., Tirunelveli,

Table 3.15 presents the information regarding the formation of SHGs by various NGOs associated with TNCDW Ltd.,

Table 3.15: Group formation by NGOs in Tirunelveli District

Sl.No.	Name of the NGO	Blocks Covered	Number of SHGs Formed	Number of Women Members
1.	RSET	Alamgulam, Radhapuram	92	1744
2.	WCDS	Senkottai, Kadayanallur	93	1696
3.	SNT	Palayamkottai, Manur	84	1674
4.	ARDS	Radhapuram, Alangulam	76	1498
5.	RED	Thenkasi, Shenkottai	86	1454
6.	RMT	Kuruvikulam, Cherammadevi	76	1442
7.	RIP	Valliyoore, Nanguneri	78	1401
8.	CAFARD	Valiyur, Radhapuram	27	459
9.	MT	Ambasamudram, Pappakudi	22	396
10.	CODE	Sankarankoil, Kurivikulam	21	372
11.	CAST	Nanguneri, Pappakudi	19	342
12.	SCAD	Sankarankoil, Kadayam	22	341
13.	VECT	Keelapavoor, Thenkasi	19	341
14.	SNDS	Melaneelichanallur, Sankarankoil	21	324
15.	RRO	Kadayam, Pappakudi	18	322
16.	SRSI	Cheranmadevi, Pappakudi	20	320
17.	KT	Kalakadu, Kadayam	22	316
18.	CODES	Keelapavoor, Thenkasi	18	261
19.	TSSS	Kalakadu, Nanguneri	16	248
20.	IP	Kadayanallur, Vasudevanallur	18	246
21.	ATSDS	Kadayam, Pappakudi	22	212
22.	CPE	Cheranmadevi, Ambasamudram	17	212
23.	AT	Kuruvikulam, Manur	16	178
	Total		903	15799

Source: TNCDW Ltd, Tirunelveli, 2010-11

#### **3.17.4. Working Performance of Selected SHGs**

Formation of group is only the beginning. But the group has to function effectively with the active participation of the members to achieve the objectives. Regularity in conducting meeting and making savings, participation of members in decision making process, existence of group norms, leadership rotation and maintenance of books are some of the basic functioning characteristics. Hence, in this section an attempt is made to study a detailed profile of 50 selected SHGs, promoted by five NGOs, working in nine Blocks of Tirunelveli District.

#### **3.17.5. Nature of Homogeneity of Members**

The functioning of self-help group mechanism begins with organizing members into groups. The staff of NGO identifies the village and persuades to form a group of the like-minded economically active women by organizing themselves and aiming at saving regularly. While forming a group, the field staff ensures the homogeneity of the members in terms of similar standard of living and nearness of residence. The members of SHGs normally reside in a particular locality.

#### **3.17.6. Entrance Fee**

An entrance fee of ₹ 15 were prescribed in Mahalir Thittam Scheme to be collected from each member at the time of formation of SHGs.

#### **3.17.7. Venue of SHG Meetings**

SHG meetings are normally conducted in a common place like a community centre, marriage hall, school campus, or common ground.

### **3.17.8. Members' Attendance in SHG Meetings**

The members are punctual at the meetings. Since the members hail from the same locality, the meetings start only after the arrival of all the members. Participation of members, in weekly meeting of SHGs is a major determining factor for the smooth and effective functioning of the groups. Normally, no fine is imposed for not attending the meetings.

### **3.17.9. Conduct of SHG Meetings**

During the formation of SHGs, the staffs of NGOs play a vital role in the conduct of the meetings, in framing rules, in selecting the animator and representative and in maintaining discipline in the meeting. During the course of time, NGOs through training events build the capacity of SHGs to conduct meetings by themselves.

### **3.17.10. Periodicity of SHG Meetings**

Generally SHG meetings are held weekly and conducted in the evening hours for 30-60 minutes. Savings are collected during the meetings. The requirements of the members are assessed, issues of women and community are discussed, and resolutions are passed during such meetings. A special meeting is conducted, if a member requires a loan on an emergency.

### **3.17.11. Record-Keeping**

Proper record keeping is very important for the efficient functioning of a group to avoid duplication of the same function, to maintain trust among members, to provide information about the attendance for the members in group meeting, to reveal the status of remittance of savings and for the repayment of loans. It also ensures transparency in

the functioning of SHGs. Moreover, it is essential to have linkages with financial institutions.

All SHGs selected in the study area properly maintain the following documents:

- (1) Attendance registers;
- (2) Minutes book;
- (3) Cash book;
- (4) Savings ledger;
- (5) Loan ledger;
- (6) General ledger;
- (7) Individual pass book;
- (8) Cash disbursement receipt book; and
- (9) Payment vouchers.

Animators and representatives are given training on basic book keeping by NGOs and by the staff of TNCDW Limited. During SHG meetings, the members also check pass book for entries. Proper maintenance of these records is absolutely essential to get through grading by financial institutions towards sanctioning credit to SHGs.

### **3.17.12. Preparation and Maintenance of Accounts**

Generally the Animator prepares and maintains the books of accounts. In a few groups, persons other than animator or any other member of the group were permitted to prepare the books and accounts. The reason for permitting the outsiders to keep the accounts was that all the members in the group were illiterate. Therefore, an educated woman known to all the members and was residing in the same locality was permitted to look after the accounts.

### **3.17.13. Leadership in SHG**

Well educated or well informed members in the group have been identified by the NGOs and they offer suggestions to the animator or representative. But finally the leaders are selected by the consensus of all the members. The animator and representative selected by the group look after the affairs of the group and they lead the group to the level of self-sustainability.

Though the Mahalir Thittam scheme insists on rotational leadership among the members, because of poor educational status and fear of responsibility, other members show reluctance to undergo necessary training. Therefore, the animator once selected, remains as animator for a long period. Also, there is no election for the post of animator or representative. If somebody volunteers to be the animator or representative, the group discusses the matter and after consultation with NGO, it takes a suitable decision.

### **3.17.14. Participatory Decision Making**

Invariably in all groups decisions are arrived at unanimously during meetings. Every member enjoys the freedom of expressing their opinion about anything and clarifying their doubts related to group affairs.

### **3.17.15. Membership Subscription**

Members of SHG contribute ₹ 2 to ₹ 5 as monthly subscription which is being used for administrative purposes like travel expenses towards participating in meetings/trainings and visits to NGO/Government offices and financial institutions. This has been the practice in all the groups. In almost all the groups, it was found that if need arose, the group collected money from the members at that point of time.

### **3.17.16. Group Savings**

The SHGs were expected to save periodically, that is, once in a weekly, fortnightly, monthly and irregularly. This norm was given to inculcate the habit of thrift and regularity in savings among group.

### **3.17.17. Possession of Saved Money**

The bank accounts of the SHGs are normally operated by the Animator or the representative of the groups concerned. They keep the money collected by way of savings from the members, till it is deposited. The very next day, the money collected from the members is deposited into the bank. In some cases the collected money is rotated among the members as Sanga loan in the very meeting in which the savings amount is collected. They are thus cost-conscious and calculative.

### **3.17.18. Proper Functioning of SHG**

The members unanimously felt that a group could be said to be functioning properly when regular meetings were conducted, mobilization of savings was carried on regularly, books and records were kept properly, credit activities took place with maximum rotation of members savings, repayment of dues was made within the due date, and the activities of SHGs resulted in empowerment of women in general.

### **3.17.19. External Audit**

NGOs make necessary arrangements for doing external audit by qualified auditors. The audit report is also read in the meeting. In some areas for the better understanding of the members, the audit reports are prepared in the local language. The original report is kept by the respective SHGs and a copy is kept by the NGOs. This also

prepares groups towards financial integrity and opens avenues for credit from financial institutions.

### **3.17.20. Internal lending (Sanga Loan)**

Internal lending otherwise known as “Sanga Loan” is what SHG lends to its members from the amount saved and deposited in a bank. The groups, after discussing the credit need of members, pass resolution, withdraw money from the bank, and pay the amount to members. The repayment of the loan along with interest is collected and deposited in a bank.

### **3.17.21. Purpose of Sanga Loan**

The purposes of sanga loans are broadly classified as credit for consumption and productive purposes. Consumption purposes include expenses related to household food, health care, and house repair, ceremonies like ear-piercing, attaining puberty, marriage, confinement, funeral expenses and local festivals. A few used this loan to pay off old debts. Production purpose includes educational expenditure, investment in small business like producing incense sticks, candles, and match boxes, purchasing/selling of cloth materials, running a petty /grocery shop and purchase of milch animals like cows, sheeps and goats.

### **3.17.22. Procedure for Sanga Loan**

There is no hard and fast rule for obtaining sanga loan. The needy member asks for loan in the meeting explaining her need. If funds are available, immediately her need is met. Otherwise, the amount is sanctioned when sufficient funds are accumulated. When more members make demands for the loan at the same time, the group decides according to the urgency or importance.

### **3.17.23. Rate of Interest for Sanga Loan**

Differential rate of interest is not practiced according to the purpose of loan. Practically thinking at this aspect, the SHGs need to differentiate the purpose as consumption and production and to fix the rate of interest accordingly.

### **3.17.24. Repayment of Sanga Loan**

Generally, the number of installments is ten to repay the sanga loan. But in some extraordinary cases or when the amount of loan is high, more installments for repayment are allowed. Repayment of sanga loan is periodically reviewed during group meetings and due to this the repayment of sanga loan is more than 90 per cent.

### **3.17.25. External Credit Linkage**

To avail of external credit, SHGs have to undergo credit rating or grading.

### **3.17.26. Grading of SHGs**

Only SHGs above six months of existence are eligible for grading/credit rating. All selected SHGs have undergone grading. Credit rating is a must for having external credit linkage from banks, SGSY, NABARD and THADCO. Each financial institution has a standard format for grading/credit rating. But the following criteria are common to most of the formats:

- (a) Conduct of SHG meeting
- (b) Attendance of members
- (c) Democratic participation of members
- (d) Periodicity of savings
- (e) Method of savings
- (f) Monthly amount of savings of the members

- (g) Fixing interest rate
- (h) Internal cycle of credit
- (i) Cycle of external credit
- (j) Repayment of internal credit
- (k) Repayment of external credit
- (l) Maintenance of accounts.

### 3.17.27. Group Micro Enterprises taken up by Selected Self Help Groups

Ten SHGs out of 52 (20 per cent) are involved in group micro enterprises. Their area of entrepreneurial venture is expressed in the Table 3.16.

*Table 3.16 Area of entrepreneurial venture of selected SHGs*

<i>Micro enterprise</i>	<i>No. of Groups</i>	<i>Percentage</i>
Milch animal rearing	3	30.0
Brick making	1	10.0
Sale of cloth materials	2	20.0
Grocery Shop	2	20.0
Making incense sticks	2	20.0
Overall	10	100.0

*Source: Field Survey*

Out of 10 groups involved in the group based entrepreneurial venture, 20 per cent of the groups each are involved in sale cloth materials, running grocery shop and making incense sticks respectively. 10 per cent of the groups are involved in brick making while 30 per cent of the groups are involved in milch animal rearing.

**CHAPTER IV**

**SOCIO-ECONOMIC AND DEMOGRAPHIC**

**PROFILE OF THE MEMBERS**

## CHAPTER IV

### SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF THE MEMBERS

This chapter provides an overview of the salient socio-economic and demographic characteristics of the sample SHG members and their households covered under the study. The chapter attempts to reveal the characteristics of age, marital status, literacy status, religion, caste, house ownership and housing type, family structure, occupation of the SHG members. Further, it also exhibits the income of the SHG members, the level of household monthly income, monthly household expenses, pattern of savings and borrowing from different sources.

#### 4.1. Age Composition

The age-wise classification of the members is presented in Table 4.1.

*Table 4.1: Age-wise Classification of the Members*

<i>Age group (in years)</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
20 – 30	60	31.3	10	11.1	54	24.3	124	24.6
31 – 40	74	38.5	38	42.2	88	39.6	200	39.7
41 – 50	50	26.0	30	33.3	68	30.6	148	29.4
50 & above	08	4.2	12	13.3	12	5.4	32	6.3
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Age	36.8		41.2		37.4		37.8	

*Source: Field survey*

Table 4.1 furnishes age wise classification of the members. It is observed that most of the members involved in SHGs among the three areas are in the age group of 31

– 40 years and they constitute 39.7 per cent. It is followed by the age group of 41 – 50 years and the percentage of involvement is 29.4. Overall, 24.6 per cent of the members of the three areas are in the age group of 20 –30 years and only 6.3 per cent of them are in the age group of above 50 years. The average age of the members among the three areas is 37.8 years, the lowest being 36.8 years in Rural area and the highest being 41.2 years in Semi-urban area, while it is 37.4 years in Urban area.

Thus, it is concluded from the analysis that around 40 per cent of the members, including the three areas of Rural, Semi-urban and Urban are in between the age group of 31 and 40 years. In that same age group as high as 39.6 per cent of the members are from Urban area.

#### 4.2. Marital Status

Table 4.2 shows the marital status of the members

*Table 4.2: Marital Status of the Members*

<i>Marital Status</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Married	174	90.6	74	82.2	178	80.2	426	84.5
Unmarried	02	1.0	04	4.4	06	2.7	12	2.4
Widow	16	8.4	12	13.3	38	17.1	66	13.1
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

It could be seen from the above table that married women constitute most as the members of SHGs. Overall, among the three areas, 84.5 per cent of the members are married. It constitutes 90.6 per cent, 88.9 per cent and 80.2 per cent of the members from

Rural, Semi-urban and Urban areas respectively. Meanwhile the proportion of widows is 17.1 per cent in Urban, 13.3 per cent in Semi-urban and 8.3 per cent in Rural areas respectively. Overall the proportion of unmarried women is very low; they constitute 2.4 per cent among the three areas.

Thus, it is concluded from the analysis that 85.5 per cent of the members, including Rural, Semi-urban and Urban areas are married.

### 4.3. Literacy Status

The literacy status of the members is shown in Table 4.3.

*Table 4.3: Literacy Status of the Members*

<i>Literacy Status</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Illiterate	66	34.4	36	40.0	28	12.6	130	25.8
Primary	68	35.4	18	20.0	54	24.3	140	27.8
Middle	24	12.5	20	22.2	62	27.9	106	21.0
Secondary school	26	13.5	14	15.6	56	25.2	96	19.0
Higher Secondary school	06	3.1	01	1.1	13	5.9	20	4.0
Collegiate education	02	1.0	01	1.1	09	4.1	12	2.4
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above Table 4.3 gives the details about the literacy status of the members involved in self-help groups. In analyzing the table from below i.e., from members who have collegiate education. It is seen that a very marginal percentage of the members has collegiate education. Overall, only 2.4 percent of the members among the three areas

have collegiate level of education. In the next category i.e., higher secondary school education is concerned, it is 5.9 per cent, 3.1 per cent and 1.1 per cent of the members of Urban, Rural and Semi-urban areas respectively. Where the next category of secondary school education is concerned, the members from Urban area comparatively have a higher percentage at 25.2 per cent, while it is 15.6 per cent and 13.5 per cent in the Semi-urban and Rural areas respectively. Followed by the next category of middle school education, 27.9 per cent of them are from Urban area, in the case of Semi-urban and Rural areas it is 22.2 per cent and 12.5 per cent respectively. It is seen from the next categories of primary level education, 35.4 per cent, 24.3 per cent and 20 per cent of the members from Rural, Urban and Semi-urban areas respectively have the primary level of education. Meanwhile 40 per cent, 34.4 per cent and 12.6 per cent of the members from Semi-urban, Rural and Urban areas respectively are illiterates. The feature of above analysis shows that overall, more than half (i.e., 53.6 per cent) of the members among the three areas, literacy status are concerned in between illiterate and primary school level of education.

Thus, it is concluded from the analysis that about 28 per cent of the members across the three areas including Rural, Semi-urban and Urban are confined within the primary level of literacy. Followed by around 26 per cent of the members among the three areas including Rural, Semi-urban and Urban are illiterates.

#### 4.4. Religion

The distribution of the selected members based on religion is presented in Table 4.4.

*Table 4.4: Religion-wise Classification of the Members*

<i>Religion</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Hindu	166	86.5	64	71.1	174	78.4	404	80.2
Muslim	08	4.2	10	11.1	16	7.2	34	6.7
Christian	18	9.4	16	17.8	32	14.4	66	13.1
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above Table 4.4 depicts the distribution of the members by religion. It is observed that 86.5 per cent of the members belong to Rural area are Hindus, in the case of Urban and Semi-urban areas it is 78.4 per cent and 71.1 per cent respectively. The table also reveals that, overall 13.1 per cent of the members across the three areas are Christians and the remaining 6.7 per cent of them are Muslims.

From the analysis, it is concluded that most of the members among the three areas including Rural, Semi-urban and Urban are Hindus (80.2 per cent), followed by Christians (13.1 per cent) and Muslims (6.7 per cent).

#### 4.5. Caste Affiliation

Table 4.5 presents the caste affiliation of the members

*Table 4.5: Caste-wise Classification of the Members*

<i>Caste</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Backward Castes	68	35.4	28	31.1	98	44.1	194	38.5
Most Backward Castes	32	16.7	32	35.6	44	19.8	108	21.4
Scheduled Castes/ Tribes	92	47.9	30	33.3	80	36.0	202	40.1
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

Table 4.5 shows that, overall 40.1 per cent of the members among the three areas are belonging to Scheduled Castes/Tribes. It is observed that 38.5 per cent of the members among the areas are belonging to Backward Castes. While only 21.4 per cent of them are belonging to Most Backward Castes.

Thus, it is concluded from the analysis that more number of members (40.1 per cent) are from Schedule Castes/Tribes across the three areas including Rural, Semi-urban and Urban.

#### 4.6. Ownership of House

Table 4.6 shows the ownership of the house of the members

*Table 4.6: Ownership of House*

<i>Ownership</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Own House	174	90.6	72	80.0	168	75.7	414	82.1
Rented House	18	9.4	18	20.0	54	24.3	90	17.9
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above Table 4.6 shows the housing status of the members. It is seen that overall 82.1 per cent of the member households in the three areas are living in their own houses. Among them, 90.6 per cent, 80 per cent and 75.7 per cent of the members from Rural, Semi-urban and Urban areas respectively are living in their own houses. While in the case of Urban area 24.3 per cent of the members are living in rented houses, it is found to be 20.0 per cent and 9.4 per cent in Urban and Rural areas respectively.

From the above Table 4.6, it is concluded that around 82 per cent of the members across the three areas including Rural, Semi-urban and Urban are living in their own houses. In which 90.6 per cent of them are from Rural area.

#### 4.7. Housing Structure

The distribution of the selected women members according to their housing pattern is shown in Table 4.7.

*Table 4.7: Housing Structure of the Members*

<i>Housing Roof Type</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Thatched	107	55.7	30	33.3	84	37.8	221	43.8
Tiled	53	27.6	26	26.0	94	42.3	173	34.3
Terraced	32	16.7	34	37.8	44	19.8	110	21.9
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

Table 4.7 exhibits the distribution of the selected women members according to their housing pattern. It is found that most of the members who are from Rural area are living in thatched hut, as they constitute 55.7 per cent, whereas in the case of Urban and Semi-urban areas it is 37.8 per cent and 33.3 per cent respectively. As far as members living in tiled houses; it constitutes 42.3 per cent of them are from Urban area, followed by 28.9 per cent and 27.6 per cent are from Semi-urban and Rural areas respectively. While 37.8 per cent, 19.8 per cent and 16.7 per cent of the members from Semi-urban, Urban and Rural areas respectively are living in terraced houses.

Thus, from the analysis, it is concluded that around 44 per cent of the members, including Rural, Semi-urban and Urban areas are living in thatched houses or hut houses.

#### 4.8. Type of Family

The distribution of the members based on the type of family is shown in Table 4.8.

*Table 4.8: Type of Family*

<i>Family Type</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Nuclear	168	87.5	82	91.1	198	89.2	448	88.9
Joint	24	12.5	08	8.9	24	10.2	56	11.1
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above Table 4.8 depicts the type of family of the members. It is nuclear type families that constitute 91.1 per cent of the members of Semi-urban area, whereas it is 89.2 per cent in Urban and 87.5 per cent in Rural areas. In the case of joint family is concerned, 12.5 per cent, 10.2 per cent and 8.9 per cent of members is from Rural, Urban and semi-Rural areas respectively.

From the above analysis, it is concluded that 91.1 per cent of the members from Semi-urban area are living with nuclear type of family. It is around 89 per cent, including the three areas of Rural, Semi-urban and Urban.

#### 4.9. Size of the Family

Table 4.9 shows the distribution of women members according to their family size.

*Table 4.9: Family Size of the Members*

<i>Family Size</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Up to 2	16	8.3	14	15.6	28	12.6	58	11.5
Up to 3	40	20.8	26	28.9	38	17.1	104	20.6
Up to 4	80	41.7	24	26.7	78	35.1	182	36.1
Up to 5	38	19.8	12	13.3	38	17.1	88	17.5
6 & above	18	9.4	14	15.6	40	18.0	72	14.3
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The family size of the member household is given in the above Table 4.9. The table shows that 15.6 per cent, 12.6 per cent and 8.3 per cent of households from Semi-urban, Urban and Rural areas respectively have smaller families with up to two members. 28.9 per cent, 20.8 per cent and 17.1 per cent of the households from Semi-urban, Rural and Urban areas respectively have families with up to three members. It is found that most of the households overall among the three areas i.e., 36.1 per cent have families with up to four members; in this regard, 41.7 per cent, 35.1 per cent and 26.7 per cent are from Rural, Urban and Semi-urban areas respectively. In the category of households having up to five members constituted 17.1 per cent, 19.8 per cent and 13.3 per cent from Urban, Rural and Semi-urban areas respectively. On the other hand, 18 per cent, 15.6 per

cent and 9.4 per cent of households from Urban, Semi-urban and Rural areas respectively have families with more than six members.

From the analysis, it is concluded that the majority of the members (36.1 per cent) across the three areas including Rural, Semi-urban and Urban have family size of up to four members.

#### 4.10. Number of Earning Members

Table 4.10 shows the number of earning members of the households of the selected members.

*Table 4.10: Number of Earning Members*

<i>No. of Earning Members</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
1 – 2	147	76.6	66	73.3	192	86.5	405	80.3
3 – 4	43	22.4	22	24.4	26	11.7	91	18.1
5 & above	02	1.0	02	2.2	04	1.8	08	1.6
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average No. of Earning Members	2.02		2.42		1.64		1.92	

*Source: Field survey*

The above Table 4.10 portrays the number of earning members of the households of selected members. It is observed that most of the households, i.e., overall 80.3 per cent among the three areas have up to two earning members; it includes 86.5 per cent, 76.6 per cent and 73.3 per cent of Urban, Rural and Semi-urban areas respectively. Overall, 18.1 per cent of the households among the three areas have three to four earning members. In this regard 24.4 per cent, 22.4 per cent and 11.7 per cent of them belongs to Semi-urban,

Rural and Urban areas respectively. Only 1.6 per cent of the households among the three areas have more than five earning members. It is found that on an average household from Rural and Semi-urban areas have two and above earning members, whereas it is less than two in the case of Urban area.

