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**A STUDY ON MICROCREDIT AND WOMEN EMPOWERMENT IN TUTICORIN DISTRICT**

**R.EVANGELINE**  
**RESEARCH SCHOLAR**  
**SRI S.RAMASAMY NAIDU MEMORIAL COLLEGE**  
**SATTUR**

**ABSTRACT**

*The success of micro credit initiatives has often been attributed to their particular focus on empowering women and encouraging their self reliance through developing their own means of income. Various case studies show that there is a positive correlation between credit availability and women's empowerment. It is observed that majority of rural women who are associated with self help group activity positively succeeded to gain them empowered. Women in rural India in virtual isolation, unable to access even the most basic of services. But, with the formation of women's self help groups, these women are now achieving social and physical mobility. It is recognized that while the empowerment of women is a process that will not happen automatically. Self Help Group is a suitable means for the empowerment of women. In rural areas the women micro entrepreneurs continue to produce the traditional designs for local markets. Women in Self Help Groups produce a large variety of essential products. Village crafts and homemade snack foods. Many are engaged in retail trading of groceries and textiles. These enterprises represent a substantial supply resource for semi-urban and urban markets. Self Help Groups are also viable organized set up to disburse microcredit to the needy women entrepreneur and encouraging their promotion of poverty alleviation activities and programmes.*

**KEYWORDS**

SHGs, microcredit, women empowerment.

**INTRODUCTION**

In order to bring women into the mainstream of economy and society, Government of India has launched several development programmes for women. Microfinance as a tool for empowerment of women and the enlistment of the poor has gained credence in development dialogue, the world over. Reaching women in remote rural areas and creating a legitimate organizational space where women can meet and function as a collective unit has been recognized as a development of significant potential for challenging the social and economic isolation of women. Small loans can make good business sense among the women. It has been noticed that women in particular stand to gain a lot from microcredit because it gives them an independent means of generating wealth and becoming self reliant in a society that does not offer them much scope for entrepreneurship and since it is women who run the household, a higher standard of living for women ensures better governance and a healthier and more prosperous future for their children and a better future for the nation.

**REVIEW OF LITERATURE**

Sangeetha Purushothaman, in her book entitled, "Empowerment of Women in India: Grassroots Women's Networks and the State" has critically examines the role of grassroots organization of women in the rural development based on the case studies conducted in four districts of Maharashtra. She emphasizes the need to challenge in forms of which over all development is taking place in the villages, since grassroots women face vastly defend societal and economic conditions, including fewer economic resources.

Taher, Md Abu, in his study on "Empowering Rural Women's Involvement in Income-Generating Activities: The Experience of Bangladesh" has conducted that it is found that participation in income generation activities enriched women's empowerment in terms of increased mobility, decision making power within family, ownership of productive assets, political and legal awareness and confidence in participating social protests.

Suprabha K.R, in his study on "Transition of micro – finance clients to micro – enterprises : Incidence and implications", concluded that unless the evolution towards socio – economic empowerment of the poor and weaker section of the society takes place, the microfinance would not serve its purpose and instead, it would become a hangman's rope. The sustainability of microfinance entirely depends on this process. Hence, the main thrust of the microfinance, in medium and long term perspective, should be to empower the SHG members to enable them to undertake income generating micro enterprises on viable and sustainable basis.

**STATEMENT OF THE PROBLEM**

Indian women, who incidentally constitute one-sixth of the world's women population, have not achieved expected success in the mainstream of life. It is being accepted that for a full fledged development of a country like India, empowerment of women is an essential ingredient. Empowerment of women especially the rural women is one of the main issues in India, unless rural women are not trained to be independent in terms of economic income, a country cannot progress. But a women, as an individual has limited access to financial helps offered by the banks. Without offering any finance help one cannot think of poor women empowering themselves economically and socially. It is in this context Self-Help Groups have emerged and the concept of micro credit came in to existence. For the elimination of poverty among poor women by empowering themselves micro credit is given through Self Help Groups. Once credit is made available to women, as a group they can emerge as small entrepreneurs which will pave the way for their empowerment.

To what extent micro credit is helping the poor women for their empowerment? To find out the answer for this question, the present study is undertaken. An attempt is made in this study to find out the impact of micro credit on women empowerment.

**OBJECTIVES OF THE STUDY**

The objectives outlined by the researcher for the study are:

1. To study the profile of SHG members who receiving microcredit.
2. To study the tribulations which are faced by SHG members.
3. To analyses the impact of micro credit on women empowerment.
4. To offer suitable suggestions based on the findings of the study.

**HYPOTHESES OF THE STUDY**

1. There is no significant difference in the opinion of respondents regarding the improvement of amenities after joining the SHG.
2. There is no significant difference between the marital status of the respondents and their opinion level on microcredit and bank officials.
3. There is no significant difference between the age of the respondents and their opinion level on microcredit and bank officials.
4. There is no significant difference between the family size of the respondents and their opinion level on microcredit and bank officials.
5. There is no significant difference between the educational qualification of the respondents and their opinion level on microcredit and bank officials.



**METHODOLOGY**

The present study is based on both primary and secondary data, primary data have been collected by conducting interview among 140 members in Tuticorin district. The secondary data have been collected from books, journals, news papers, magazines, and internet.

**OPINION OF MEMBERS ABOUT AMENITIES**

**APPLICATION OF SIGN TEST**

In order to know whether there is any significant difference in the opinion of respondents regarding the improvement of amenities after joining the SHG, sign test has been applied. For this purpose the following null hypothesis has framed.

There is no significant difference in the opinion of the respondents regarding improvement of amenities after joining the SHG.

**TABLE 1: OPINION OF MEMBERS ABOUT AMENITIES – SIGN TEST**

Sl.No.	No of + Sign	No of - Sign	N	Z	Result
1.	78	62	140	1.35	Not Significant
2.	116	24	140	7.77	Significant
3.	135	5	140	10.98	Significant
4.	59	81	140	-1.86	Not Significant
5.	137	3	140	11.32	Significant
6.	86	54	140	2.70	Significant
7.	140	--	140	11.82	Significant

Source: Primary Data.

It is inferred from Table 1 that the Z value is not within the acceptance region of null hypothesis ( $Z = -1.96$  to  $+1.96$ ) for the amenities 2,3,5,6 and 7 this indicates there is significant difference in the opinion of respondents regarding improvement in amenities.

For the remaining items 1 and 4 the Z value is not within the acceptance region of null hypothesis ( $Z = +1.96$  to  $-1.