From the analysis, it is concluded that the majority (80.3 per cent) of the households of the selected members has up to two earning members.

#### 4.11. Occupation of the Members

Table 4.11 reveals the distribution of the members according to their occupations.

*Table 4.11: Occupation of the Members*

<i>Occupation *</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Unoccupied/Housewife	58	30.2	32	35.6	114	51.4	204	40.5
Agricultural labourer	114	59.4	50	55.6	82	36.9	246	48.8
Cultivation	12	6.3	08	8.9	08	3.6	28	5.6
Govt., sector employee	04	2.1	-	-	04	1.8	08	1.6
Private sector employee	02	1.0	-	-	06	2.7	08	1.6
Others	02	1.0	-	-	08	3.6	10	2.0
Total	192	100.0	90	100.0	222	100.0	504	100.0

\*The occupation of the members is concerned with occupation apart from income generating activities.

*Source: Field survey*

Table 4.11 exhibits the occupational status of the members of SHGs. The above table reveals that overall 48.8 per cent of the members across the three areas are agricultural labourers, in this regard, it could be seen that 59.4 per cent and 55.6 per cent

of the members are belong to Rural and Semi-urban areas, while among members belonged to Urban area in this regard are only 36.9 per cent. It is also seen that 51.4 per cent of the members from Urban area are housewives/unoccupied as against 35.6 per cent and 30.2 per cent in Semi-urban and Rural areas respectively. The study further reveals that on the whole only 5.6 per cent of the members among the three areas are doing cultivation.

From the above analysis, it is found that the majority (48.8 per cent) of the members including the three areas is agricultural labourers. It constitutes around 59 per cent of them are from Rural area.

#### 4.12. Occupation of the Spouses

Table 4.12 presents the distribution of the members according to their spouse's occupation.

*Table 4.12: Occupation of the Spouses*

<i>Occupation</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Agricultural labourer	92	47.9	38	42.2	37	16.7	167	33.1
Cultivation	42	21.9	16	17.8	34	15.3	92	18.3
Business	08	4.2	04	4.4	10	4.5	22	4.4
Professional	22	11.5	13	14.4	42	18.9	77	15.3
Govt., sector employee	-	-	-	-	06	2.7	06	1.2
Private sector employee	10	5.2	-	-	32	14.4	42	8.3
Others	-	-	03	3.3	17	7.7	20	5.0
Not Applicable*	18	9.4	16	17.8	44	19.8	78	15.5
Total	192	100.0	90	100.0	222	100.0	504	100.0

\*Includes female-headed households and unmarried women.

*Source: Field survey*

Table 4.12 shows the occupational status of the members' spouses across of the three areas. It is found that 47.9 per cent and 42.2 per cent of the spouses are agricultural labourers from Rural and Semi-urban areas respectively, and in this regard it is 16.7 per cent in Urban area. The study reveals that on the whole 18 per cent of them among the three areas are doing cultivation. It includes 21.9 of Rural, 17.8 per cent of Semi-urban and 15.3 per cent of Urban areas respectively.

From the above analysis, it is concluded that the majority (33.1 per cent) of the spouses is agricultural labourers across the three areas. It includes 47.9 per cent and 42.2 per cent of the spouses Rural and Semi-urban areas respectively; whereas the in the case of Urban area it is just 16.7 per cent.

#### 4.13. Monthly Income of the Members

Table 4.13 shows the distribution of members according to their monthly income.

*Table 4.13: Monthly Income of the Members*

Monthly Income (in ₹)	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Below 1500	134	69.8	74	82.3	166	74.7	374	74.2
1501 – 2500	36	18.8	12	13.3	46	20.7	94	18.7
2501 & above	22	11.4	04	4.4	10	4.5	36	7.1
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Monthly Income	₹ 1574.7		₹ 1405.7		₹ 1519.1		₹ 1520.5	

*Source: Field survey*

Table 4.13 implies that out of 192 members from Rural area, 134 (69.8 per cent) of them come under the category of income below ₹ 1500, followed by 36 (18.8 per cent) of the members belong to the income group of ₹ 1501 – ₹ 2500 and 22 (11.4 per cent) of them are in the group of ₹ 2501 and above. In the case of Semi-urban area, 74 (82.3 per cent) of the members come under the income category of below ₹ 1500, 12 (13.3 per cent) of them belong to the income group of ₹ 1501 – ₹ 2500 and 4 (4.4 per cent) of them are in the group of ₹ 2501 and above. In the case of Urban area 166 (74.7 per cent) of the members come under the income group of below ₹ 1500, followed by 46 (20.7 per

cent) of them belong to the income group of ₹ 1501 – ₹ 2500 and 10 (4.5 per cent) of them are in the group of ₹ 2501 and above.

From the analysis, it is concluded that the majority (74.2 per cent) of the members, including the three areas comes under the category of income below ₹ 1500. Overall, among the three areas the average monthly income of the members is ₹ 1520.5.

#### 4.14. Level of Household Income

The distribution of the members according to their family monthly income is exhibited in Table 4.14.

*Table 4.14: Level of Household Monthly Income*

Monthly Family Income (in ₹)	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Up to 4000	158	82.1	72	80.0	208	93.6	438	86.8
4001 – 6000	28	14.7	18	20.0	12	5.5	58	11.6
6001 & above	06	3.2	-	-	02	0.9	08	1.6
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Monthly Income	₹ 5047.3		₹ 3977.7		₹ 3336.3		₹ 4102	

*Source: Field survey*

The above Table 4.14 shows the monthly household income of the members in the three areas. Overall, it could be seen that the highest (i.e., 86.8) percent of the households of among the Areas belongs to a monthly income group of up to ₹ 4000. In this regard 93.6 per cent, 82.1 per cent and 80 per cent of the households belong to Urban, Rural and Semi-urban areas respectively. In the next monthly income group of ₹

4000 – ₹ 6000, overall it constitutes 11.6 per cent among the three areas. It includes 20 per cent from Semi-urban area, followed by 14.7 per cent of Rural and only 5.5 per cent of Urban areas respectively. Among the three areas, it is found that only 1.6 per cent of the households have constituted monthly income group of above ₹ 6000. It is 1.1 per cent and 0.9 per cent in Rural and Urban areas respectively, while none of the households in Semi-urban area comes under this income group. It is also found that the average monthly income of the households in Rural area is ₹ 5047.3; it is ₹ 3977.7 and ₹ 3336.3 in the Areas of Semi-urban and Urban respectively. Overall, among the three areas, it is ₹ 4102.

From the above analysis, it could be concluded that, overall 86.8 percent of the households of among the areas belong to a monthly income group of up to ₹ 5000. In this regard 93.6 per cent, 82.1 per cent and 80 per cent of the households belong to Urban, Rural and Semi-urban areas respectively.

#### 4.15. Monthly Household Expenditure

Table 4.15 shows the distribution of members according to their monthly household expenses.

*Table 4.15: Monthly Household Expenses*

<i>Monthly Family Expenditure (in ₹)</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Up to 3000	144	74.8	64	71.1	104	46.2	312	61.6
3001 – 4000	32	16.8	22	24.5	76	34.5	130	26.0
4001 & above	16	8.4	04	2.4	42	19.2	62	12.4
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Monthly Expenditure	₹ 2083.3		₹ 1844.4		₹ 1900.9		₹ 1906.3	

*Source: Field survey*

In the above Table 4.15 shows the monthly expenses of the household, it reveals that, overall, it is 61.6 per cent of the households spending up to ₹ 3000 per month to run the family among the three areas. In this regard, it is found to be 74.8 per cent, 71.1 per cent and 46.3 per cent in Rural, Semi-urban and Urban areas respectively. As against overall 26 per cent of the households belong to the three areas spend ₹ 3000 - ₹ 4000 per month to run the family, in that, as high as, 34.5 per cent of the households belong to Urban area, followed by that 24.5 per cent and 16.8 per cent of them belong to Semi-urban and Rural areas respectively. In case of Urban area 19.2 per cent of the households spend above ₹ 4000 per month to run the family, whereas it is 8.4 per cent and 2.4 per cent in Rural and Semi-urban areas respectively, and overall it is 12.4 per cent among the three areas. It is observed that, more than half (i.e., 53.7%) of the households from Urban area spend from ₹ 3000 - ₹ 4000 per month to run the family. On the other hand, most of

the household from Rural and Semi-urban areas spend up to ₹ 3000. The average monthly expenditure is found to be high (₹ 2083.3) in the case of Rural area compared to Urban (₹ 1900.9) and Semi-urban (₹ 1844.4) areas.

From the above analysis, it is concluded that overall 61.6 per cent of the households spending up to ₹ 3000 per month to run the family among the three areas. In this regard, it is found to be 74.8 per cent, 71.1 per cent and 46.3 per cent in Rural, Semi-urban and Urban areas respectively.

#### 4.16. Commodity-wise classifications of family monthly expenditure

Commodity-wise classifications of family monthly expenditure of the members are shown in Table 4.16.

*Table 4.16: Commodity-wise Classification of Monthly Household Expenditure*

<i>Commodity</i>	<i>Areas</i>			<i>Overall</i>
	<i>Rural</i>	<i>Semi-urban</i>	<i>Urban</i>	
	<i>(%)</i>	<i>(%)</i>	<i>(%)</i>	
Food	32.7	30.3	31.9	30.8
Clothing	24.0	25.7	24.8	24.4
Rent	6.7	6.8	6.7	6.6
Education	4.1	4.6	4.8	4.7
Fuel & lighting	6.5	5.1	6.3	6.4
Medicine	4.0	5.2	4.6	4.5
Religious and social expenditure	13.1	15.1	13.8	13.4
Others	8.9	7.0	7.1	9.2
Total	100.0	100.0	100.0	100.0

*Source: Field survey*

Table 4.16 infers that, as high as 30.8 per cent of the members spend on food items across the three areas including Rural, Semi-urban and Urban. It includes 32.7 per cent, 31.9 per cent and 30.3 per cent of the members from Rural, Urban and Semi-urban areas respectively. It is followed 24.4 per cent of them spent on clothing among the three areas. It includes 25.7 per cent of Semi-urban, 24.8 per cent of Urban and 24 per cent of Rural areas respectively. The least percentage was found to be spent on medicine for both Rural (4 per cent) and Urban (4.6 per cent) areas; whereas in the case of Semi-urban area the least percentage was found to be spent on education (4.6 per cent).

#### 4.17. Savings by Individual Members

Table 4.17 shows the distribution of members according to their monthly savings.

*Table 4.17: Monthly Savings of the Members*

<i>Monthly Savings (in ₹)</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Below 100	94	48.9	44	48.8	104	46.8	242	48.0
100 – 200	52	27.0	30	33.3	50	22.5	132	26.1
200 – 400	26	13.5	12	13.3	46	20.7	84	16.6
400 and above	20	10.6	04	7.9	22	10.0	46	9.3
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Monthly Savings	₹ 159.8		₹ 123.3		₹ 143.6		₹ 146.2	

*Source: Field survey*

Table 4.17 infers that, the overall average savings of the members among the three areas are ₹ 146.2. In the case of members of Rural area, it is ₹ 159.8, from Urban it is ₹ 143.6 and it is ₹ 123.3 in Semi-urban area. It indicates that the savings is higher in

the case of members in Rural area than Urban and Semi-urban areas. Around 49 per cent of the members' monthly savings in the case of Rural and Semi-urban areas are below ₹ 100. In the case of Urban area, it is around 47 per cent. Thus, it is concluded from the analysis that a high saving habit is observed in the case of members from Rural area than Urban and Semi-urban areas.

#### 4.18. Savings Pattern

Table 4.18 shows the distribution of members according to their savings pattern.

*Table 4.18: Savings Pattern of the Members*

Sources		Areas						Overall	
		Rural		Semi-urban		Urban			
		No.	(%)	No.	(%)	No.	(%)	No.	(%)
Insurance	Yes	101	52.9	61	67.8	148	66.7	310	61.5
	No	91	47.1	29	32.2	74	33.3	194	38.5
Banks	Yes	30	15.6	46	51.1	126	56.8	202	40.1
	No	162	84.4	44	48.9	96	43.2	302	59.9
Post office	Yes	99	51.6	35	38.9	122	55.0	256	50.8
	No	93	48.4	55	61.1	100	45.0	248	49.2
Chits	Yes	90	46.9	42	46.7	125	56.3	257	51.0
	No	102	53.1	48	53.3	97	43.7	247	49.0
Total		192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

It is observed from the above table that, 67.8 per cent of the members from Semi-urban, 66.7 per cent of Urban and 52.9 per cent of Rural areas have been covered under insurance schemes. It is further observed that about 59 per cent of the members from Urban area are having individual savings in banks. It is 51.1 per cent in Semi-urban area and it is only 15.6 per cent in Rural area. Overall about 51 per cent of the members among

the areas have post office savings. In this regard majority (55 per cent) of them are from Urban area, followed by the Rural (51.6 per cent) and Semi-urban (38.9 per cent) areas. On the other hand 56.3 per cent, 46.9 per cent and 46.7 per cent of the members of Urban, Rural and Semi-urban areas are having chit savings.

From the above analysis, it is revealed that the majority (61.5 per cent) of the members among the three areas has insurance savings. More than 50 per cent of them have the post office and chit savings.

#### 4.19. Indebtedness

Table 4.19 exhibits the details about the debt position of the members

*Table 4.19: Level of Indebtedness of the Members*

Debt (in ₹)	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Below 5000	27	14.0	19	21.1	67	30.1	113	22.4
5001 – 10000	124	64.5	44	48.8	93	41.8	261	51.7
10001 – 15000	22	11.4	18	20.0	37	16.6	77	15.2
15001 & above	19	10.1	09	10.1	25	11.5	53	10.7
Total	192	100.0	90	100.0	222	100.0	504	100.0
Average Monthly Debt	₹ 6343.4		₹ 6457.6		₹ 6510.3		₹ 6437.3	

*Source: Field survey*

Table 4.19 highlights that, the average debt is found higher in the case of members from Urban area (₹ 6510.3) than Semi-urban (₹ 6457.6) and Rural (₹ 6343.4) areas. The overall average debt, including the three areas is ₹ 6437.3 Majority (64.5 per cent) of the members in the case of Rural area have debt in between ₹ 1501 and ₹ 10000.

It is 48.8 per cent and 41.8 per cent of the cases of Semi-urban and Urban areas. Overall very least per cent is found in ₹ 15000 and above as debt among the three areas.

From the above analysis, it is concluded that the majority (64.5 per cent) of the members in the case of Rural area have debt in between ₹ 1501 and ₹ 10000. It is 48.8 per cent and 41.8 per cent of the cases of Semi-urban and Urban areas.

#### 4.20. Borrowing Pattern

Table 4.20 shows the distribution of members according to their borrowing pattern.

*Table 4.20: Borrowing Pattern of the Members*

Sources		Areas						Overall	
		Rural		Semi-urban		Urban			
		No.	(%)	No.	(%)	No.	(%)	No.	(%)
Banks	Yes	73	38.0	31	34.4	94	42.3	94	42.3
	No	119	62.0	59	65.6	128	57.7	128	57.7
Friends/Relatives	Yes	75	39.1	28	31.1	75	33.8	178	35.3
	No	117	60.1	62	68.9	147	66.2	326	64.7
Moneylenders	Yes	132	68.8	50	55.6	126	56.8	308	61.1
	No	60	31.3	40	44.4	96	43.2	196	38.9
Pawn Brokers	Yes	118	61.5	30	33.3	58	26.1	206	40.9
	No	74	38.5	60	66.7	164	73.9	164	59.1
Total		192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

Table 4.20 highlights the borrowing pattern of the members among the three areas. Overall the proportion of members borrowed from moneylenders among the areas constitutes a higher percentage compare with other sources of borrowings i.e., 61.1 per cent of them have borrowed from moneylenders. It is found to be 68.8 per cent, 56.8 per cent and 55.6 per cent of the members from Rural, Urban and Semi-urban areas

respectively resort to borrow from moneylenders. The proportion of members borrowed from banks among the three areas is 42.3 per cent. It includes 42.3 per cent, 38 per cent and 34.4 per cent of Urban, Rural and Semi-urban areas respectively. It is seen that among the members of the three areas about 41 per cent borrowed from pawn brokers. In this regard, 61.5 per cent, 33.3 per cent and 26.1 per cent of the members belonged to Rural, Semi-urban and Urban areas respectively. Meanwhile, among the three areas the proportion of members borrowed from friends/relatives is very low i.e., 35.3 per cent. It includes 39.1 per cent, 33.8 per cent and 31.1 per cent of Rural, Urban and Semi-urban areas.

From the above analysis, it is concluded that a high per cent (61.1) of the members borrowed from moneylenders among the areas. In this regard, it constitutes a higher percentage (68.8) of members from Rural areas compare with Urban (56.8 per cent) and Semi-urban (55.6 per cent) areas.

#### 4.21. Purpose of Borrowing from different sources

Table 4.21 shows the distribution of members according to their purpose of borrowing from different sources.

*Table 4.21: Purpose of Borrowing from other sources*

<i>Purpose of Borrowing</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Frequent household needs	16	8.2	06	6.1	25	11.2	47	9.4
Cultivation needs	36	18.7	15	16.2	13	5.9	60	11.9
Medical needs	20	10.5	15	16.2	14	6.3	49	9.7
Educational needs	15	7.1	09	10.0	43	19.4	67	13.3
Land/Jewel Purchase	31	16.3	11	12.1	36	16.2	78	15.5
Marriage needs	15	7.1	07	11.1	14	6.3	36	7.1
To invest in IGAs	17	10.4	10	7.1	22	9.9	49	9.7
Repayment of loan dues	28	14.5	07	7.1	19	8.6	54	10.7
Others	07	3.6	06	6.1	22	9.9	35	6.9
Not Applicable*	07	3.6	08	8.0	14	6.3	29	5.8
Total	192	100.0	90	100.0	222	100.0	504	100.0

\* Includes members not borrowed from any other sources.

*Source: Field survey*

Table 4.21 shows the purposes for which the members borrowed among the three areas. It is found that overall 15.5 per cent of the members across the three areas borrowed loan from different sources to purchase land/jewel, followed by 13.3 per cent of them have borrowed loan for educational purpose and around 12 per cent of them have borrowed for cultivation needs.

#### 4.22. Agricultural Land Holding Pattern of the Households

Table 4.22 shows the distribution of agricultural land holding pattern of the members' households

*Table 4.22: Agricultural Land Holding*

<i>Agricultural Land Holding</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
No Agri-Land	36	17.9	46	51.1	170	76.4	252	49.6
Less than 1 Acre	114	60.0	26	28.9	42	19.1	182	36.4
Above 1 Acre	42	22.1	18	20.0	10	4.5	70	14.0
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey 2014*

Table 4.22 displays the agricultural land ownership status among the households of the three areas. The table reveals that the percentage of households that do not own agricultural land is on the higher side among the three areas, as it is 76.4 per cent in the case of the households of Urban area, 51.1 per cent in the case of Semi-urban area and 17.9 per cent in the case of Rural area. Next with regard to holding less than one acre of agricultural land, as high as, 60 per cent of the households of Rural area hold less than an acre when compare to Semi-urban and Urban areas, where it is 28.9 per cent and 19.1 per cent respectively. Overall, it is found that, 36.4 per cent of households holding more than an acre of agricultural land among the three areas.

From the above analysis, it is concluded that the majority (60 per cent) of the households from Rural area holds less than an acre of agricultural land. On the other side, 76.4 per cent of the households from Urban area have no agricultural land, in this regard

it is 51.1 per cent in Semi-urban area overall across the area it is 49.6 per cent but in Rural area it is only 17.9 per cent.

#### 4.23. Possession of Household Durables

*Table 4.23: Possession of Different Household Durables*

<i>Household Durables</i>	<i>Areas</i>			<i>Overall</i>
	<i>Rural</i>	<i>Semi-urban</i>	<i>Urban</i>	
	<i>(%)</i>	<i>(%)</i>	<i>(%)</i>	
Television	96.7	93.3	94.5	94.8
Electric Fan	83.6	86.6	82.7	83.6
Grinder	51.1	51.1	58.1	54.4
Mixer	28.4	31.1	43.6	35.6
Gas stove	17.8	24.4	30.0	24.4
Refrigerator	-	-	8.1	3.6
Washing Machine	-	-	1.8	0.8
Bicycle	76.8	80.0	79.0	78.4
Two wheeler	36.8	15.5	56.3	41.6
Total	100.0	100.0	100.0	100.0

*Source: Field survey 2014*

Table 4.23 shows the possession different household items of the households among the three areas. It is found that 96.7 per cent of the households of Rural, 93.3 per cent of Semi-urban and 94.5 per cent of Urban areas possess the television. 83.6 per cent of the households of Rural, 86.6 per cent of Semi-urban and 82.7 per cent of Urban areas possess electric fan. It is found that more than half of the households (i.e., 54.4%) among the three areas possess grinder. 28.4 per cent of the households from Rural, 31.1 per cent

from Semi-urban and 43.6 per cent from Urban areas possess mixer. Around 18 per cent of the households from Rural, 24 per cent from Semi-urban and 30 per cent from Urban areas have gas stoves. 78.8 per cent, 80 per cent and 79 per cent from the households of Rural, Semi-urban and Urban areas possess bicycles respectively. 56.3 per cent of the households from Urban area possess two wheelers, whereas, it is 36.8 per cent and 15.5 per cent in Rural and Semi-urban areas respectively. It is found that 8.1 per cent and 1.8 per cent of the households from Urban area possess refrigerators and washing machines respectively, whereas none of the households in Rural and Semi-urban areas possess such household durables.

## **CHAPTER V**

### **ROLE OF NGOs ON WOMEN EMPOWERMENT**

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### **ROLE OF NGOs ON WOMEN EMPOWERMENT**

Empowerment of women is a process that enables individuals and groups to realize their full identity and powers in all spheres of their life. This process provides opportunities for greater access to knowledge, skills and resources. The dimensions of empowerment are social, economic, legal, political, managerial, cultural, and the likes. The empowerment in the above said aspects leads to total empowerment between the women. NGOs have the responsibility to build up the capacities of poor women through microfinance programmes, enabling them to graduate from powerless to becoming powerful. This chapter deals with the empowerment of women from six levels, they included empowerments are leadership empowerment, decision making empowerment, personality empowerment, economic empowerment, social empowerment, political empowerment and legal empowerment.

#### **5.1. LEADERSHIP EMPOWERMENT**

One of the major roles of SHGs is to forge the leadership empowerment between the members. The leadership qualities are highly essential to the success of any activities in particular with regard to the micro enterprises undertaken by the members of SHG. The leadership qualities between the members were measured by variables drawn on the basis of the previous reviews. In the present study, these variables are confined to the ability to listen to others, objective orientation, fairness, sense of humor, self-motivation, sharing of knowledge with others, networks, timing, accepting changes, positive team building, optimism, understanding politics, balanced life, thirst for knowledge, adaptability, courage, vision, effective communication and generosity. The members are asked to rate the above

said variables at five point scale from very high to very low at their pre and post SHG periods. The mean score of the leadership variables between the members at the pre and the post SHG periods has been computed separately to exhibit the level of leadership empowerment between them at two different periods. The ‘t’ test has been administered to find out the significant difference between the two periods regarding their leadership qualities. The distribution of members on the basis Mean scores of Personality Empowerment is illustrated in Table 5.1.

*Table 5.1: Mean Score of Variables of Leadership Empowerment*

<i>Variables</i>	<i>Mean Score</i>		<i>‘t’ statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Ability to Listen to Others	2.6623	3.8186	2.8178*
Objective Orientation	2.0778	3.5611	3.1456*
Fairness	2.2231	2.8145	0.8668*
Sense of Humor	2.7867	2.9664	0.5192*
Self-Motivation	2.4432	3.5163	2.6811*
Sharing Knowledge With Others	2.4561	3.6104	2.9204*
Networks	2.2282	3.3392	2.8093*
Timing	3.0955	3.6261	1.6175*
Accepting Changes	2.4457	3.7102	2.8144*
Positive on Team Building	2.6772	2.9144	0.7340*
Optimism	2.4991	3.4508	2.6107*
Understanding politics	2.7781	3.6197	2.8194*
Balanced Life	2.6283	3.4516	3.1403*
Thirst for Knowledge	2.2255	3.3362	2.7072*
Adaptability	2.0763	3.4133	2.8340*
Courage	2.3356	3.2346	2.9042*
Vision	2.0887	3.0911	2.5651*
Effective communication	2.0189	3.1144	2.8179*
Generosity	2.5862	3.5616	1.9970*

*Source: Field Survey*

*\*Significant at five per cent level*

From the Table 5.1 it is observed that the highly performed leadership qualities between the members at the pre SHG period is timing, sense of humor and understanding politics since their respective mean scores are 3.0955, 2.7867 and 2.7781. At the post SHG period, these leadership variables are the ability to listen to others, accepting changes and timing since their respective mean scores are 3.8186, 3.7102 and 3.6261. Regarding the leadership qualities, the significant changes during the pre and the post SHG periods have been identified in the case of ability to listen to others, objective orientation, self-motivation, sharing of knowledge with others, networks, accepting changes, optimism, understanding politics, balanced life, thirst for knowledge, adaptability, courage, vision, effective communication and generosity. The analysis reveals that there is a significant improvement on the leadership variables between the members at the post SHG period compared to that of the pre SHG period.

### 5.1.1. Leadership Empowerment at Pre-SHG Period

The Leadership Empowerment Score indicates the summation of the score of the variables in leadership empowerment, between the members. The leadership empowerment is computed by the mean scores of the variables and it is denoted by LES. The LES in the present study is confined to less than 2.00; 2.00 to 3.00; 3.00 to 4.00 and above 4.00. The distribution of members on the basis of their LES during Pre-SHG period is illustrated in Table 5.2.

*Table 5.2: Leadership Empowerment Score (LES) at Pre-SHG Period*

<i>LES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	54	28.1	31	34.4	25	11.6	110	21.8
2.01 – 3.00	63	32.8	36	40.0	45	20.2	144	28.5
3.01 – 4.00	57	29.6	17	18.8	102	45.9	176	34.9
Above 4.00	18	9.5	06	6.8	50	22.3	55	14.8
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

From the above Table 5.2 it is found that the important LES between the members of the three areas is 3.01 to 4.00 at the pre SHG period since it constitutes 34.9 per cent of the total. The most important LES between the members of Urban area is 3.01 to 4.00 which constitutes 45.9 per cent of its total. Between the members of the Semi-urban and Urban areas, it is 2.01 to 3.00 which constitutes 40.0 and 32.8 per cent of its total

respectively. At the pre SHG period, the leadership empowerment is low among the members.

### 5.1.2. Leadership Empowerment at Post-SHG Period

The distribution of members on the basis of their LES during post-SHG period is illustrated in Table 5.3.

*Table 5.3: Leadership Empowerment Score at Post SHG Period*

<i>LES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	20	10.4	10	11.1	11	4.9	41	8.1
2.01 – 3.00	36	18.7	11	12.2	13	5.8	60	11.9
3.01 – 4.00	74	38.5	53	58.8	47	21.7	174	34.5
Above 4.00	62	32.4	16	17.9	151	67.6	229	45.5
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above table reveals that the important LES between the members of the three areas in the post SHG period is above 4.00 which constitute 45.5 per cent of the total. The number of members between the three areas with the LES of less than 2.00 constitutes 8.1 per cent of the total. The most important LES between the members of the Semi-urban and Rural areas is 3.01 to 4.00 which constitutes 58.8 and 38.5 per cent of the total respectively. Between the members of Urban area, it is above 4.00 which constitutes 67.6

per cent of its total. The analysis reveals that the leadership empowerment is increasing to a considerable extent between the members of Urban area compare with Rural and Semi-urban areas.

### 5.1.3. Change in Leadership Empowerment

The increase in Leadership Empowerment between the members of the three areas has been examined with the help of the LES at the pre and the post SHG periods. The ‘t’ test has been administered to find out the significant difference between the pre and the post SHG periods regarding each LES. Between the members of the three areas, the significant difference in their LES in pre and post SHG period have been examined with the help of analysis of variance. The results are given in Table 5.4.

*Table 5.4: Change in Leadership Empowerment (LES)*

<i>Areas</i>	<i>Mean Score of LES</i>		<i>‘t’ statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.5736	2.0159	0.0254*
Semi-urban	2.5906	3.9896	2.9808*
Urban	2.4952	4.1907	4.3974*

*\* Significant at five per cent level.*

The LES varies from 2.4952 to 2.59067 per cent at the pre SHG period, whereas in the post SHG period, it varies from 2.0159 to 4.1907 per cent. In the pre SHG period, there is no significant difference between the three areas of members regarding their LES whereas it is identified in the post SHG period since their respective ‘F’ statistics are significant at the five per cent level. The ‘t’ statistics reveal that there is a considerable increase in the Leadership Empowerment Score between the members of the Semi-urban

and Urban during the study period since their respective 't' statistics are significant at the five per cent level.

## **5.2. DECISION MAKING EMPOWERMENT**

The decision making is one of the important factors of empowerment in the life of women. The decision makers are generally empowered. They may take decision regarding so many aspects of their day to day life. One of the objectives of the introduction of the SHG is to establish the decision making empowerment between women. Hence, the present study has made an attempt on analyzing whether the SHG members are empowered regarding the decision-making or not.

The present study confines these variables to the education of children, the health of children, marriage matters, consumption, pattern routine purchase, specific purchase, daily purchasing of commodities, daily food preparation, clothing for family members, clothing for personal purpose, business decisions, borrowing decisions, repayment decisions, relationship with others and personal matters. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the decision making variables at the pre and the post SHG period have been computed between the members. The 't' test has been administered to find out the significant difference between the pre and the post SHG periods. The distribution of members on the basis Mean scores of Decision Making Empowerment is illustrated in Table 5.5.

*Table 5.5: Mean Score on Variables of Decision Making Empowerment*

<i>Variables</i>	<i>Mean Score</i>		<i>'t'</i> <i>statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Education of Children	2.5529	3.9297	3.2928*
Health of Children	2.4144	3.6128	2.9027*
Marriage Matters	2.2255	3.2255	2.7440*
Consumption Pattern	2.1445	2.9792	2.1979*
Routine Purchase	2.6277	2.0755	0.0273*
Specific Purchase	2.7199	3.2558	0.9297*
Daily Purchasing of Commodities	2.9295	2.0208	0.4528*
Daily Food Preparation	2.0209	3.4219	0.7972*
Clothing for Family Members	2.4245	3.7679	2.9393*
Clothing for Personal Purpose	2.3198	3.6214	2.8445*
Business Decisions	2.2255	3.7971	2.0204*
Borrowing Decision	2.1022	3.5622	3.2507*
Repayment Decisions	2.4474	3.6101	2.8445*
Relationship with Others	2.4255	3.1722	1.8273*
Personal Matters	2.7014	3.9293	2.5657*

*\* Significant at five per cent level*

From the above Table 5.5, it is observed that the level of decision making empowerment is identified as higher as daily purchasing of commodities, specific purchase and personal matters since their respective mean scores are 2.9295, 2.7198 and 2.7014 at the pre SHG period. At the post SHG period, it is identified as higher in the case of the education of children, personal matters and business decisions since their mean scores are 3.9297, 3.9293 and 3.7971 respectively. Regarding the involvement in decision making among the members, the significant differences between the pre and the post SHG periods has been noticed in the case of decision making on education of children, the health of children, marriage matters, own consumption, clothing for family members, clothing for personal purpose, business decisions, borrowing decisions, repayment decisions and personal matters since their respective 't' statistics are significant at the five per cent level.

### 5.2.1. Decision Making Empowerment at Pre-SHG Period

The Decision Making Empowerment Score (DMES) indicates the summation of the score of the variables in decision making empowerment, between the members. It is computed by the mean scores of the variables in decision making empowerment and denoted by DMES. The DMES in the present study is confined to less than 2.00; 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of members on the basis of their DMES in pre SHG period is given in Table 5.6.

*Table 5.6: Decision Making Empowerment Score (DMES) at Pre SHG Period*

<i>DMES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	29	15.1	23	25.5	44	19.8	96	19.0
2.01 – 3.00	80	41.6	36	40.0	55	24.7	171	33.9
3.01 – 4.00	58	30.2	19	21.1	88	39.6	165	32.7
Above 4.00	25	13.1	12	13.4	35	15.9	72	14.4
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above table reveals that the important DMES between the members at the pre SHG period is 2.01 – 3.00 which constitute 33.9 per cent to the total respectively. The members with the score between 3.01 and 4.00 constitute 32.7 per cent at the pre SHG period. The important DMES between the members of Rural and Semi-urban areas is

2.01 – 3.00 which constitute 41.6 and 40.0 per cent of its total respectively. In the case of members belong to Urban area, it is 3.01 – 4.00 which constitute 39.6 per cent of its total.

### 5.2.2. Decision Making Empowerment at Post SHG Period

The distribution of members on the basis of the DMES in the post SHG period is illustrated in Table 5.7.

*Table 5.7: Decision Making Empowerment Score (DMES) at Post SHG Period*

<i>DMES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	16	8.3	22	24.4	12	5.4	50	9.9
2.01 – 3.00	28	14.5	20	22.2	26	11.7	74	14.6
3.01 – 4.00	72	37.5	23	25.5	59	26.5	154	30.5
Above 4.00	76	39.7	25	27.9	125	56.4	226	40.0
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above table reveals that the important DMES between the members at the post SHG period is above 4.00 which constitute 40.0 per cent to the total respectively. The members with the score between 3.01 and 4.00 constitute 30.5 per cent at the post SHG period. The important DMES between the members of Urban, Rural and Semi-urban areas a above 4.00 which constitute 56.4, 39.7 and 27.9 per cent to its total respectively. The analysis reveals that the DMES has increased considerably among the

members of all the three areas in the post SHG period because of their higher experience in the SHGs.

### 5.2.3. Change in Decision Making Empowerment

In order to analyze the increase in the DMES between the members from the pre SHG period to the post SHG period, the means of the DMES between the members of the three areas at the pre and the post SHG periods, have been computed. The ‘t’ test has been executed to find out the significant difference between the two periods regarding their DMES. The results are given in Table 5.8.

*Table 5.8: Change in Decision Making Empowerment (DME)*

<i>Areas</i>	<i>Mean Score of DME</i>		<i>‘t’ statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.3840	2.7026	1.3707*
Semi-urban	2.6250	3.7606	2.8015*
Urban	2.5490	4.3726	3.4027*

\* *Significant at five per cent level*

The above table exhibits that the higher DMES at the pre SHG period is identified between the members of Semi-urban area since its mean score is 2.6250 whereas in the post SHG period, it is 3.7606. Between the members of Urban area, it is 2.5490 and 4.3726 at pre and post SHG period respectively. In the case of members of Rural area, it is 2.3840 and 2.7026 at the pre and post SHG period respectively. There has been an increase in the DMES in the post SHG period between all the members from across the three areas. But the statistical significant increase of the DMES is identified between the members of the Semi-urban and Urban areas since their respective ‘t’ statistics are

significant at the five per cent level. The analysis infers that there is a significant increase in the DMES between the members of the Semi-urban and Urban areas compared to that of the members of Rural area.

### **5.3. PERSONALITY EMPOWERMENT**

The personality of the person is determined by so many variables. The present study, the personality variables has been identified with the help of reviews. These are listening to media, thirst to learn, free to make an expenditure, analyzing the problem, media owned, have a role in decision making, no gender discrimination, time for entertainment programmes, consideration of your suggestions, participation in social programmes, membership in social organizations, taking food with all the family members, confidence while decision making, interaction with the society, risk taking ability, acceptance of new things, optimism and adoption. The assigned scores on these scales are from 5 to 1 respectively. The mean score of the personality variables between the members at two periods has been computed to exhibit the level of personality of the members at the pre and the post SHG periods. The 't' test has been administered to find out the significant difference between the two periods regarding the personality of the members.

The distribution of members on the basis Mean scores of Personality Empowerment is illustrated in Table 5.9.

Table 5.9: Mean Score Variables of Personality Empowerment

<i>Variables in personality empowerment</i>	<i>Mean Score</i>		<i>'t' statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Listening to the media	3.2928	3.7673	1.3655*
Thirst to learn	2.6719	2.9228	0.9750*
Free to make an expenditure	2.3222	2.9787	1.9828*
Analyze the problem	2.1440	3.2257	2.4552*
Information owned	2.9297	3.3552	0.7907*
Have a role in decision making	2.2528	3.2516	2.5628*
No gender discrimination	2.3107	3.3207	2.4073*
Time for entertainment programme	2.7276	3.9293	2.6552*
Consideration of suggestions	2.4404	3.3070	2.4727*
Participate in social programmes	2.7328	3.9208	2.9294*
Member in social organization	2.3070	3.5672	2.7190*
Take food with all family members	2.6265	3.6719	2.2675*
Confident while decision making	2.1772	3.2250	2.4070*
Interaction with the society	2.2255	3.1090	2.1757*
Risk taking ability	2.4772	3.6235	2.5428*
Acceptance of new things	2.3002	3.4707	2.4453*
Optimism	2.5514	3.7913	2.8214*
Adoption	2.6252	3.8252	2.9547*

\* Significant at five per cent level.

The Table 5.9 shows that the highly viewed personality variables between the members at the pre SHG period is listening to the media, information owned and participation in the social programmes since its mean scores are 3.2928, 2.9297 and 2.7328 respectively. At the post SHG period, there is an increase in the personality variables between the members. The highly viewed personality variables between the members are time for entertainment programmes, participation in social programmes, and adoption since its mean scores are 3.9293, 3.9208 and 3.8252 respectively. Regarding the personality empowerment of the members, the significant differences between the pre and the post SHG periods have been identified especially in the case of ‘free to make expenditure, analyzing the problem, role in decision making, no gender discrimination, time for entertainment programmes, consideration of suggestions, participation in social programmes, membership in social organizations, taking food with all the family members, confidence while decision making, interaction with the society, risk taking ability, acceptance of new things, optimism and adoption since their respective ‘t’ statistics are significant at five per cent level.

### 5.3.1. Personality Empowerment Score at Pre SHG Period

The Personality Empowerment Score (PES) indicates the summation of score of the variables in personality empowerment, between the members. It is computed by the mean scores of the variables in personality empowerment and denoted by PES. The PES in the present study are confined to less than 2.00; 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of members on the basis of their PES is given in Table 5.10.

*Table 5.10: Personality Empowerment Score (PES) at Pre SHG Period*

<i>PES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	37	19.2	16	17.7	67	30.1	120	23.8
2.01 – 3.00	62	32.2	22	24.4	88	39.6	172	34.1
3.01 – 4.00	58	30.2	42	46.6	43	19.3	143	28.3
Above 4.00	35	18.4	10	11.3	24	11.0	63	13.8
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

Table 5.10 explains the distribution of the members on the basis of the PES. The important PES between the members is 2.01 to 3.00 which constitutes 34.1 per cent of the total. The members with the PES of 3.01 to 4.00 constitute 28.3 per cent of the total. The most important PES between the members of Rural and Urban areas in the pre SHG period is 2.01 to 3.00 which constitutes 32.2 and 39.6 per cent of its total respectively. Between the members of Semi-urban area, it is 3.01 to 4.00 which constitutes 46.6 per

cent of its total. The analysis reveals that the personality empowerment lies at moderate levels during the pre SHG period.

### 5.3.2. Personality Empowerment Score at Post SHG Period

The distribution of members on the basis of their PES in post-SHG period is shown in Table 5.11.

*Table 5.11: Personality Empowerment Index (PES) at Post SHG Period*

<i>PES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	20	10.4	07	7.7	10	4.5	37	7.3
2.01 – 3.00	35	18.2	11	12.2	19	8.5	65	12.8
3.01 – 4.00	49	25.5	32	35.5	53	23.8	134	26.5
Above 4.00	88	45.9	40	44.6	140	63.2	268	53.4
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above table reveals that the important PES between the members is above 4.00 which constitute 53.4 per cent to the total respectively. The number of members with the PES of less than 2.00 constitutes 7.3 per cent of the total. The most important PES between the members across the three areas including Rural, Semi-urban and Urban areas is above 4.00 which constitute 45.9, 44.6 and 63.2 per cent of its total respectively. The analysis reveals that the PES is higher among members of the three areas at the post SHG period compared to the pre SHG period.

### 5.3.3. Change in Personality Empowerment

In order to find out whether there is an increase in personality empowerment between the members from the pre to the post SHG periods, the means of the PES between the members of the three areas at the pre and the post SHG period have been computed separately. The 't' test has been executed to analyze the significant difference between the pre and the post SHG periods regarding their PES. The results are given in Table 5.12.

Table 5.12: Change in Personality Empowerment Score (PES)

<i>Areas</i>	<i>Mean Score of PES</i>		<i>'t' statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.6306	2.8976	0.7374*
Semi-urban	2.4021	3.6901	3.1702*
Urban	2.4486	4.3206	4.3476*

\* Significant at five per cent level.

From the above table, it is found that in the pre SHG period, the mean of the PES is identified as high among the members of Rural area since its mean scores is 2.6306. At the post SHG period, the higher mean of PES is noticed between the members of Urban area since its mean of the PES is 4.3206. There is an increase in the PES between the members at the post SHG period, compared to the pre SHG period. But the significant increase in the PES is found between the members of Urban and Semi-urban areas since their respective 't' statistics are significant at the five per cent level.

#### **5.4. ECONOMIC EMPOWERMENT**

The ultimate aim of starting micro enterprises is to get economic empowerment. The present study has made an attempt to analyze whether that objective has been fulfilled or not with empirical analysis. The economic empowerment reflects the standard of living of the members. It includes so many aspects like income, savings, material possessions and economic motivation between the members. Even though, the variables related to economic empowerment are too many, the present study confines it to personal income, savings, lending capability, possession of movables, family income, investments, reduction in debt, possession of the television, the possession of gold ornaments, additional income, bank account, possession of the house, fall in rate of interest, possession of basic amenities at the house and source of capital. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of variables in economic empowerment between the members at the pre and the post SHG periods have been computed to exhibit their levels of economic empowerment at two different periods. The 't' test has been administered to find out the significant difference between the pre and the post SHG periods regarding each economic empowerment variables. The distribution of members on the basis Mean scores of Personality Empowerment is illustrated in Table 5.13.

Table 5.13: Mean Score of Variables in Economic Empowerment

Variables	Mean Score		‘t’ statistics
	Pre SHG period	Post SHG Period	
Personal income	2.1797	2.9908	2.3282*
Savings	2.2576	3.1558	2.2027*
Lending capability	1.3225	2.3144	2.8244*
Possession of movables	2.2255	2.4007	0.5208*
Family income	2.7928	3.2255	1.7293*
Investments	1.6258	2.2889	1.6144*
Reduction in debt	1.4419	2.3071	2.1979*
Possession of Television	1.4567	2.7255	2.6197*
Possession of gold ornaments	1.5576	2.4407	2.1225*
Additional income	1.3255	2.9796	3.2567*
Bank account	1.1056	1.9207	2.3284*
Possession of House	1.7953	2.3255	1.2554*
Fall in rate of interest	1.6627	2.4497	1.7992*
Possession of basic amenities at house	1.4455	2.7728	2.6197*
Source of capital	1.5144	2.9258	2.7557*

\* Significant at five per cent level.

From the Table 5.13 it is found that the highly viewed economic empowerment variables between the members at the pre SHG period are, family income, savings and possession of movables since their mean scores are 2.7928, 2.2576 and 2.2255 respectively. At the post SHG period, the identified economic empowerment variables are family income, savings and personal income since their respective mean scores are 3.2255, 3.1558 and 2.9908 respectively. Regarding the economic empowerment, the significant differences between the pre and the post SHG periods have been identified in the case of personal income, savings, lending capability, family income, reduction in debt, possession of gold ornaments, additional income, bank account, possession of basic amenities of the house and source of capital for their respective 't' statistics are significant at the five per cent level.

#### **5.4.1. Economic Empowerment Score at Pre SHG Period**

The changes in the level of the economic empowerment between the members at the pre and the post SHG have been analyzed with the help of the Economic Empowerment Score (EES). The EES is computed from the mean score of the variables in economic empowerment. It is confined to less than 2.00; 2.01 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of members on the basis of EES is given in Table 5.14.

Table 5.13: Economic Empowerment Score (EES) at Pre SHG Period

EES	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 2.00	55	28.6	26	28.8	77	34.6	158	31.3
2.01 – 3.00	85	44.2	33	36.6	85	38.2	203	40.2
3.01 – 4.00	34	15.3	20	22.2	44	19.8	98	19.4
Above 4.00	18	11.9	11	12.4	16	7.4	43	9.1
Total	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

From the above Table 5.14, it is observed that the important EES between the members during the pre-SHG period is 2.01 to 3.00 which constitute 40.2 per cent of the total. The members with an EES of less than 2.00 constitute 31.3 per cent of the total at the pre SHG period. The important EES between the members of Rural, Semi-urban and Urban areas is 2.01 to 3.00 which constitutes 44.2, 36.6 and 38.2 per cent of its total respectively. The level of the EES is comparatively low among the members at the pre SHG period.

#### 5.4.2. Economic Empowerment Score at Post SHG Period

The distribution of members on the basis of their EES in post-SHG period is given in Table 5.15

*Table 5.15: Economic Empowerment Score (EES) at Post SHG Period*

<i>EES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	24	12.5	15	16.6	12	5.4	51	10.1
2.01 – 3.00	37	19.2	26	28.8	21	9.4	84	16.6
3.01 – 4.00	55	28.6	34	37.7	59	26.5	148	29.3
Above 4.00	76	39.7	15	16.9	130	58.7	221	44.0
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The Table 5.15 reveals that the important EES between the members at post SHG period are above 4.00 constitute 44.0 per cent of the total. The members with EES of 3.01 to 4.00 constitute 29.3 per cent of the total. The most important EES between the members of Rural and Urban areas is above 4.00 which constitute 39.7 and 58.7 per cent of its total respectively. Between the members of Semi-urban area, it is 3.01 to 4.00 which constitutes 37.7 per cent of its total. The analysis reveals that the economic empowerment has been increased to a considerable amount between the members of Rural and Urban areas.

### 5.4.3. Change in Economic Empowerment

The economic empowerment between the members at the pre and the post SHG periods has been analyzed with the help of means of the EES between the members of the three areas at the pre and the post SHG period. The 't' test has been administered to find out the significant difference between the pre and the post SHG periods regarding their EES. The results are given in Table 5.16

Table 5.16: Change in Economic Empowerment Score (EES)

Area	Mean Score of EES		't' statistics
	Pre SHG period	Post SHG Period	
Rural	2.2278	2.6995	0.6710*
Semi-urban	2.4995	3.3193	2.9002*
Urban	2.3228	3.7698	3.9103*

\* Significant at five per cent level.

From the Table 5.16 it is found that the higher EES between the member at the pre SHG period has been identified between the members of Semi-urban area since the mean scores is 2.4995. In the post SHG period, the higher ESS is identified between the members of Urban area since the respective EES is 3.768. There is a mild increase in the EES between the members of the Rural area in the post SHG period, compared to the pre SHG period and it is also found that the EES is not statistically significant. The significant increase in the EES in the post SHG period is identified between the members of the Semi-urban and Urban areas since their respective 't' statistics are significant at the five per cent level.

## **5.5. SOCIAL EMPOWERMENT**

The social empowerment indicates the recognition of the members in the society. It also reveals the participation and the level of involvement in the social activities between the members. The social empowerment provides the status of the women in the society. The present study confined to recognition by the family members, participation in social functions, recognition by the traders, protesting against social evils, recognition by the society, involvement in social activities, officer bearer of any social organization, recognition by other SHG members, membership in voluntary organizations and recognition by the government officials. The assigned marks on these scales are from 5 to 1 respectively. The means of each variable between the members at the pre and the post SHG period have been computed to exhibit their level of social empowerment. The 't' test has been executed to find out the significant difference between the two periods regarding the social empowerment of the members. The results are given in Table 5.16.

Table 5.17: Mean Score of Variables in Social Empowerment

Variables	Mean Score between the Members at		‘t’ statistics
	Pre SHG period	Post SHG Period	
Recognition by the Family Members	2.7627	3.8245	2.8928*
Participation in Social Functions	2.1077	3.1072	2.2844*
Recognition by the Traders	2.1339	3.2558	2.5527*
Protesting against Social Evils	1.5671	2.7277	2.9297*
Recognition by the Society	2.4558	3.6772	2.6191*
Involvement in Social Activities	2.2255	3.2554	2.3073*
Office Bearer of any Social Organization	1.4456	2.6211	2.6715*
Recognition by the other SHG Members	1.3677	2.4432	2.3101*
Membership in Voluntary Organization	1.9204	2.7277	1.8442*
Recognition by Government Officials	1.8828	2.5655	1.9294*

\* Significant at five per cent level.

The Table 5.17 reveals that the level of social empowerment between the members at the pre SHG period is lesser compared to that of the post SHG period. The higher empowerment is identified between the members in the case of recognition by the family members and recognition by the society since its mean scores are 2.7627 and 2.4558 respectively. Again in the post SHG period, it has been identified as, the recognition of the family members and recognition by the society since their respective

mean scores are 3.8245 and 3.6772. Regarding the level of social empowerment between the members, the significant difference between the pre and the post SHG periods is noticed in the cases of recognition by the family members, participation in the social functions, recognition by the traders, involvement in social activities, office bearer of any social organization and recognition by the other SHG members since their respective ‘t’ statistics are significant at the five per cent level.

#### **5.5.1. Social Empowerment Score at Pre SHG Period**

The changes in the level of the social empowerment between the members at the pre and the post SHG have been analyzed with the help of the Social Empowerment Score (SES). The SES is computed from the mean score of the variables in social empowerment. It is confined to less than 2.00; 2.01 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of members on the basis of SES is given in Table 5.18.

Table 5.18: Social Empowerment Score (SES) at Pre SHG Period

SES	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 2.00	55	28.6	14	15.5	58	26.1	127	25.1
2.01 – 3.00	96	50.0	49	54.4	75	33.7	220	43.6
3.01 – 4.00	24	23.3	21	23.3	63	28.3	108	21.4
Above 4.00	17	8.9	06	6.8	26	11.9	49	9.9
Total	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

Table 5.17 illustrates the distribution of members on the basis of their SES at pre SHG period. It is found that the important SES between the members is 2.01 to 3.00 which constitutes 43.6 per cent of the total. Between the members of SES less than 2.00 constitute 25.1 per cent of the total. The number of members with an SES of above 4.00 constitutes 9.9 per cent of the total. The most important SES between the members of Rural, Semi-urban and Urban areas is 2.01 to 3.00 which constitute 50.0, 54.4 and 33.7 per cent to its total respectively. The analysis reveals that the SES between the members at the pre SHG period is at low level.

### 5.5.2. Social Empowerment Score at Post SHG Period

The distribution of members on the basis of their SES in post-SHG period is given in Table 5.19.

*Table 5.19: Social Empowerment Score (SES) at Post SHG Period*

SES	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 2.00	12	6.2	10	11.1	12	5.4	34	6.7
2.01 – 3.00	34	17.7	27	30.0	18	8.1	79	15.6
3.01 – 4.00	53	27.6	24	26.6	57	25.6	134	26.5
Above 4.00	93	48.5	29	32.3	135	60.9	257	51.2
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The Table 5.19 depicts that the important SES between the members at the post SHG period is above 4.00 which constitute 51.2 per cent of the total. The number of members with the SES of 3.01 to 4.00 constitutes 26.5 per cent of the total. The most important SES between the members of Urban, Rural and Semi-urban areas are above 4.00 which constitute 60.9, 48.5 and 32.3 per cent of its total respectively. The analysis reveals that there is an improvement of the SES between the members of Urban and Rural areas in the post SHG period compared to the members of Semi-urban area.

### 5.5.3. Change in Social Empowerment

The increase in the SES between the members during the study period has been examined with the help of the means of the SES between the three areas at the pre and the post SHG periods. The 't' test has been administered to find out the significant difference between the pre and the post SHG periods regarding their SES. The results are given in Table 5.20.

Table 5.20: Change in Social Empowerment Score (SES)

<i>Areas</i>	<i>Mean Score of SES</i>		<i>'t' statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.1254	2.4007	0.6811*
Semi-urban	1.9405	3.6175	2.3457*
Urban	2.2887	4.1245	3.9797*

\* Significant at five per cent level

From the Table 5.20 it is found that, in the pre SHG period, the mean of the SES between the members of Urban area is 2.2887 and it has been increased to 4.1245 in the post-SHG period. Whereas in the case of members from Rural and Semi-urban areas the means of SES are 2.125 and 1.9405 and it has been increased to 2.4007 and 3.6175 respectively in the post-SHG period. It is found that the increase in the SES of between the members of Rural area is not statistically significant. The increases in the SES between the members of the Semi-urban and Urban areas are statistically significant since their respective 't' statistics are significant at the five per cent level.

## **5.6. POLITICAL AND LEGAL EMPOWERMENT**

The political and the legal empowerment indicate the levels of awareness and knowledge on various aspects related to politics and legal formalities. It also includes the level of participation of the members in politics. The present study confines to participation in elections as voters, participation in meeting of local bodies, awareness of fundamental rights, awareness on legal framework in the SHG, campaigns for a political candidate, contest in election, awareness on anti-dowry cell, awareness of the law of inheritance, participation in political rally, awareness on legal formalities in business, awareness of female priorities and participation in anti-social evils awareness camp. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the variables at the pre and the post SHG period have been computed to exhibit the level of awareness on the variables in the political and the legal empowerments between the members. The 't' test has been administered to find out the significant difference between the pre and the post SHG periods regarding their levels of awareness of the political and the legal empowerment variables. The results are given in Table 5.21.

Table 5.21: Mean Score of Variables in Political and Legal Empowerment

Variables	Mean Score		't' statistics
	Pre SHG period	Post SHG period	
Participation in election as voters	1.3567	2.7978	3.5625*
Participation in meeting of local bodies	1.4428	2.8073	3.2518*
Awareness of fundamental rights	1.1993	2.6755	3.3559*
Awareness on legal framework in SHG	1.2255	2.4971	2.6298*
Campaigns for a political candidate	1.1225	1.8273	1.5691*
Contest in election	1.3994	2.9278	2.7298*
Awareness on anti-dowry cell	1.8855	2.9941	2.6279*
Awareness of law of inheritance	2.1357	2.9971	2.1455*
Participation in any political rally	1.5528	2.9398	2.3979*
Awareness on legal formalities in Business	2.2229	3.4071	2.4072*
Awareness of female priorities	2.1025	3.5258	2.6728*
Participation in anti-social evils awareness camp	2.4483	3.5652	2.3073*

\* Significant at five per cent level

From the Table 5.20 it is found that, the highly viewed variables between the members at the pre SHG period are participating in anti-social evils awareness camp, awareness on legal formalities of business and awareness of the law of inheritance since their mean scores are 2.4483, 2.2229 and 2.1357 respectively. At the post SHG period, these variables are participating in anti-social evils awareness camp, awareness of female

priorities and awareness on legal formalities in business since their respective mean scores are 3.5652, 3.5258 and 3.4071. Regarding the awareness of the variables, the significant differences between the pre and the post SHG period have been noticed in the case of all the variables related to the political and the legal empowerment except the campaigns for a political candidate since its 't' statistics is not significant at the five per cent level.

#### **5.6.1. Political and Legal Empowerment at Pre SHG Period**

The level of empowerment regarding the political and legal aspects are summated with the help of the mean score of all variables in political and legal empowerment. It is denoted by PLES. In the present study, the PLES is confined to less than 2.00; 2.00 to 3.00; 3.01 to 4.00 and above 4.00. The distribution of members on the basis of their PLES is given in Table 5.22.

Table 5.22: Political and Legal Empowerment Score (PLES) at Pre SHG Period

PLES	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 2.00	54	28.1	14	15.5	51	22.9	119	23.6
2.01 – 3.00	73	38.0	51	56.6	101	45.4	225	44.6
3.01 – 4.00	41	21.3	18	20.0	39	117.5	98	19.4
Above 4.00	24	12.6	07	7.9	31	14.2	62	12.4
Total	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

The Table 5.22 depicts that the important PLES between the members are 2.01 to 3.00 which constitutes 44.6 per cent of the total respectively. The members with PLES of less than 2.00 constitute 23.6 per cent of the total. The most important PLES between the members of Semi-urban, Urban and Rural areas is 2.01 to 3.00 which constitutes 56.6, 45.4 and 38.0 per cent of its total respectively. The analysis reveals that there is low PLES between the members at the pre SHG period.

### 5.6.2. Political and Legal Empowerment Score at Post SHG Period

The distribution of members on the basis of their PLES at post-SHG period is given in Table 5.23.

*Table 5.23: Political and Legal Empowerment Score (PLES) at Post SHG Period*

<i>PLES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	15	7.8	11	12.2	10	4.5	36	7.1
2.01 – 3.00	19	18.8	17	18.8	15	6.7	51	10.1
3.01 – 4.00	64	33.3	32	35.5	57	25.6	153	30.3
Above 4.00	94	49.1	30	33.5	140	63.2	264	52.5
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

Table 5.23 exhibits that the important PLES between the members is above 4.00 which constitute 52.5 per cent of the total. The members with the score of 3.01 to 4.00 constitute 30.31 per cent of the total. Between the members of Urban and Rural areas the important PLES is above 4.00 which constitute 63.2 and 49.1 per cent to the total respectively. The most important PLES between the members of Semi-urban area is 3.01 to 4.00 which constitutes 35.5 per cent of the total. The analysis reveals that there is a considerable increase in the PLES between the members of Urban and Rural areas during the post-SHG period.

### 5.6.3 Change in Political and Legal Empowerment

The increase in the PLES between the members during the pre and post-SHG period has been examined with the help of the means of the PLES between the members of the three areas. The ‘t’ test has been executed to analyze the significant difference between the pre and the post SHG period regarding their PLES. The results are presented in Table 5.24.

*Table 5.24: Change in Political and Legal Empowerment Score (PLES)*

<i>Areas</i>	<i>Mean Score of PLES</i>		<i>‘t’ statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.2254	2.7129	1.3428*
Semi-urban	2.4997	3.8102	3.8443*
Urban	2.5652	4.2406	5.7235*

*\*Significant at five per cent level.*

It is observed from the Table 5.24 that, in the pre SHG period the higher PLES is identified as high among the members of Urban area since the mean of the PLES are 2.5652. Between all the members of the three areas, the PLES has been increasing from the pre SHG period to the post SHG period, but the significant increase in the PLES has been noticed between the members of Urban and Semi-urban areas since their respective ‘t’ statistics are significant at the five per cent level. The analysis reveals that there is an increase in the PLES between the members of the post SHG period, compared to the pre SHG period that significant increase is identified between the members of Urban and Semi-urban areas.

## 5.7. CONTRIBUTION OF EACH EMPOWERMENT TO OVERALL EMPOWERMENT

The weightage of each empowerment in the overall empowerment has to be calculated by the included number of variables in each empowerment to the total number of variables used to measure all empowerments. The weightage of each empowerment is important to find out the total empowerment. Hence, the present study has made an attempt on these aspects. The number of variables included in each empowerment, its maximum score and its weightage are given in Table 5.25.

*Table 5.25: Contribution of each Empowerment in to Overall Empowerment*

<i>Sl.No.</i>	<i>Empowerments</i>	<i>Number of variables in</i>	<i>Maximum score of the variables</i>	<i>Relative contribution (weightage)</i>
1.	Leadership	19	95	0.21
2.	Decision making	15	75	0.17
3.	Personality	18	90	0.20
4.	Economic	15	75	0.17
5.	Social	10	50	0.12
6.	Political and legal	12	60	0.13
	Total	89	445	1.00

The numbers of variables included in the leadership, decision making and the personality, economic, social, and political and legal empowerment are 19, 15, 18, 15, 10 and 12 respectively. The maximum score of each variable is 5 whereas the total maximum score is 445. The weightage of leadership empowerment is 0.21 (95/445)

whereas, the weightage of decision making, personality, economic, social and political and legal empowerment are 0.17, 0.20, 0.17, 0.12 and 0.13 respectively.

### **5.8. TOTAL EMPOWERMENT SCORE (TES)**

The Total Empowerment Score (TES) between the members has been computed to exhibit the level of woman empowerment at the pre and the post SHG period. The TES is calculated by

$$TES = W_1X_1+W_2X_2+W_3X_3+W_4X_4+W_5X_5+W_6X_6+W_7X_7$$

Whereas

- $W_1$  = Weightage of Leadership Empowerment Score
- $W_2$  = Weightage of Decision Making Empowerment Score
- $W_3$  = Weightage of Personality Empowerment Score
- $W_4$  = Weightage of Economic Empowerment Score
- $W_5$  = Weightage of Social Empowerment Score
- $W_6$  = Weightage of Managerial Empowerment Score
- $W_7$  = Political and Legal Empowerment Score
- $X_1$  = Leadership Empowerment Score
- $X_2$  = Decision Making Empowerment Score
- $X_3$  = Personality Empowerment Score
- $X_4$  = Economic Empowerment Score
- $X_5$  = Social Empowerment Score
- $X_6$  = Political and Legal Empowerment Score

The TES between the members have been confined to less than 21 per cent, 21 to 40, 41 to 60, and 61 to 80 and above 80 per cent. The TES between the members has also been computed to compare the total empowerment at the pre and the post SHG periods. The TES between the members is confined to less than 2.00, 2.01 to 3.00, 3.00 to 4.00

and above 4.00 per cent. The distribution of members on the basis of the TES is illustrated in Table 5.26.

*Table 5.26: Total Empowerment Score (TES) at Pre SHG Period*

<i>TES</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 2.00	54	28.1	35	38.8	66	29.7	155	30.7
2.01 – 3.00	70	36.4	29	32.2	69	31.0	168	33.3
3.01 – 4.00	41	21.3	14	15.5	58	26.1	113	22.4
Above 4.00	27	14.2	12	13.5	29	13.2	68	13.6
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The Table 5.26 illustrates that the important TES between the members is 2.01 to 3.00 which constitute 33.3 per cent of the total. The members with TES of less than 2.00 constitute 30.7 per cent at the pre SHG period. The most important TES between the members of Rural and Urban areas is 2.01 to 3.00 which constitute 36.4 and 31.0 per cent to the total respectively. Between the members of Semi-urban area the important TES are less than 2.00 which constitutes 38.8 per cent of the total. The analysis reveals that the total empowerment at the pre SHG period is low.

### 5.8.1. Total Empowerment Score at Post SHG Period

The distribution of members on the basis of their TES in the post SHG period is given in Table 5.27.

*Table 5.27: Total Empowerment Score (TES) at Post SHG Period*

TES	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 2.00	28	14.5	19	21.1	19	8.5	60	11.9
2.01 – 3.00	23	11.9	22	24.4	35	15.7	80	15.8
3.01 – 4.00	58	30.2	41	45.5	59	26.5	158	31.3
Above 4.00	83	43.4	08	9.0	109	49.5	200	41.0
Total	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The Table 5.27 reveals that the important TES between the members of the post SHG period above 4.00 which constitutes 41.0 per cent of the total. The members with the TES 3.01 to 4.00 constitute 31.3 per cent of the total. The most important TES between the members of Urban and Rural areas is above 4.00 which constitute 49.5 and 43.4 per cent to the total respectively. Between the members of Semi-urban area the most important TES is 3.01 to 4.00 which constitute 45.5 per cent of the total. The analysis reveals that there is a moderate increase in the level of empowerment at post SHG period.

### 5.8.2. Change in Total Empowerment Score

The increases in the total empowerment score between the members at the pre and the post SHG period have been examined with the help of the means of the TES between the members at the pre and the post SHG period. The ‘t’ test has been administered to analyze the significant difference between the pre and the post SHG period regarding their TES. The results are given in Table 5.28.

*Table 5.28: Change in Total Empowerment Score*

<i>Areas</i>	<i>Mean Score of TES</i>		<i>‘t’ statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG Period</i>	
Rural	2.1956	2.6296	1.3787*
Semi-urban	2.2276	3.6996	3.5825*
Urban	2.1074	4.1166	4.4774*

*\* Significant at five per cent level.*

The Table 5.27 reveals that the mean score of TES between the members of Rural area has increased from 2.1965 to 2.6296 whereas between the members of Semi Urban and Urban areas, it has increased from 2.2276 to 3.6996 and from 2.1074 to 4.1166 at the pre and post SHG periods respectively. Even though there is an increase in the total empowerment score between the members of Rural area, the increase in the TES is not statistically significant. Between the members of the Semi-urban and Urban areas, the increase in the TES is statistically significant since their respective ‘t’ statistics are significant at the five per cent level. The analysis reveals that there is an increase in the Total Empowerment Score between the members of the Semi-urban and Urban areas to a considerable extent during the pre and post-SHG periods.

### 5.8.3. Association between the Profile Variables and Empowerment Scores

The profile of the members may have its own influence on the increase in the empowerment between the members. Hence the present study has made an attempt on analyzing the association between the profiles of the members and their various empowerment score. The included profile variables are religion, caste, age, level of education, marital status, family type, family size, number of earning members per family, and occupational background. All the six empowerment indices are taken into account. The one way analysis has been administered. The results are presented in Table 5.29.

*Table 5.29: Association between the Profile Variables and Empowerment Scores*

<i>Profile variables</i>	<i>F-Statistics</i>					
	<i>LES</i>	<i>DMES</i>	<i>PES</i>	<i>EES</i>	<i>SES</i>	<i>PLES</i>
Religion	2.5264*	3.9295*	3.2528*	3.8225*	2.4914*	2.1356*
Caste	2.5143*	3.5654*	3.7171*	2.1901*	2.9103*	3.9028*
Age	2.2528*	2.3255*	3.6087*	3.7922*	3.6197*	1.2528*
Level of Education	2.9252*	2.1505*	2.7109*	2.4015*	2.6902*	2.4074*
Marital Status	1.9257*	2.1272*	2.3727*	2.4419*	2.9292*	1.6729*
Family type	2.9002*	3.9772*	2.1911*	3.2255*	3.7704*	3.9015*
Family Size	2.5619*	2.2349*	1.9707*	2.3259*	2.4187*	2.7194*
Number of Earning	2.9295*	2.8871*	2.6252*	2.4747*	2.8971*	2.9355*
Occupation	2.5123*	2.1772*	1.9255*	2.3897*	2.4202*	2.8371*

*\*Significant at five per cent level.*

Regarding the LES, the significantly associating profile variables are level of education, family size, number of earning members per family, and occupation, since their respective 'F' statistics is significant at the five per cent level. The significantly associating profile variables with the DMES are religion, caste, level of education, family type, and number of earning members per family, whereas in the case of the PES, these profile variables are religion, caste, age, and level of education.

Regarding the EES, the significantly associating profile variables are caste, age, level of education, and occupation between the members since their respective 'F' statistics are significant at the five per cent level. The significantly associating profile variables regarding the SES are age, level of education, marital status, number of earning members per family, and occupation. Whereas in the case of the DMES, these profile variables are age, level of education, marital status, family size, and occupation. Regarding the PLES, the significantly associating profile variables are level of education, family size, number of earning members per family, and occupation since their respective 'F' statistics are significant at the five per cent level.

## 5.9. IMPACT OF SHG ON INCOME GENERATION

### 5.9.1. Income of the Members at pre-SHG period

The income indicates the income earned per month by the SHG members at the pre SHG period. Since the income is exhibiting the earning capacity and also the economic empowerment between the members, it is included as one of the profile variables. The distribution of members on the basis of their personal income for the pre SHG period is given in Table 5.30.

*Table 5.30: Income of the Members at pre-SHG period*

<i>Income</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 500	51	26.5	39	43.3	95	42.7	185	36.7
500 - 1000	59	30.7	25	27.7	58	26.1	142	28.1
1000 – 1500	43	22.3	13	14.4	30	13.5	86	17.0
1500 – 2000	27	14.0	06	6.7	23	10.3	56	11.1
Above 2500	12	6.5	07	7.9	16	7.4	35	7.1
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

It is observed from the table 5.30 that the dominant monthly income between the members at the pre SHG period is less than ₹ 500 and ₹ 500 to 1000 which constitutes 36.7 and 28.1 per cent of the total respectively. Meanwhile the members earning a monthly income of above ₹ 2500 constitutes 7.1 per cent only. The most important monthly income between the members in Semi-urban and Urban areas is, less than ₹ 500 and it constitutes 43.3 and 42.7 per cent of its total respectively, whereas between the

Rural members, it is ₹ 500 - 1000 which constitutes 30.7 per cent of its total respectively. It reveals that the personal income between the members at pre SHG period is very poor.

### 5.9.2. Income of the Members at post-SHG Period

The income generated among the members at post SHG period is illustrated in 5.31

*Table 5.31: Personal Income of the Members at post-SHG period*

<i>Income</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>Per Month (in ₹)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>
Less than 1000	34	17.7	23	25.5	35	15.7	92	18.2
1000 - 2000	22	14.4	20	22.2	49	22.0	91	18.0
2000 – 3000	52	27.0	21	23.3	63	28.3	136	26.9
3000 – 4000	51	26.5	14	15.5	51	22.9	116	23.0
Above 4000	33	17.4	12	13.5	24	11.1	69	13.9
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

From the above table 5.31, it is found that the important monthly income generated by the members at post SHG period is ₹ 2000 to 3000 and ₹ 3000 to 4000 which constitute 26.9 and 23 per cent to the total respectively. The members with the income generation of above ₹ 4000 constitutes 13.9 per cent of the total. The important income generations between the Rural members are ₹ 2000 – 3000 and ₹ 3000 – 4000 which constitute 27 and 26.5 per cent of its total respectively. Between the Semi-urban members, these are less than ₹ 1000 and ₹ 2001 to 3000 which constitute 25.5 and 23.3 per cent of its total respectively. The most important income generated between the Urban member is ₹ 2000 to 3000 and ₹ 3000 to 4000 which constitutes 28.3 and 22.9 per

cent of its total respectively. Overall the members, including of the three areas, it is ₹ 2000 to 3000 and ₹ 3000 to 4000 which constitutes 26.9 and 23 per cent of its total respectively.

### 5.9.3. Changes in Income

The study has made an attempt to analyze the changes in the personal income of the members during the pre and the post SHG period. The ‘t’ test has been administered to find out the significant changes in the personal income. The results are given in Table 5.32.

*Table 5.32 Changes in Personal Income*

<i>Areas</i>	<i>Average Income (in ₹)</i>		<i>Incremental Average (in ₹)</i>	<i>‘t’ value</i>
	<i>Pre-SHG</i>	<i>Post-SHG</i>		
Rural	1105.76	2510.42	1404.66	2.7798*
Semi-urban	1815.34	2931.82	1116.48	2.4091*
Urban	1324.37	3211.52	1887.15	3.2092*
Overall	1415.15	2884.58	1469.43	2.9961*

*Source: Field Survey*

*\*Significant at 5 per cent level.*

The above table depicts that the higher changes in the income have been identified by members of Urban area since the mean of incremental income is ₹ 1887.15. Whereas in the case of Rural and Semi-urban areas, it is ₹ 1404.66 and ₹ 1116.48 respectively.

#### 5.9.4. Savings of the Members at pre SHG period

The savings are an outcome of the excess of income on the expenditure between the members. The savings are determined by the ability to save and willingness to save. In the present study, the ability to save has been measured. Since, the savings of the members may be utilized for asset creation or further income generation, it is included as one of the important profiles of the members. The distribution of the members on the basis of their monthly savings in pre SHG period is given in Table 5.33.

Table 5.33: Savings of the Members at pre-SHG period

<i>Savings</i> <i>Per Month (in ₹)</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Nil	41	21.3	39	43.3	55	24.7	135	26.7
Less than 50	59	30.7	15	16.6	59	26.5	133	26.3
50 – 100	45	23.4	11	12.2	42	18.9	98	19.4
100 – 150	23	11.9	09	10.0	29	13.0	61	12.1
150 – 200	11	5.7	05	5.5	18	8.1	34	6.7
200 – 250	08	4.1	07	7.7	11	4.9	26	5.1
Above 250	05	2.9	04	4.7	08	3.9	17	3.7
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

Overall a maximum of 26.3 per cent of the members is having a saving of saving of less than ₹ 50 in the pre SHG period since their ability and willingness to save are very less. The other important savings range between them is ₹ 51 to 100 and ₹ 100 to 150 which constitute 19.4 and 12.1 per cent to the total respectively. The most important

savings range between the members from Rural and Urban areas is less than ₹50 since it constitutes 30.7 and 24.7 per cent respectively. Among the members in Semi-urban area the most important savings ranges at pre SHG period is nil, which constitutes 43.3 per cent of its total respectively.

### 5.9.5. Savings of the Members at post-SHG Period

The distribution of the members on the basis of their monthly savings at post SHG period is given in Table 5.34.

*Table 5.34: Savings of the Members at post-SHG period*

<i>Savings Per Month (in ₹)</i>	<i>Areas</i>						<i>Overall</i>	
	<i>Rural</i>		<i>Semi-urban</i>		<i>Urban</i>			
	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>	<i>No.</i>	<i>(%)</i>
Less than 50	12	6.2	06	6.6	31	13.9	49	9.7
50 – 100	14	7.2	07	7.7	36	16.2	57	11.3
100 – 150	17	8.8	10	11.1	39	17.5	66	13.0
150 – 200	35	18.2	13	14.4	23	11.9	71	14.0
200 – 250	37	19.2	15	16.6	30	13.5	82	16.2
250 – 300	39	20.3	18	20.0	34	15.3	91	18.0
Above 300	38	20.1	21	23.6	29	11.7	88	17.8
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

*Source: Field survey*

The above table shows that the important savings of the members per month at the post SHG period are ₹250 to 300 which constitute 18 per cent to the total respectively. The number of members with the savings of above ₹300 per month constitute 17.8 per cent of the total. The most important savings between the members of Rural and Semi-

urban areas ₹250 to 300 which constitute 20.3 and 20.0 per cent of its total respectively. Meanwhile, among the Urban area members, it is ₹ 100 to 150 which constitute 17.5 per cent to the total respectively.

### 5.9.6. Changes in Savings

. The results regarding the changes in savings are presented in Table 5.35.

*Table 5.35: Changes in Savings*

<i>Areas</i>	<i>Average Savings (in ₹)</i>		<i>Incremental Average (in ₹)</i>	<i>'t' value</i>
	<i>Pre-SHG</i>	<i>Post-SHG</i>		
Rural	58.68	225.12	166.44	2.7681*
Semi-urban	54.86	256.04	201.18	2.8764*
Urban	60.07	298.94	238.87	3.1083*
Overall	57.87	260.03	202.16	2.6992*

*Source: Field Survey*

*\*Significant at 5 per cent level.*

The above Table 5.35 shows that there is a growth of savings per month between the members of the three areas. It is identified as high among the members of Urban area and followed by the members of the Semi-urban area since their means of incremental savings are ₹ 238.87 and ₹ 201.18 respectively. Regarding the savings per month, the significant differences in the pre and the post SHG periods have been noticed between the members of all the three areas since their respective 't' statistics are significant at the five per cent level. The analysis reveals the positive changes in the savings per month between the members.

### 5.9.7. Material Possession of Members at pre SHG period

The material possession represents the total value of material and assets owned by the respondents. The distribution all the of members the three areas on the basis of their material possession is given in Table 5.36.

Table 5.36: Material Possession of Members at pre-SHG period

Material Possession (in ₹)	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Nil	48	25.0	28	31.1	44	19.8	120	23.8
Less than 10000	44	22.9	22	24.4	55	24.7	121	24.0
10000 – 20000	35	18.2	11	12.2	46	20.7	92	18.6
20000 – 30000	23	11.9	18	20.0	42	18.9	83	16.4
30000 – 40000	25	13.0	07	7.7	24	10.8	56	11.1
Above 40000	17	9.0	04	4.6	11	5.1	32	6.1
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

From the table it is observed that the majority of the members between the three areas has material possession less than ₹ 10,000 which constitutes 24 per cent. The members with the material possession of above ₹ 40,000 constitute only 6.1 per cent of the total. The important material possession category between the members of Rural and Semi-urban areas are Nil which constitutes 25 and 31.1 per cent of its total respectively. While between the members of Urban area, it is less than ₹ 10,000 which constitutes 24.7 per cent of its total respectively.

### 5.9.8. Material Possession of Members at post SHG period

The distribution of respondents on the basis of their material possession at post-SHG period is given in Table 5.37.

Table 5.37: Material Possession of Members at post-SHG period

Material Possession (in ₹)	Areas						Overall	
	Rural		Semi-urban		Urban			
	No.	(%)	No.	(%)	No.	(%)	No.	(%)
Less than 10000	41	21.3	23	25.5	22	9.9	85	16.8
10000 – 20000	42	21.8	19	21.1	34	15.3	95	18.8
20000 – 30000	39	20.3	31	34.4	76	34.2	146	28.9
30000 – 40000	46	23.9	15	16.6	54	24.3	115	22.8
Above 40000	24	12.7	12	2.4	36	16.3	72	12.7
<i>Total</i>	192	100.0	90	100.0	222	100.0	504	100.0

Source: Field survey

The above table reveals that the majority of the members across the three areas has material possession at post SHG period is ₹ 20000 – 30000 which constitutes 28.9 per cent of the total respectively. The members with the material possession of above ₹ 40000 constitute 12.7 per cent of the total. The important material possession between the members of Rural area is ₹ 30000 – 40000 which constitutes 23.9 per cent of its total respectively. Between the members of the Semi-urban and Urban areas, it is ₹ 20000 – 30000 which constitutes around 30 per cent of its total. The material possession of the members of the Rural area is higher than the material possessed by the members of the Semi-urban and Urban areas.

### 5.9.9. Changes in Material Possession

. The results regarding the changes in savings are presented in Table 5.38.

*Table 5.38: Changes in material possession*

<i>Areas</i>	<i>Average material possession (in ₹)</i>		<i>Incremental Average (in ₹)</i>	<i>'t' statistics</i>
	<i>Pre SHG period</i>	<i>Post SHG period</i>		
Rural	10138.89	37631.32	27492.43	2.7468*
Semi-urban	9953.45	46254.32	36300.87	3.8708*
Urban	12052.24	54587.73	42535.49	4.2344*
Overall	10714.86	46157.79	35442.93	3.6173*

*Source: Field Survey*

*\*Significant at 5 per cent level.*

From the above table, it is found that the higher mean of increment in the material possession is seen among the members of Urban area since its mean of increment is ₹ 42535.49. It is followed by the members of the Semi-urban and Rural areas with the mean of increment of ₹ 36300.87 and ₹ 27492.43 respectively. The significant difference between the material possession in pre and post SHG period is identified among the members of all the three areas since their respondents 't' statistics are significant at the five per cent level. It reveals that there is a significant change in material possession of the members of all the three areas. Whereas it is higher among the members of Urban area compared to the members of the other two areas.

## **5.10. PROBLEMS ENCOUNTERED IN IGA**

The members are subjected to many problems in maintaining their income generating activities. The problems may be related to finance, personal, marketing or production, and the like. The extent of problem perception among the members has been measured with the help of the 19 variables in the present study. The identified variables are health problem, hectic competition, gender discrimination, care of children, inadequate finance, social dependence, poor in analyzing the market, poor support of family members, underutilization of capital, poor social recognition, higher rate of interest, lack of faith in the future, poor in allocation of funds, higher dependence on suppliers and lack of self-confidence. Conflict between the group members, lack of concerned training, lack of family guidance and lack of follow up by the NGO. The members are asked to rate the above said 15 problems according to their order of importance from highly important to not at all important. The assigned scores on these scales are from 5 to 1 respectively. The mean scores of the problems in managing enterprises between the members of the three areas have been computed separately. The one-way analysis of variance has been administered to find out the significant difference between the members of the three areas regarding their importance attached to each problem. The results are given in Table 5.39.

Table 5.39: Problems Encountered in IGA

Variables in Problems	Mean Score between Members			F-Statistics
	Rural	Semi-urban	Urban	
Health Problem	2.2568	2.4347	2.1998	1.5658*
Hectic Completion	2.9295	2.5671	3.7273	2.8144*
Gender Discrimination	3.9301	3.8714	2.9205	2.9217*
Care of the Children	3.7025	3.9325	3.1567	2.6125*
Inadequate Finance	2.6195	2.8294	3.5253	2.9293*
Social Dependence	3.9255	3.4453	2.9757	2.9732*
Poor in Analyzing the Market	3.6753	3.9091	3.1255	3.2255*
Poor Support of Family Members	3.9219	3.5657	3.3257	3.3172*
Underutilization of Capital	3.7213	3.1792	2.9295	2.9015*
Poor Social Recognition	3.9335	3.9207	3.1737	2.8872*
Higher Rate of Interest	2.9297	2.4455	2.6775	0.5617*
Lack of faith on Future	2.9998	2.7993	2.7277	0.8441*
Poor in Allocation of Funds	3.7912	3.9104	2.9215	2.9293*
Higher Dependence on Suppliers	3.9295	3.9762	2.9135	2.9886*
Lack of Self Confidence	3.8257	3.6347	3.3225	3.1579*
Conflict between group members	3.9195	3.5772	3.1562	2.9772*
Lack of concerned training	3.8807	3.4991	3.1251	2.9884*
Lack of timely guidance	3.9228	3.3093	3.2211	3.1257*
Lack of follow-up by the NGO	3.9337	3.5139	3.3678	3.5653*

\* Significant at five per cent level.

The highly perceived problems between the members of Rural area are lack of follow up by NGO and followed by poor social recognition, since their respective mean scores are 3.9337 and 3.9335 respectively. Between the members of Semi-urban area these problems are higher dependence on suppliers and, care of the children since their respective mean scores are 3.9762 and 3.9325 respectively. The important problems identified by the members of Urban area are hectic competition and inadequate finance since their respective mean scores are 3.7273 and 3.5253. Regarding the problem perception, the significant differences between the members of the three area have been

identified as hectic competition, gender discrimination, inadequate finance, social dependence, poor in analyzing the market, poor support of family members, underutilization of capital, poor social recognition, poor in allocation of funds, higher dependence on suppliers lack of self-confidence conflict between group members, lack of concerned training, lack of timely guidance and lack of follow-up by NGO since their respective 'F' statistics are significant at five per cent level.

### 5.10.1. Important Problems Encountered by the Members

The important problems encountered by the members have been identified with the help of factor analysis. The score of the various problems have included in the analysis. Initially, the test of validity of data for factor analysis has been examined with the help of the KMO measure of sampling adequacy and Bartlett's test of Sphericity. Both these two tests satisfy the conditions of validity of data for factor analysis and the exploratory factor analysis which have been executed. The result of factor analysis is given in Table 5.40.

*Table 5.40: Result of Validity Test for Factor Analysis*

<i>Particulars</i>	<i>Co-efficient</i>
KMO measure of sampling adequacy	0.7909
Chi-square value	88.44*

*\*Significant at zero per cent level.*

Table 5.41: Important Problems Encountered by the Members

<i>Problems</i>	<i>Factor loading</i>	<i>Eigen value</i>	<i>Percent of variation explain</i>	<i>Cumulative per cent of variation explained</i>
<b>Personal Problem</b>		3.8255	20.07	20.07
Care of the children	0.8355			
Health problem	0.8173			
Poor support of family members	0.7513			
Lack of faith on future	0.6923			
Lack of self confidence	0.6375			
<b>Financial Problem</b>		3.0517	16.05	36.12
Inadequate finance	0.9217			
Underutilization of capital	0.8655			
Higher rate of interest	0.7328			
Poor in allocation of funds	0.6252			
<b>Social Problem</b>		2.5673	8.83	44.95
Gender discrimination	0.8193			
Social dependence	0.7354			
Poor social recognition	0.6677			
<b>Market problem</b>		1.4673	6.37	51.32
Hectic competition	0.8255			
Poor in analyzing the market	0.7352			
Higher dependence on suppliers	0.6102			
<b>Guidance problem</b>		1.3773	6.66	57.98
Conflict any group members	0.8799			
Lack of follow up NGO	0.8122			
Lack of concerned training	0.7455			
Lack of timely guidance	0.6153			

\* Significant at zero per cent level.

The narrated four important problems explain the problems encountered by the members to the extent of 77.83 per cent. The most important problem identified by the factor analysis is 'personal problem' since its Eigen value and the per cent of variation explained by this factor are 3.8255 and 26.91 per cent respectively.

It consists of five problems with the reliability co-efficient of 0.7677. The important problems are 'personal problem' 'care of the children' and 'health problem' since their respective factor loadings are 0.8355 and 0.8173. The second important factor identified by the factor analysis is 'financial problem' since its Eigen value and the per cent of variation explained by this factor are 3.0517 and 22.08 per cent respectively. It consists of four problems with the reliability co-efficient of 0.7362. The important problem in this financial problem is inadequate finance and underutilization of capital since their respective factor loadings are 0.9217 and 0.8655.

The third and the fourth factors identified by the factor analysis are social problems and market problems since their Eigen values are 2.5673 and 1.4673 respectively. The per cent of variation explained by these two important factors is 16.77 and 12.11 per cent respectively. The social problem consists of three problems with the reliability co-efficient of 0.7808 whereas the market problem consists of three problems with the reliability co-efficient of 0.6911. The important problem in the above said two factors are gender discrimination and hectic competition since its factor loadings are 0.8193 and 0.8255 respectively. The factor analysis results in four important problems for further analysis.

## **CHAPTER VI**

### **ROLE OF BANKS ON FINANCIAL ASSISTANCE**

## CHAPTER VI

### ROLE OF BANKS ON FINANCIAL ASSISTANCE

Finance is regarded as the life-blood of a business enterprise. This is because in the modern money-oriented economy, finance is one of the basic foundations of all kinds of economic activities. It is the master key, which provides access to the sources for being employed in manufacturing and merchandising activities. It is highly been said that business needs money to make more money. However, it is also true that money begets more money, only when it is properly managed. Hence, efficient management of every business enterprise is closely linked with efficient management of its finances.

Financial inclusion is the availability of banking services at an affordable cost to the disadvantaged and low income groups. In India, the basic concept of financial inclusion is exhibited in a saving or current account at any bank. In reality, it includes loans, insurance services and much more, for all members of an economy. An inclusive financial system has several merits. It facilitates efficient allocation of productive resources and thus can potentially reduce the cost of capital. In addition, access to appropriate financial services can significantly improve the day to day management of finances. Thus the financial inclusion is the new mantra of the union government to include the excluded in the financial services for their wellbeing. A vast majority of the population lives in rural areas and they have no access to any facilities that ensures futuristic view not only of their life but also the future generations.

## 6.1. Financial Assistance from Government

Financial assistance is possible for banks only when there is a proper support from the government and hence the question relating to the financial assistance to banks are gathered and presented in the below table both for the private and public sector banks

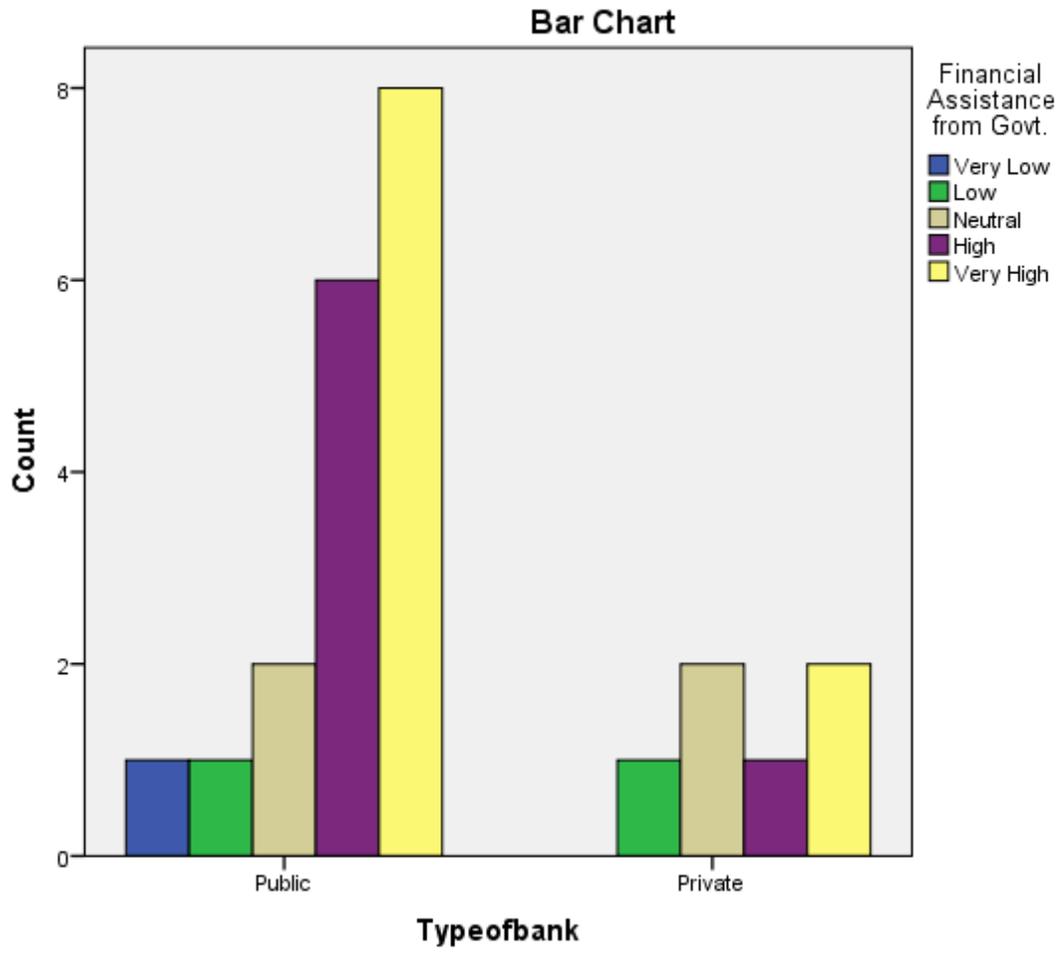
*Table 6.1: Financial Assistance from Government*

<i>Type of Bank</i>	<i>Financial Assistance from Government</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	1	2	6	8	18
Private	0	1	2	1	2	6
Total	1	2	4	7	10	24

From the above table 6.1, it is found that out of 24 bankers taken for the study, 18 are from public sector and 6 are from private sector banks. Of the 18 in public sector banks it is found that 8 of them have very high satisfaction over the financial assistance and 6 of them have high satisfaction over the financial assistance from the government and other factors have less score.

In case of private sector banks it is found that out of 6 bank branches it is found that 2 of the banks have very high opinion on the financial assistance of the government, 2 of them have neutral opinion and the other opinion have less score.

Collectively it is found that the banks have very high and high degree of response over the support of the government through financial assistance to promote financial inclusion concept among the beneficiary members.



## 6.2. Depositing Money

The below table highlights the type of bank and the attitude for depositing money.

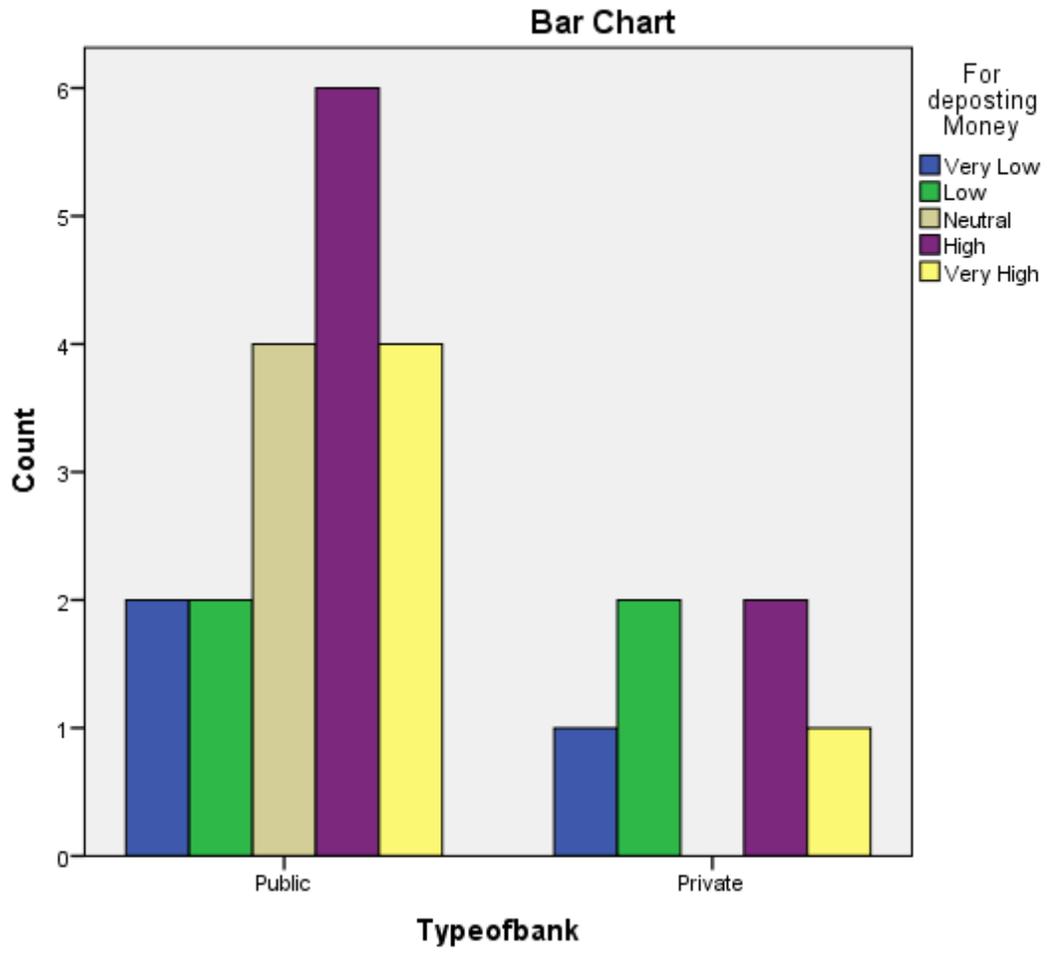
*Table 6.2: Depositing money*

<i>Type of Bank</i>	<i>For Depositing Money</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	2	2	4	6	4	18
Private	1	4	0	2	1	6
Total	3	4	4	8	5	24

From the above table 6.2, it is found that out of 24 bankers, it is found that 18 of them are public sector banks and the remaining 6 are private sector banks. Of the 18 public sector banks, it is found that 6 of them have high opinion relating to deposits, 4 of them have very high opinion and neutral relating to deposits respectively and 2 of the respectively have low and very low opinion relating to deposits. The general observation is that out of 18 a majority have high and very high opinion relating to deposits.

In case of private sector banks it is found that out of 6 member banks, 2 of them have high and low opinion respectively towards depositing money, and one respectively have very low and very high opinion relating to the same. Majority have high and low opinion on this aspect.

Collectively it is found that out of 24 member bankers it is observed that 8 of them have high opinion relating to deposits promoted from the members of below poverty line annexed to the Self help groups / Micro financial institutions.



### 6.3. Taking Loans

The below table highlights the type of bank and the attitude of the members in taking loans.

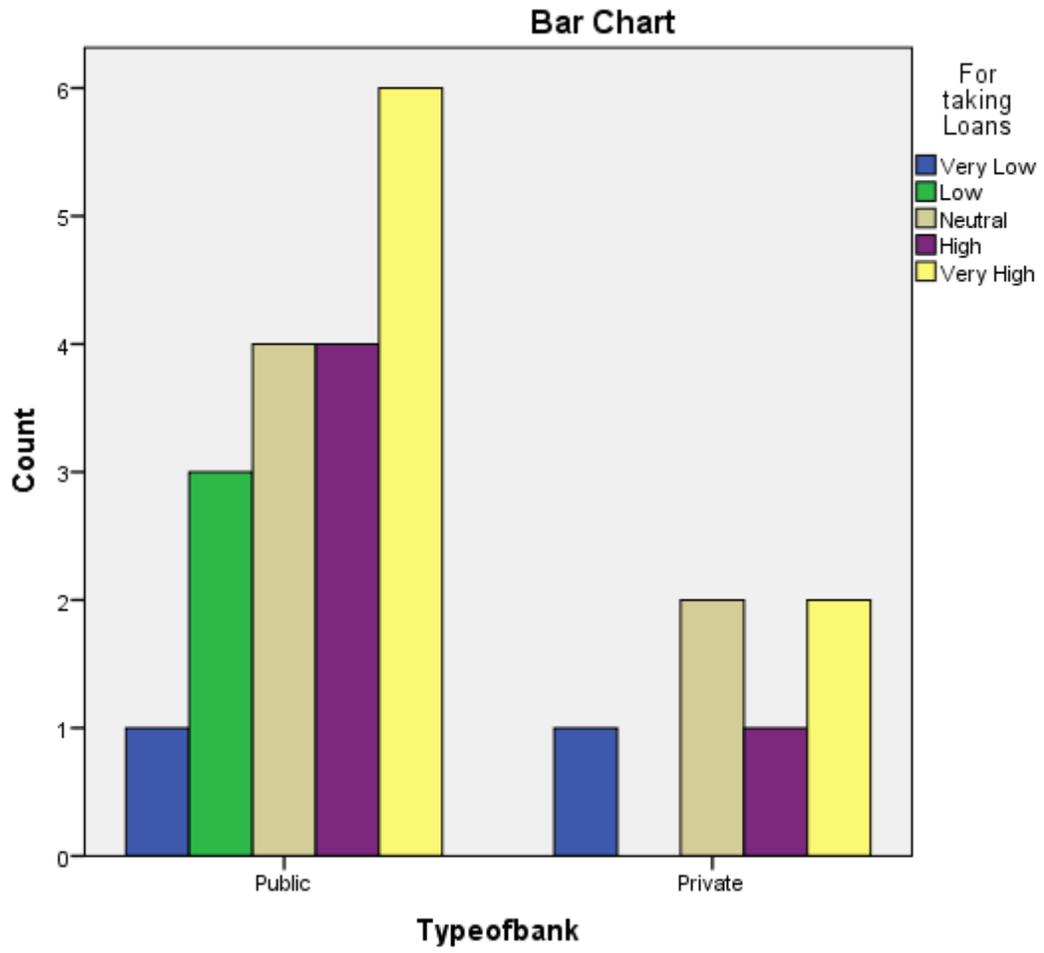
*Table 6.3: Taking Loans*

<i>Type of Bank</i>	<i>For Taking Loans</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	3	4	4	6	18
Private	1	0	2	1	2	6
Total	2	3	6	5	8	24

From the above table 6.3, it is found that out of 18 bankers covered from the public sector banks, it is found that 6 of the bankers give very high opinion relating to taking loan, 4 of the members respectively are neutral and high in their opinion. 3 of the bankers have low opinion and a lease one of the banker has very low opinion.

With regard to the private sector bankers, of the 6 member bankers 2 each have neutral and very high opinion relating to the taking of loans by the members and one each have high and very low opinion relating to loans taken.

Collectively it is found that out of 24 member bankers 8 of them have very high opinion relating to the loans taken by the members who associate with the self help groups / micro financial institutions.



#### 6.4. Financial Support from Other Sources

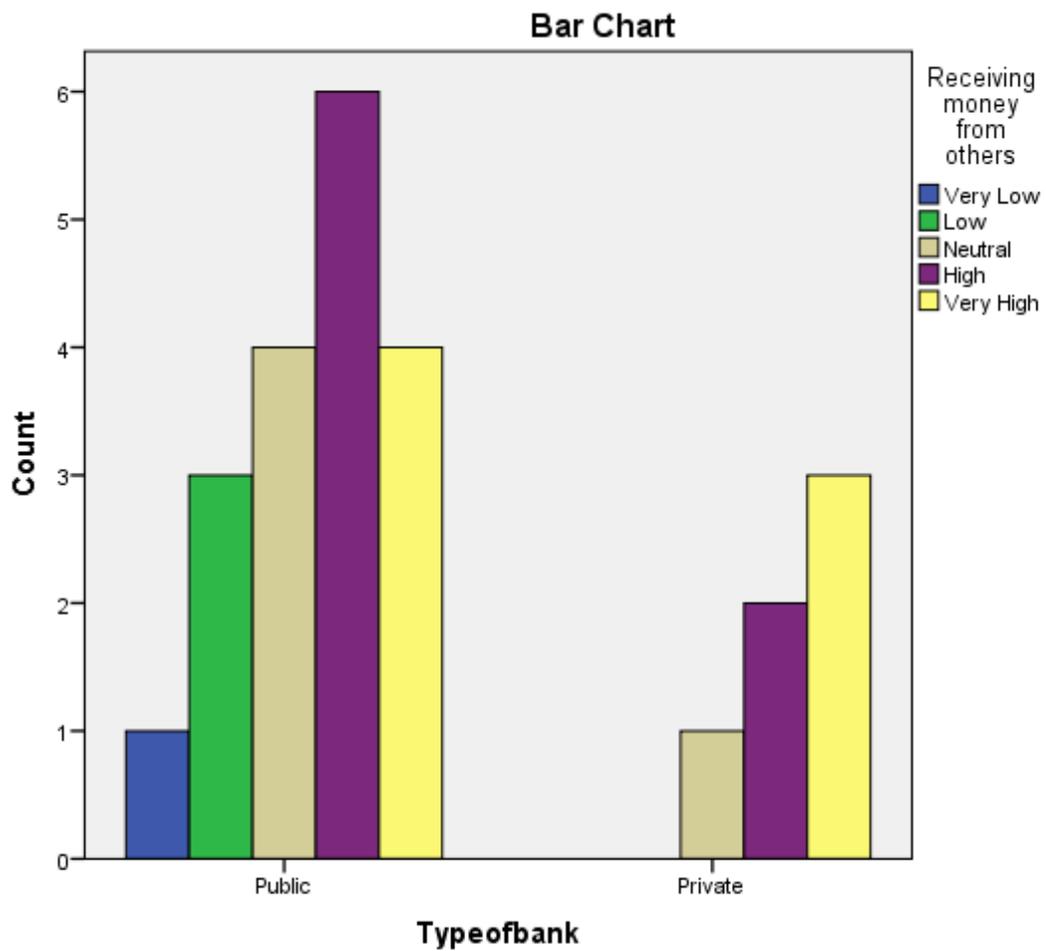
For the purpose of financial inclusion it is said that there are government agencies who try to help banks and hence the opinion relating to the financial assistance from other agencies are gathered and tabulated in the below table.

*Table 6.4: Receiving Money from Other Sources*

<i>Type of Bank</i>	<i>Receiving Money from Other Sources</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	3	4	6	4	18
Private	0	0	1	2	3	6
Total	2	3	6	8	7	24

From the above table 6.4, it is found that out of 18 bankers from the public sector banks 6 of them feel that they have high support in this regard, 4 of them have very high support and neutral respectively, 3 of them feel that it is low and the remaining one state that it is very low. In general; it is found that more than 50% of the members state they have high and very high support from other agencies to implement the programme very well.

With regard to the private sector banks of the total 6 members the opinion is very high and high for 3 and 2 of the banker members respectively and the remaining one has a neutral opinion. Collectively it is found that 8 (33.33%) of the bankers have high opinion relating to the financial support, 7 of them have very high opinion, 5 have neutral opinion, 3 of them have low opinion and the remaining 1 has very low opinion on this. It is found in general that majority of the members have high and very high opinion relating to this support to implement the programme well.



## 6.5. Opinion relating to the Purposes

The following table provides information relating to the opinion of the bankers relating to the purpose of loans.

*Table 6.5: For Other Purposes*

<i>Type of Bank</i>	<i>For Other Purposes</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	0	1	4	9	4	18
Private	1	0	2	0	3	6
Total	1	1	6	9	7	24

From the above table 6.5, it is found that out of 24 bankers endorsing opinion relating to the purpose of loan. 9 members in the public sector banks have high opinion relating to the purpose to which loans are sanctioned, 4 members are highly satisfied and neutral respectively and one member have low level of opinion. It is found that out of 18 members, majority of them have high and very high opinion relating to the purpose of loan.

In case of private sector bankers opinion it is found that out of 6 responses 3 of them have high opinion relating to the purpose of loan, 2 members state that they are neutral to the opinion and one member have very low opinion on this. It is found that a large majority have very high opinion on this.

Collectively it is found that out of the total 24 responses relating to the opinion on the purpose of loan 9 have high opinion, 7 with high opinion, 6 remain neutral and one respectively for low and very low opinion. Majority have high and very high opinion relating to the purpose for which the loans are sanctioned.

## 6.6. Insufficient Security to Offer

The following table provides information relating to the opinion relating to the sufficiency of the security and the results are presented in the below table.

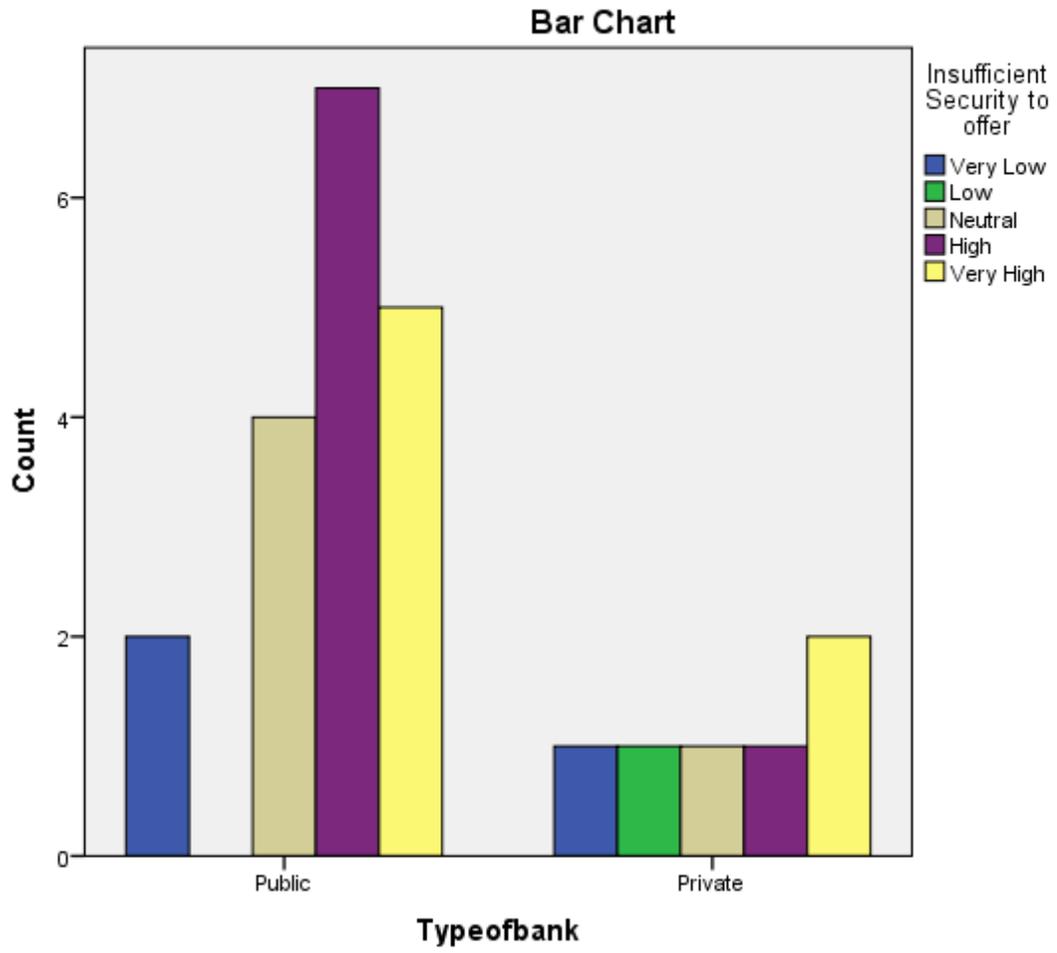
*Table 6.6: Insufficient Security to Offer*

<i>Type of Bank</i>	<i>Insufficient Security to Offer</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	2	0	4	7	5	18
Private	1	1	1	1	2	6
Total	3	1	5	8	7	24

From the above table 6.6, it is found that out of 24 bankers it is found that 18 of them are public sector and 6 of them are from private sector banks. Of the 18 responses from the public sector banks it is found that 5 of them feel that they have very high opinion relating to the insufficiency of the securities provided, 7 have high opinion, 4 are neutral and 2 of them have very low opinion on the same. Majority of the bankers have very high and high opinion over the insufficiency of the security provided by the clients.

In case of private sector banks it is found that out of 6 members, it is found that 2 have very high opinion on the same and the remaining members of one each give opinion on very low, low, neutral, high and very high opinion relating to the insufficiency of the security aspects. Majority have very high opinion.

Collectively it is found that of the bankers feel that the clients have insufficient security to offer, 7 have very high opinion on the same, 5 members are neutral to this opinion, 3 have very low opinion and the remaining one has low opinion. In general it is found that out of 24 members 8 of them high opinion about insufficiency of security.



## 6.7. Lack of Regular Income

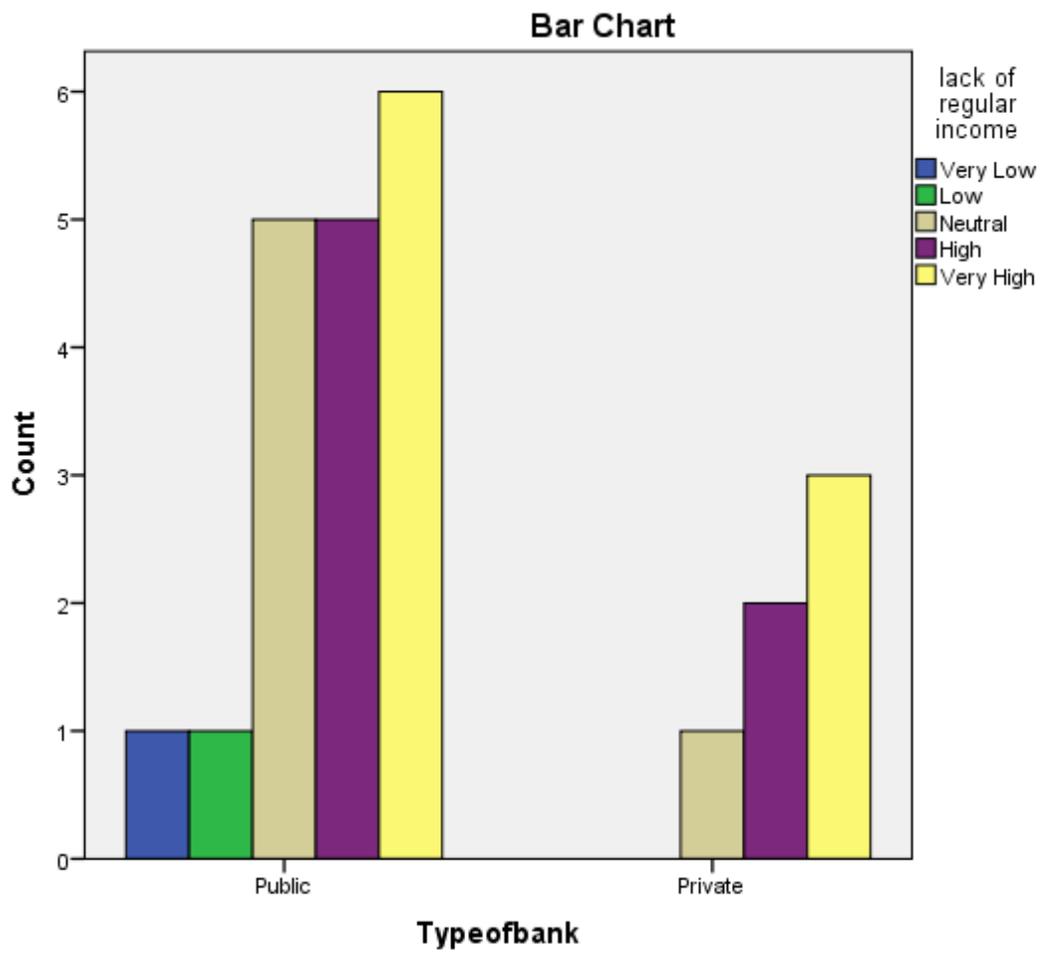
The below table highlights the opinion of the bankers on the lack of regular income of the members.

*Table 6.7: Lack of Regular Income*

<i>Type of Bank</i>	<i>Lack of Regular Income</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	1	5	5	6	18
Private	0	0	1	2	3	6
Total	1	1	6	7	9	24

From the above table 6.7, it is found that the bankers give opinion relating to the regular income of the members who try to annex with the banker for financial inclusion. Of the total 18 public sector bankers 6 of them feel that the members have very high score relating to lack of regular income, 5 have high score, 5 are neutral and 1 each have low and very low opinion on this. Majority of them feel that the lack of regular income category is more.

In case of private sector bankers it is found that out of 6 bankers, 3 give a score of very high opinion relating to lack of regular income, 3 give a high score and one is neutral to this. Majority of the members feel that the lack of regular income category of the members is very high. Collectively it is found that out of 24 banker members giving opinion relating to the lack of regular income it is found that 9 state that it is very high, 7 state that it is high, 6 are neutral to this and the remaining one each has low and very low opinion relating lack of regular income of the members of the banks. Majority of the members feel that the lack of regular income group is high and very high.



## 6.8. Already availed on loan

The below table highlights the opinion of the bankers relating to the loans availed by the members.

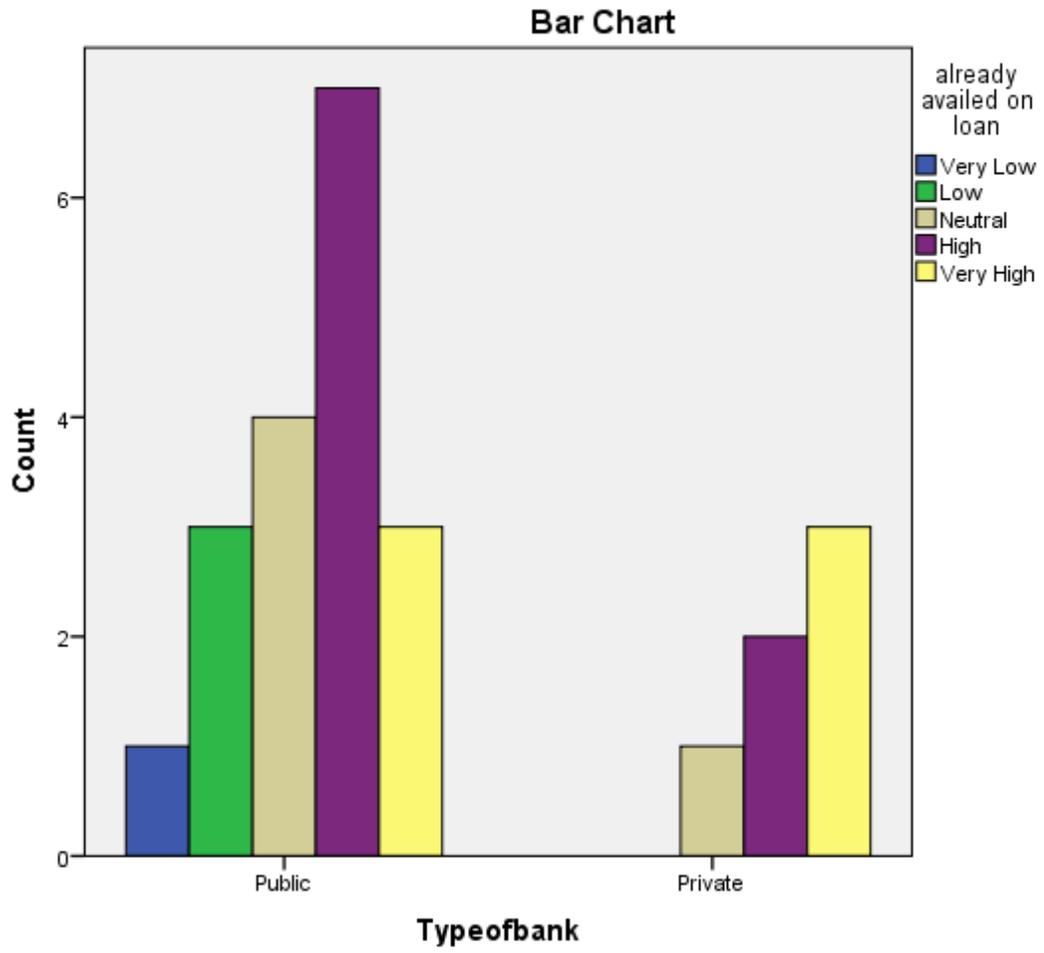
*Table 6.8: Already availed on loan*

<i>Type of Bank</i>	<i>Already availed on loan</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	3	4	7	3	18
Private	0	0	1	2	3	6
Total	1	3	5	9	6	24

From the above table it is found that out of 18 bankers in the public sector category 7 bankers state that the members have already availed loan, 3 have very high opinion and low opinion respectively, 4 members are neutral to this and one has very low opinion on this. Majority of the bankers stated that there is a high opinion relating to the loan already availed.

In case of private sector banker members it is observed that out of 6 the opinion relating to loans already availed has scored 3 in case of very high opinion, 2 has high opinion and one is neutral to this. Majority have very high opinion relating to this.

Collectively it is found that out of 24 banker members it is found that 9 have high opinion, 6 have very high opinion, 5 members are neutral to this statement, 3 have low opinion and 1 has very low opinion. Majority of the member bankers stated that they have high opinion relating to the loans already availed.



## 6.9. Purpose of the Loan

The below table highlights the opinion of the bankers relating to the purpose to which loans are borrowed.

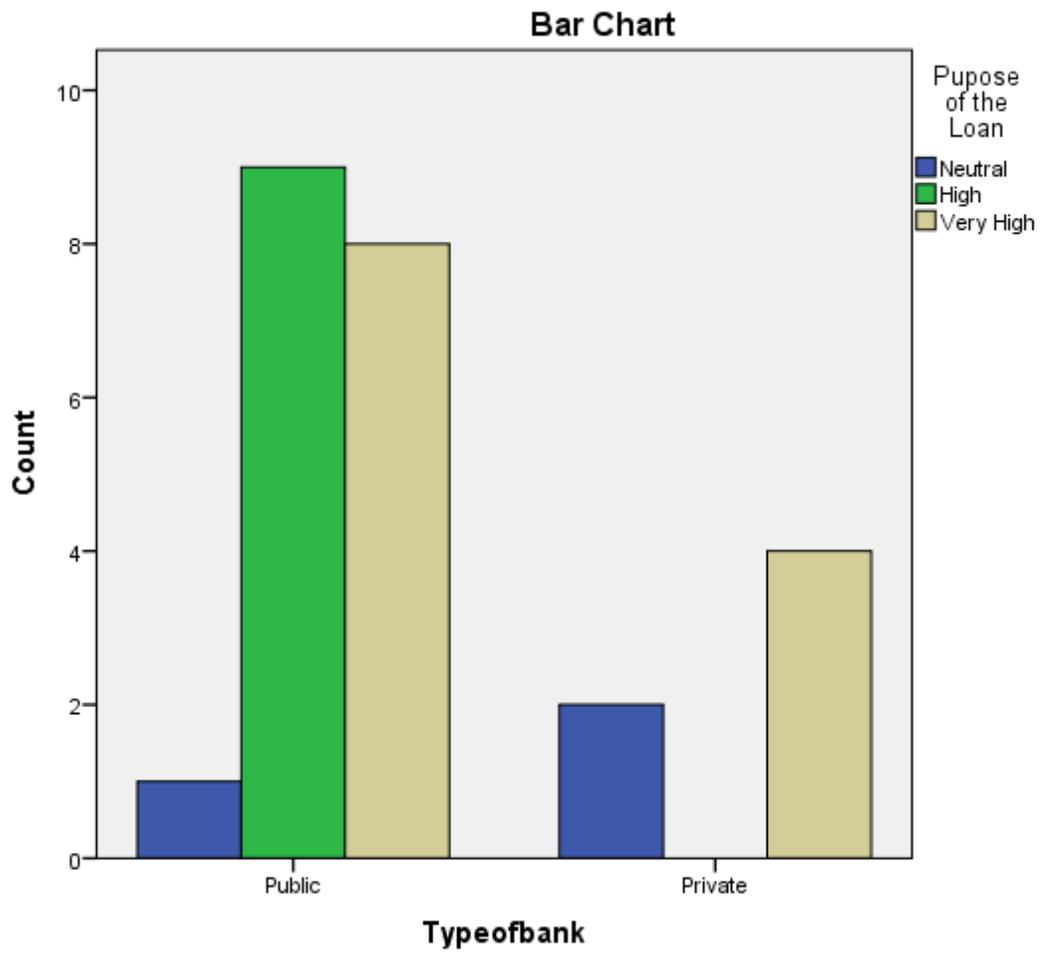
**Hypothesis:** There is no significant relationship between the type of banks and the purpose of loans

*Table 6.9: Purpose of the Loan*

<i>Type of Bank</i>	<i>Purpose of the Loan</i>			<i>Overall</i>
	<i>Function</i>	<i>Family</i>	<i>Others</i>	
Public	1	9	8	18
Private	2	0	4	6
Total	3	9	12	24

From the above table 6.9, it is found that out of 18 bankers in the public sector it is observed that 9 (50%) members avail loan for family requirements, 8 members use for any required purpose and the remaining one use for functions. In case of private sector bank loan borrowers it is found that 4 of the use for any of the purposes, and 2 of them use it for functions. Collectively it is found that out of 24 banker members it is found that 12 (50%) of the use for any of the required purposes and 9 (35%) of them use it for family purpose and the remaining 3 (15%) of them use for functions. Majority of the members have availed loan for meeting any of the required purposes.

From the above it is observed that the P value is 6.222, degree of freedom is 2 and the level of significance is 0.045 which is less than 0.05 and hence the null hypothesis is rejected. There is a significant relationship between the type of banks and the purpose of loan.



## 6.10. Economically Backwardness

The below table provides information relating to the type of bank and the opinion of the bankers relating to the service provided to the economically backward members.

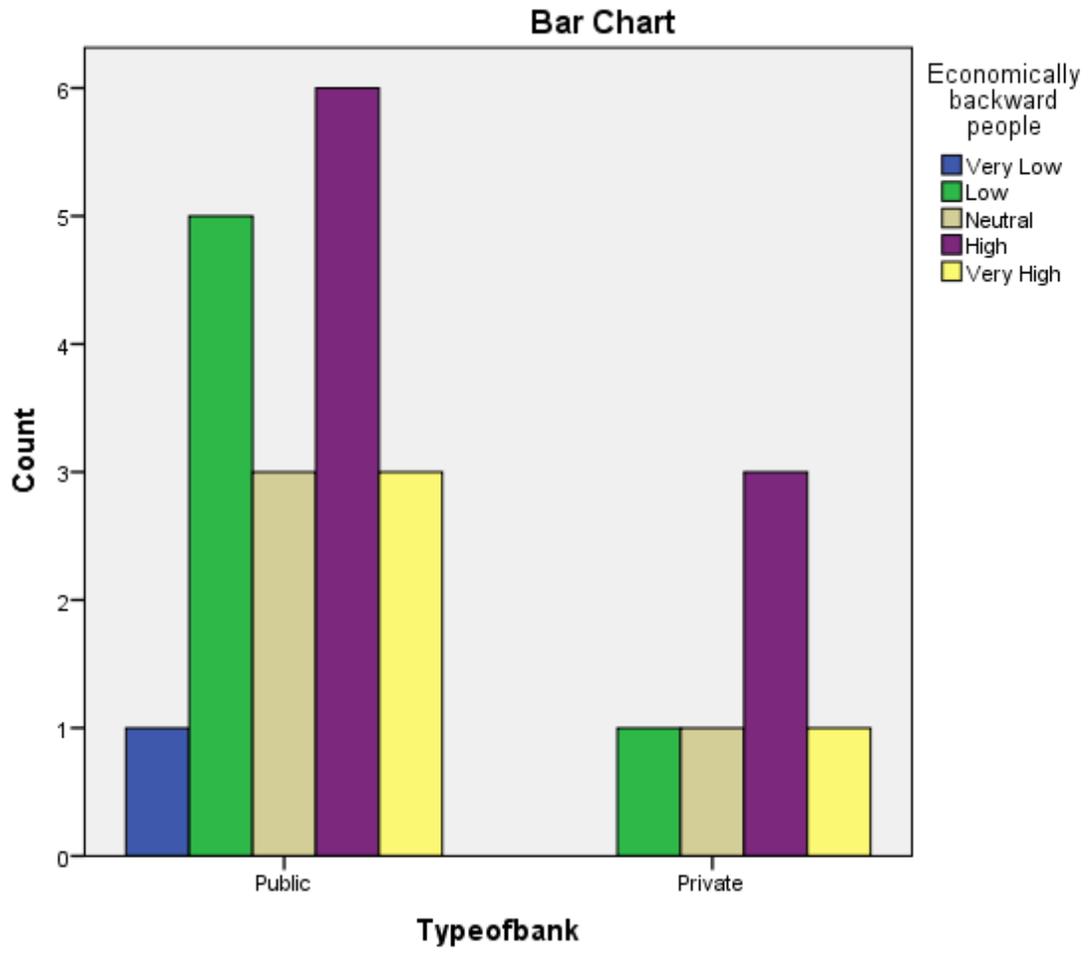
*Table 6.10: Economically Backwardness*

<i>Type of Bank</i>	<i>Economically Backwardness</i>					<i>Overall</i>
	<i>Very Low</i>	<i>Low</i>	<i>Neutral</i>	<i>High</i>	<i>Very High</i>	
Public	1	5	3	6	3	18
Private	0	1	1	3	1	6
Total	1	6	4	9	4	24

From the above table 6.10, it is found that out of 18 bankers from the public sector category it is observed that 6 (33.33%) have high opinion relating to the services provided to the economically backward members, 5 members have low opinion on this, 3 have very high opinion and neutral to this aspect respectively and the remaining 1 banker has very low opinion on this.

In case of private sector bankers it is found that out of 6 member bankers it is found that 3 have high opinion on this statement, one each has very high, low and neutral to the opinion relating to the service provided by the economically backward members.

Collectively it is found that 9 members have high opinion about the statement, 4 respectively has very high and neutral to this statement, 6 members have low opinion and 1 has a very low opinion on this. Majority have high opinion to the statement that the bankers provide service to the economically backward members.



### 6.11. Approaching Bankers for Loan

The below table highlights the various important factors to be considered while approaching the bankers for loan. The factors are listed and the most important factor to be considered is to be arrived at based on the application of factor analysis.

*Table 6.11: Approaching Bankers for Loan*

Factor	Component	
	1	2
<b>Security Demanded by the Bank</b>	<b>.847</b>	-.190
<b>Nativity</b>	<b>.790</b>	-.279
Timely availability of loan	.624	.437
Amount Of loan given	.618	.315
Familiarity with the lender	.508	.476
Attitude of the bank staff	.325	-.201
Procedural hassles		
<b>Interest on Loan</b>		<b>.825</b>
<b>Repayment schedule</b>	<b>.378</b>	<b>.631</b>
Trust in the lender	.199	.402

From the above table 6.11, it is found that the principal factors security demanded by the bankers stands first with a score of 0.847 followed by nativity with a score of 0.790. The secondary factors are interest on loan with a score of 0.825 followed by the repayment schedule with a score of 0.631. The other factors are ignored.

**Hypothesis:** There is no significant association between the type of bankers and the factors to be considered before availing loans.

Table 6.12: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.281
Bartlett's Test of Sphericity	Approx. Chi-Square	117.873
	Df	36
	Sig.	.000

The outcome of the KMO and Bartlett's test reveals that the P value is 117.873, degree of freedom is 36 and the level of significance is 0.000 which is less than 0.05 and hence there is a significant relationship between the type of bankers and the factors to be considered before availing loan.

### 6.12. Interaction with Bankers

The below table highlights the factors influencing the members while interacting with the bankers. The factors are listed and the most important factor to be considered is to be arrived at based on the application of factor analysis.

Table 6.13: Rotated Component Matrix

	Component	
	1	2
<b>Approach of bank staff</b>	<b>.818</b>	.121
<b>Facilities at the counter</b>	<b>.815</b>	.232
Documentation formalities	.746	
Cost of transaction	.673	.183
Attractive premises		.861
<b>Identification formalities</b>	.136	<b>.713</b>
<b>Distance to bank branch</b>		<b>.669</b>
Language of bank staff	.555	.627
Processing time	.227	.436

From the above table 6.13, it is found that the principal factors approach of the bank staff first with a score of 0.818 followed by facilities at the counter with a score of 0.815. The secondary factors are attractive premises with a score of 0.861 followed by the identification formalities with a score of 0.713. The other factors are ignored.

**Hypothesis:** There is no significant association between the type of bankers and the factors influencing the member while interacting with the bankers.

*Table 6.14: KMO and Bartlett's Test*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.328
	Approx. Chi-Square	80.097
Bartlett's Test of	Df	36
Sphericity	Sig.	.000

The outcome of the KMO and Bartlett's test reveals that the P value is 80.097, degree of freedom is 36 and the level of significance is 0.000 which is less than 0.05 and hence there is a significant relationship between the type of bankers and the factors influencing the members while interacting with the bankers.

### 6.13. Factors Prevent Members from Opening Account

The below table highlights the factors which prevent members from opening an account with a particular bank. The factors are listed and the most important factor to be considered is to be arrived at based on the application of factor analysis.

*Table 6.15: Factors Prevent Members from Opening Account - Component Matrix<sup>a</sup>*

	Component	
	1	2
<b>No Money / Little Money</b>	<b>.838</b>	.181
<b>Easy availability</b>	<b>.790</b>	
Problem of Minimum balance	.619	
Lengthy Process	.417	.150
Opening an account	.170	.772
<b>Area / location</b>	.308	<b>.693</b>
<b>Services provided by the banks</b>	.452	<b>.598</b>
Refused by the bank	.431	.556
Charges on account	.339	.457

From the above table 6.15, it is found that the principal factors No or little money with the member is with a score of 0.838 followed by easy availability with a score of 0.790. The secondary factors are location / area with a score of 0.693 followed by the services provided by the banks with a score of 0.598. The other factors are ignored.

**Hypothesis:** There is no significant association between the type of bankers and the factors that prevent members from opening account with a particular bank.

*Table 6.16: KMO and Bartlett's Test*

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.485
Bartlett's Test of Sphericity	Approx. Chi-Square	25.011
	Df	15
	Sig.	.049

The outcome of the KMO and Bartlett's test reveals that the P value is 25.011, degree of freedom is 15 and the level of significance is 0.049 which is less than 0.05 and hence there is a significant relationship between the type of bankers and the factors that prevent members from opening account with a particular bank.

**CHAPTER VII**

**SUMMARY OF FINDINGS, SUGGESTIONS AND**

**CONCLUSION**

## CHAPTER VII

### SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION

The SHG movement has been gaining great momentum in Tirunelveli District for its unprecedented success with NGO-Government partnership. Hence, the present study has made an attempt to analyse and evaluate the role of NGOs and banks in women's empowerment. The major findings along with suggestions are presented in this chapter.

#### 7.1. SOCIO-ECONOMIC AND DEMOGRAPHIC PROFILE OF THE MEMBERS

- The age wise classification of the members depicts that around 40 per cent of the members, including the three areas of Rural, Semi-urban and Urban are in between the age group of 31 and 40 years. Within the same age group as high as 39.6 per cent of the members are from Urban area.
- Overall, among the three areas, 84.5 per cent of the members are married. It constitutes 90.6 per cent, 88.9 per cent and 80.2 per cent of the members from Rural, Semi-urban and Urban areas respectively. Meanwhile the proportion of widows is 17.1 per cent in Urban, 13.3 per cent in Semi-urban and 8.3 per cent in Rural areas respectively.
- The literacy status shows that about 28 per cent of the members across the three areas including Rural, Semi-urban and Urban are confined within the primary level of literacy. Followed by around 26 per cent of the members among the three areas including Rural, Semi-urban and Urban are illiterates.

- From the analysis, it is concluded that most of the members among the three areas including Rural, Semi-urban and Urban are Hindus (80.2 per cent), followed by Christians (13.1 per cent) and Muslims (6.7 per cent).
- Overall, 40.1 per cent of the members among the three areas are belonging to Scheduled Castes/Tribes. It is observed that 38.5 per cent of the members among the areas are belonging to Backward Castes. While only 21.4 per cent of them are belonging to Most Backward Castes.
- Around 82 per cent of the members across the three areas including Rural, Semi-urban and Urban are living in their own houses. In which 90.6 per cent of them are from Rural area. It is further observed that around 44 per cent of the members, including Rural, Semi-urban and Urban areas are living in thatched houses or hut houses.
- The study found that 91.1 per cent of the members from Semi-urban area are living with nuclear type of family. In this regard, it is around 89 per cent, including the three areas of Rural, Semi-urban and Urban. It also found the majority of the members (36.1 per cent) across the three areas including Rural, Semi-urban and Urban have family size of up to four members.
- It is observed that most of the households, i.e., overall 80.3 per cent among the three areas have up to two earning members; it includes 86.5 per cent, 76.6 per cent and 73.3 per cent of Urban, Rural and Semi-urban areas respectively.
- The occupational status of the members of SHGs reveals that overall 48.8 per cent of the members across the three areas are agricultural labourers, In this regard, it

could be seen that 59.4 per cent and 55.6 per cent of the members are belong to Rural and Semi-urban areas, while among members belonged to Urban area in this regard are only 36.9 per cent.

- The occupational status of the members' spouses across of the three areas depicted that the majority (33.1 per cent) of the spouses are agricultural labourers across the three areas. It includes 47.9 per cent and 42.2 per cent of the spouses from Rural and Semi-urban areas respectively; whereas the in the case of Urban area it is just 16.7 per cent.
- The majority (74.2 per cent) of the members, including the three areas comes under the category of income below ₹ 1500 per month. Overall, among the three areas the average monthly income of the members is ₹ 1520.5
- Overall, 86.8 percent of the households of among the areas belong to a monthly income group of up to ₹ 5000. In this regard 93.6 per cent, 82.1 per cent and 80 per cent of the households belong to Urban, Rural and Semi-urban areas respectively.
- The monthly expenses of the household, it reveals that, overall 61.6 per cent of the households spending up to ₹ 3000 per month to run the family among the three areas. In this regard, it is found to be 74.8 per cent, 71.1 per cent and 46.3 per cent in Rural, Semi-urban and Urban areas respectively. It also further infers that as high as 30.8 per cent of the members spend on food items across the three areas including Rural, Semi-urban and Urban. It includes 32.7 per cent, 31.9 per cent and 30.3 per cent of the members from Rural, Urban and Semi-urban areas respectively.

- The overall average monthly savings of the members among the three areas is ₹ 146.2. In the case of members of Rural area, it is ₹ 159.8, from Urban it is ₹ 143.6 and it is ₹ 123.3 in Semi-urban area. It indicates that the savings is higher in the case of members in Rural area than Urban and Semi-urban areas.
- It is observed that, 67.8 per cent of the members from Semi-urban, 66.7 per cent of Urban and 52.9 per cent of Rural areas have been covered under insurance schemes. It is further observed that about 59 per cent of the members from Urban area are having individual savings in banks. It is 51.1 per cent in Semi-urban area and it is only 15.6 per cent in Rural area.
- The average amount of debt is found high in the case of members from Urban area (₹ 6510.3) than Semi-urban (₹ 6457.6) and Rural (₹ 6343.4) areas. The overall average debt per annum, including the three areas is ₹ 6437.3 Majority (64.5 per cent) of the members in the case of Rural area have debt in between ₹ 1501 and ₹ 10000. It is 48.8 per cent and 41.8 per cent of the cases of Semi-urban and Urban areas respectively.
- The borrowing pattern of the members among the three areas depicts that a high per cent (61.1) of the members borrowed from moneylenders among the areas. In this regard, it constitutes a higher percentage (68.8) of members from Rural areas compare with Urban (56.8 per cent) and Semi-urban (55.6 per cent) areas. It is also depicted that the purposes for which the members borrowed among the three areas found that overall 15.5 per cent of the members across the three areas borrowed loan from different sources to purchase land/jewel, followed by 13.3

per cent of them have borrowed loans for educational purpose and around 12 per cent of them have borrowed for cultivation needs.

- The majority (60 per cent) of the households from Rural area holds less than an acre of agricultural land. On the other side, 76.4 per cent of the households from Urban area have no agricultural land, in this regard it is 51.1 per cent in Semi-urban area, overall across the area it is 49.6 per cent whereas in Rural area it is only 17.9 per cent.
- The possession different household items of the households among the three areas found that 96.7 per cent of the households of Rural, 93.3 per cent of Semi-urban and 94.5 per cent of Urban areas possess a television. 83.6 per cent of the households of Rural, 86.6 per cent of Semi-urban and 82.7 per cent of Urban areas possess electric fan.

## **7.2. ROLE OF NGOs ON WOMEN EMPOWERMENT**

### **7.2.1. Leadership Empowerment**

- Regarding the leadership qualities, the significant changes during the pre and the post SHG periods have been identified in the case of ability to listen to others, objective orientation, self-motivation, sharing of knowledge with others, networks, accepting changes, optimism, understanding politics, balanced life, thirst for knowledge, adaptability, courage, vision, effective communication and generosity. The analysis reveals that there is a significant improvement in the leadership among the members of the post SHG period, compared to that of the pre SHG period.

- It is found that the important Leadership Empowerment Score (LES) among the members of the three areas is at high level in the pre SHG period since it constitutes 34.9 per cent of the total. Whereas, it reveals that the important LES among the members of the three areas in the post SHG period is very high level, which constitute 45.5 per cent of the total. The analysis reveals that the leadership empowerment is increasing to a considerable extent among the members of Urban area compare with Rural and Semi-urban areas.

### **7.2.2. Decision Making Empowerment**

- It is observed that the level of decision making empowerment is identified as higher as daily purchasing of commodities, specific purchase and personal matters. At the post SHG period, it is identified as higher in the case of the education of children, personal matters and business decisions. Regarding the involvement in decision making among the members, the significant differences among the pre and the post SHG periods have been noticed in the case of decision making on education of children, health of children, marriage matters, own consumption, clothing for family members, clothing for personal purpose, business decisions, borrowing decisions, repayment decisions and personal matters since their respective 't' statistics are significant at the five per cent level.
- It reveals that the important Decision Making Empowerment Score (DMES) among the members at the pre SHG period is medium level which constitute 33.9 per cent to the total respectively. Whereas, it is found that the important DMES among the members at the post SHG period is very high level, which constitute 40.0 per cent to the total respectively. The analysis reveals that the DMES has

increased considerably among the members of all the three areas in the post SHG period because of their higher experience in the SHGs.

- The study reveals that, there has been an increase in the DMES in the post SHG period among all the members from across the three areas. But the statistical significant increase of the DMES is identified among the members of the Semi-urban and Urban areas since their respective 't' statistics are significant at the five per cent level. The analysis infers that there is a significant increase in the DMES among the members of the Semi-urban and Urban areas compared to that of the members of Rural area.

### **7.2.3. Personality Empowerment**

- The study reveals that the highly viewed personality variables among the members at the pre SHG period is listening to media, information owned and participation in the social programmes. At the post SHG period, there is an increase in the personality variables among the members. The highly viewed personality variables among the members are time for entertainment programmes and participation in social programmes. Regarding the personality empowerment of the members, the significant differences among the pre and the post SHG periods have been identified especially in the case of free to make expenditure, analyzing the problem, role in decision making, no gender discrimination, time for entertainment programmes, consideration of suggestions, participation in social programmes, membership in social organizations, taking food with all the family members, confidence while decision making, interaction with the society,

risk taking ability, acceptance of new things, optimism and adoption since their respective 't' statistics are significant at five per cent level

- The important Personality Empowerment Score (PES) among the members at pre SHG period is medium level, which constitutes 34.1 per cent of the total. Whereas, it reveals that the important PES among the members of the post SHG period is very high level, which constitute 53.4 per cent to the total respectively.
- It is also found that in the pre SHG period, the mean of the PES is identified as high among the members of Rural area. At the post SHG period, the higher mean of PES is noticed among the members of Urban. There is an increase in the PES among the members of the post SHG period, compared to the pre SHG period. But the significant increase in the PES is found among the members of Urban and Semi-urban areas since their respective 't' statistics are significant at the five per cent level.

#### **7.2.4. Economic Empowerment**

- It is found that the highly viewed economic empowerment variables among the members at the pre SHG period are family income, savings and possession of movables. At the post SHG period, the identified economic empowerment variables are family income, savings and personal income. Regarding the economic empowerment, the significant differences between the pre and the post SHG periods have been identified in the case of personal income, savings, lending capability, family income, reduction in debt, possession of gold ornaments, additional income, bank account, possession of basic amenities of the house and

source of capital for their respective 't' statistics are significant at the five per cent level.

- It is observed that the important Economic Empowerment Score (EES) among the members during the pre-SHG period is medium level which constitutes 40.2 per cent of the total. Whereas, it reveals that the important EES among the members at post SHG period is very high level, which constitute 44.0 per cent of the total.
- It is found that the higher EES among the member at the pre SHG period has been identified among the members of Semi-urban area. In the post SHG period, the higher EES is identified among the members of Urban area. There is a mild increase in the EES among the members of the Rural area at the post SHG period, compared to the pre SHG period and it is also found that the EES is not statistically significant. The significant increase in the EES in the post SHG period is identified among the members of the Semi-urban and Urban areas since their respective 't' statistics are significant at the five per cent level.

#### **7.2.5. Social Empowerment**

- It reveals that the level of social empowerment among the members at the pre SHG period is lesser compared to that of the post SHG period. The higher empowerment is identified among the members in the case of recognition by the family members and recognition by the society. Again in the post SHG period, it has been identified as, the recognition by the family members and recognition by the society. Regarding the level of social empowerment among the members, the significant difference between the pre and the post SHG periods is noticed in the cases of recognition by the family members, participation in the social functions,

recognition by the traders, involvement in social activities, office bearer of any social organization and recognition by the other SHG members since their respective 't' statistics are significant at the five per cent level.

- It is found that the important Social Empowerment Score (SES) among the members is at the pre SHG period is at the medium level, which constitutes 43.6 per cent of the total. Whereas, it depicts that the important SES among the members at the post SHG period is very high which constitute 51.2 per cent of the total.
- It is found that, in the pre SHG period, the mean of the SES among the members of Urban area is 2.2887 and it has been increased to 4.1245 in the post-SHG period. Whereas in the case of members from Rural and Semi-urban areas the means of SES are 2.125 and 1.9405 and it has been increased to 2.4007 and 3.6175 respectively in the post-SHG period. It is found that the increase in the SES of among the members of the Rural area is not statistically significant. The increases in the SES among the members of the Semi-urban and Urban areas are statistically significant since their respective 't' statistics are significant at the five per cent level.

#### **7.2.6. Political and Legal Empowerment**

- It is found that, the highly viewed variables among the members at the pre SHG period are participating in anti-social evils awareness camp, awareness on legal formalities of business and awareness of the law of inheritance. At the post SHG period, these variables are participating in anti-social evils awareness camp, awareness of female priorities and awareness on legal formalities in business.

Regarding the awareness of the variables, the significant differences between the pre and the post SHG period have been noticed in the case of all the variables related to the political and the legal empowerment except the campaigns for a political candidate since its 't' statistics is not significant at the five per cent level.

- It depicts that the important Political and Legal Empowerment Score (PLES) among the members at pre-SHG period is medium level which constitutes 44.6 per cent of the total respectively. Whereas, it exhibits that the important PLES among the members in post-SHG period is very high which constitute 52.5 per cent of the total.
- It is observed that, in the pre SHG period the higher level PLES is identified among the members of Urban area. Among all the members of the three areas, the PLES has been increasing from the pre SHG period to the post SHG period, but the significant increase in the PLES has been noticed among the members of Urban and Semi-urban areas since their respective 't' statistics are significant at the five per cent level.

### **7.3. OVERALL EMPOWERMENT**

- It illustrates that the important Total Empowerment Score (TES) among the members during the pre SHG period is medium level which constitute 33.3 per cent of the total. Whereas, it reveals that the important TES among the members at the post SHG period is very high level, which constitutes 41.0 per cent of the total.
- It is found that the mean score of TES among the members of Rural area has increased from 2.1965 to 2.6296 whereas among the members of Semi Urban and

Urban areas, it has increased from 2.2276 to 3.6996 and from 2.1074 to 4.1166 at the pre and post SHG periods respectively. Even though there is an increase in the total empowerment score among the members of Rural area, the increase in the TES is not statistically significant. Among the members of the Semi-urban and Urban areas, the increase in the TES is statistically significant since their respective 't' statistics are significant at the five per cent level. The analysis reveals that there is an increase in the Total Empowerment Score among the members of the Semi-urban and Urban areas to a considerable extent during the pre and post-SHG periods.

### **7.3.1. Association between the Profile Variables and Empowerment Scores**

- Regarding the LES, the significantly associating profile variables are level of education, family size, number of earning members per family, and occupation, since their respective 'F' statistics is significant at the five per cent level.
- The significantly associating profile variables with the DMES are religion, caste, level of education, family type, and number of earning members per family, whereas in the case of the PES, these profile variables are religion, caste, age, and level of education.
- Regarding the EES, the significantly associating profile variables are caste, age, level of education, and occupation among the members since their respective 'F' statistics are significant at the five per cent level.
- The significantly associating profile variables regarding the SES are age, level of education, marital status, number of earning members per family, and occupation.

Whereas in the case of the DMES, these profile variables are age, level of education, marital status, family size, and occupation.

- Regarding the PLES, the significantly associating profile variables are level of education, family size, number of earning members per family, and occupation since their respective 'F' statistics are significant at the five per cent level.

## **7.5. IMPACT OF SHG ON INCOME GENERATION**

### **7.5.1. Income of the Members**

- It is observed that the dominant monthly income among the members at the pre SHG period is less than ₹ 500 and ₹ 500 to 1000 which constitutes 36.7 and 28.1 per cent of the total respectively. Whereas it is found that the important monthly income generated by the members at post SHG period is ₹2000 to 3000 and ₹ 3000 to 4000 which constitute 26.9 and 23 per cent to the total respectively.
- It depicts that the higher changes in the income have been identified among the members of Urban area since the mean of incremental income is ₹ 1887.15. Whereas in the case of Rural and Semi-urban areas, it is ₹ 1404.66 and ₹ 1116.48 respectively.

### **7.5.2. Savings of the Members**

- Overall a maximum of 26.3 per cent of the members is having a saving of saving of less than ₹ 50 in the pre SHG period since their ability and willingness to save are very less. Whereas, it shows that the important savings of the members per month at the post SHG period are ₹ 250 to 300 which constitute 18 per cent to the total respectively.

- It is observed that there is a growth of savings per month among the members of the three areas. It is identified as high among the members of Urban area and followed by the members of the Semi-urban area since their means of incremental savings are ₹ 238.87 and ₹ 201.18 respectively. Regarding the savings per month, the significant differences in the pre and the post SHG periods have been noticed among the members of all the three areas since their respective ‘t’ statistics are significant at the five per cent level. The analysis reveals the positive changes in the savings per month among the members.

### **7.5.3. Material Possession of Members**

- It is found that the in the pre SHG period the majority of the members among the three areas has material possession less than ₹ 10,000 which constitutes 24 per cent. Whereas, it reveals that the majority of the members across the three areas has material possession at post SHG period is ₹ 20000 – 30000 which constitutes 28.9 per cent of the total respectively.
- It is found that the higher mean of increment in the material possession is seen among the members of the Urban area since its mean of increment is ₹ 42535.49. It is followed by the members of the Semi-urban and Rural areas with the mean of increment of ₹ 36300.87 and ₹ 27492.43 respectively. The significant difference between the material possession in pre and post SHG period is identified among the members of all the three areas since their respondents ‘t’ statistics are significant at the five per cent level. Whereas it is higher among the members of Urban area compared to the members of the other two areas.

## 7.6. PROBLEMS ENCOUNTERED IN IGA

- The highly perceived problems among the members of Rural area are lack of follow up by NGO and followed by poor social recognition, since their respective mean scores are 3.9337 and 3.9335 respectively.
- Among the members of the Semi-urban area these problems are higher dependence on suppliers and, care of the children since their respective mean scores are 3.9762 and 3.9325 respectively.
- The important problems identified by the members of Urban area are hectic competition and inadequate finance since their respective mean scores are 3.7273 and 3.5253.
- Regarding the problem perception, the significant differences among the members of the three area have been identified as hectic competition, gender discrimination, inadequate finance, social dependence, poor in analyzing the market, poor support of family members, underutilization of capital, poor social recognition, poor in allocation of funds, highly depend on suppliers, lack of self-confidence, conflict among group members, lack of concerned training, lack of timely guidance and lack of follow-up by NGO since their respective 'F' statistics are significant at the five per cent level.
- The most important problem identified by the factor analysis is 'personal problem' since its Eigen value and the per cent of variation explained by this factor are 3.8255 and 26.91 per cent respectively.

- It consists of five problems with the reliability co-efficient of 0.7677. The important problems are ‘personal problem’ ‘care of the children’ and ‘health problem’ since their respective factor loadings are 0.8355 and 0.8173.
- The second important factor identified by the factor analysis is ‘financial problem’ since its Eigen value and the per cent of variation explained by this factor are 3.0517 and 22.08 per cent respectively.
- It consists of four problems with the reliability co-efficient of 0.7362. The important problem in this financial problem is inadequate finance and underutilization of capital since their respective factor loadings are 0.9217 and 0.8655.
- The third and the fourth factors identified by the factor analysis are social problems and market problems since their Eigen values are 2.5673 and 1.4673 respectively. The per cent of variation explained by these two important factors are 16.77 and 12.11 per cent respectively.
- The social problem consists of three problems with the reliability co-efficient of 0.7808 whereas the market problem consists of three problems with the reliability co-efficient of 0.6911. The important problem in the above said two factors are gender discrimination and hectic competition since its factor loadings are 0.8193 and 0.8255 respectively. The factor analysis results in four important problems for further analysis.

## 7.7. ROLE OF BANKS

- It is found that the banks have very high and high degree of response over the support of the government through financial assistance to promote financial assistance among the beneficiary members.
- It is observed that out of 24 bankers 8 of them have a high opinion relating to deposits promoted from the members of below poverty line annexed to the self-help groups / micro financial institutions.
- Out of 24 bankers 8 of them have a very high opinion relating to the loans taken by the members who associate with the self-help groups / micro financial institutions.
- It is depicted that 8 (33.33%) of the bankers have a high opinion relating to the financial support, 7 of them have a very high opinion, 5 have neutral opinion, 3 of them have low opinion and the remaining 1 has very low opinion on this. It is found in general that the majority of the bankers has high and very high opinion relating to this support to financial assistance to the members.
- Out of the total 24 bankers relating to the opinion on the purpose of loan 9 have a high opinion, 7 with very high opinion, 6 remain neutral and one respectively for low and very low opinion. The majority has high and very high opinion relating to the purpose for which the loans are sanctioned.
- It is found that of the bankers feel that the clients have insufficient security to offer, 7 have very high opinion on the same, 5 members are neutral to this opinion, 3 have very low opinion and the remaining one has low opinion. In

general it is found that out of 24 bankers, 8 of them high opinion about the insufficiency of security.

- Out of 24 bankers giving an opinion relating to the lack of regular income it is found that 9 stated that it is very high, 7 states that it is high, 6 are neutral to this and the remaining one each has low and very low opinion relating lack of regular income of the members of the banks. The majority of the members feels that the lack of regular income group is high and very high.
- It is observed that out of 24 bankers it is found that 9 have a high opinion, 6 have a very high opinion, 5 members are neutral to this statement, 3 have low opinion and 1 has a very low opinion. The majority of the member bankers stated that they have a high opinion relating to the loans already availed.
- It is found that out of 24 bankers it is found that 12 (50%) of the use of any of the required purposes and 9 (35%) of them use it for family purpose and the remaining 3 (15%) of them use for functions. The majority of the members has availed loan for meeting any of the required purposes.
- It is observed that the P value is 6.222, degree of freedom is 2 and the level of significance is 0.045 which is less than 0.05 and hence the null hypothesis is rejected. There is a significant relationship between the type of banks and the purpose of the loan.
- It is revealed that 9 bankers have a high opinion about the statement, 4 respectively has very high and neutral to this statement, 6 members have low opinion and 1 has a very low opinion on this. The majority have a high opinion of

the statement that the bankers provide service to the economically backward members.

- It is found that the principal factor security demanded by the bankers stands first with a score of 0.847 followed by nativity with a score of 0.790. The secondary factors are interest on a loan with a score of 0.825 followed by the repayment schedule with a score of 0.631.
- It is observed that the principal factors approach of the bank staff first with a score of 0.818 followed by facilities at the counter with a score of 0.815. The secondary factors are attractive premises with a score of 0.861 followed by the identification formalities with a score of 0.713.
- It is found that the principal factors no or little money with the member is with a score of 0.838 followed by the easy availability with a score of 0.790. The secondary factors are location / area with a score of 0.693 followed by the services provided by the banks with a score of 0.598.

## **8. SUGGESTIONS**

Based on the above findings, the following suggestions are made to all the stakeholders which are to be addressed individually in the effective application of the programme and enhancing further improvement in the living standard of the members.

### **8.1. To the members**

- ❖ The literacy status of the members across the three areas of Rural, Semi-urban and Urban states that more the half per cent of them are illiterates and school dropouts at the primary level of education. Hence, women's general education and literacy rate is important if they are to reach their full potential and become empowered. Thus, the members in touch with NGOs should organize a literacy programme for the illiterates and school dropout members of SHGs.
- ❖ Members should voluntarily come forward to organize business training linked with the help of NGOs, thus it can benefit poor women entrepreneurs when it is carefully designed to complement their existing skills and address their most pressing needs.
- ❖ In addition to educational disadvantages, one of the most difficult challenges that many women face when they start or expand business is the balancing of their business responsibilities with their household responsibilities. Although the ultimate goal may be for household responsibilities to be shared between men and women in the household, this sharing never happens in the short span of time. In many cases, women's business remains small and

concentrated in less profitable ventures due to time constraints. Hence, the SHG members should persuade their male counterparts of the families should be made to play a supportive role.

- ❖ Financial benefit should not be the major focus of the members and SHGs, beyond the financial benefit the members and other agents must aim at empowerment in all spheres. Hence, they should cultivate interest among the members to regularly participate group based the activities and equip them in enhancing skills and talents to get identity in the society.

## **8.2. To the NGOs**

- ❖ NGOs should organize market research and other tools to ensure relevance for clients, business training can be a valuable component of micro lending programmes. Hence, the members found themselves lack in analyzing the market for their products.
- ❖ The NGOs should arrange regular follow measures to find the difficulties involved in the income generating activities of the members, especially among the Rural members, since they found lack of follow up by the NGOs as a highly perceived problem.
- ❖ While the credit program had a definite impact on reaching microcredit among the women members, it had marginal impact on the pursuing income generating activities successfully. The study found that the borrowers are embedded with insufficiency of finance to undertake their desired income generating activities, also due to compete some of the borrowers in the urban

locations able to run the income generating activities profitability. Hence, NGOs need to conduct an independent assessment once or twice in a year.

- ❖ With existing or emerging players are making their strides in diversifying products, from microcredit, health insurance to livestock insurance, particularly the gradual increase of loan from in subsequent cycles. It will be useful if the NGOs go for the practicing different segments of loan products with the differential rate of interest, according to the purposes namely for consumption, emergency needs to productive loans.
- ❖ The study found that around 69 per cent of the members from the Rural area are accessed to borrow from moneylenders, whereas overall, across the three areas 61 per cent of the members are accessed to borrow from money lenders. This situation demonstrates the need for NGOs to invest in understanding beneficiaries need and including their involvement in other credit system in order to design demand-led program. Hence, NGOs have to improve the knowledge of credit system existing in its operating area to ensure the loan products fit in with the existing competition.
- ❖ Entrepreneurship is promoted among women primarily based on indigenous skills and livelihood activities. As the majority of the borrowers taking up milch activity for income generation as the rural women have traditional knowledge about such activities. Apart from these, women have also taken up the trade and related activities on an individual basis in urban localities. But due to the absence of large scale credit and prevailing saturation among the trade activities, the women were not able to make sufficient profit from

their income generating activities. Thus, NGOs should focus on exploring opportunities for collective enterprise to enable communities to address sustainable livelihood needs and enhance economic opportunities.

- ❖ NGOs have to strengthen its federation to make SHGs self-sustainable in terms of financial, operational and governance aspects. NGOs should conduct writes' training through federation. It is observed that the majority of the members are functionally illiterates. Hence, it is essential to give training on writing the books and accounts of groups. In the long run it could create a burden for field staff to manage more groups. Thus, it should train members to organize the group members themselves through federation towards a sustainable organisation.

### **8.3. To the Government**

- ❖ A financial literacy and credit counseling centre may be opened in every district with suitable financial experts, bank officials and other agencies.
- ❖ The State Government may consider giving preference to uncovered areas for promoting the SHGs which is a means for taking the concept of financial inclusion and micro finance to every segment of the people.
- ❖ The training was given only on the conventional or traditional business activities. It is suggested that training on innovative economic activities by using the resources in and around the district may be given to the members of the SHGs.

- ❖ The government should provide more concession to the NGOs toward offering credit to the SHGs. Thus, it will be useful for the NGOs to reduce the transaction cost and simultaneously reduce the interest rate of the member borrowers of SHGs.

#### **8.4. To the banks**

- ❖ It is suggested that the officials of the bank should visit the SHGs and grade them based on their quality and performance.
- ❖ The grading system format is already approved by the NABARD and if needed, banks can outsource the task of grading the SHGs to third parties to get better feedback.
- ❖ The loan applications of the SHGs should not be delayed beyond 15 days and the banks can fix a day for transactions of the SHGs.
- ❖ The formalities while opening the SHG accounts in banks can be fixed to a day for transactions of the SHGs. The formalities while opening the SHG accounts in banks and while advancing loans to them should be simplified.
- ❖ There should be a uniform format for account opening and loan application across banks.
- ❖ It is also suggested that necessary instructions may be given to the authorities and the bank officials to avoid the delay in sanctioning the loan and to respond to the queries of the SHG members.
- ❖ Loan amount is one of the basic components to start an activity and also women can be financially sound when the loan amount is given sufficiently.

Loan amount should be increased to the extent that they can take up an income generating activity.

- ❖ Same and balanced rules should be given to both private and public sector banks keeping the focus of financial inclusion and social development.
- ❖ Interest should be kept less and meager to help members enhance financial sustainability.

## **9. CONCLUSION**

One of the areas where the study found that savings-based microcredit programs lead by NGOs can play a significant role in rural women's lives. Women beneficiaries after joined the credit program have cultivated the habit of savings. It could not be said that they have not saved prior to SHG participation, but SHGs emphasis regular saving behavior among them. They now have access to independent sources of savings, women exercise control over their savings. However, a major concern arising with SHG programs is that access to financial services, whether in the form of saving, credit or insurance, as the answer to sustainable livelihood and poor women's empowerment. The study found that microcredit interventions alone are not enough for sustainable livelihood and poor women's empowerment. An integrated strategy is important between the state and the development initiatives like microcredit program to ensure the sustainable livelihood and poor women's empowerment. Since the neo-liberal economy and the withdrawal of the state from social sector questions the possibility of this integrated effort to ensure the dignified life of the poor. If the state was not successful in integrating than it is in the hands of the development organizations to integrate their program. NGOs have an immense wealth of experience in the field of organizing community development and

health care programs. NGOs as organizations were much more capable of mobilizing and raising awareness than what they do now-a-days. Later on it has opted to adopt such an approach that emphasizes more on credit disbursement activity; this shift might reduce the very effectiveness of their women's empowerment. For fostering women's empowerment, women SHGs should be encouraged to discuss not only savings and credit, but also gender-specific interests, literacy and numeric skills for women's empowerment. It is essential to form federations of groups and strengthen their linkages with branches and make the organization self-sustained.

### **SCOPE FOR FUTURE RESEARCH**

A few suggested areas of further research are;

- A Comparative Study of Different Microfinancing Models on Women Empowerment.
- A Study on Microfiance on Women Empowerment with reference to Social Entrepreneurship.
- A Comparative Study on the Sustainability of Microfinancing with reference to Rural and Urban Women Beneficiaries.

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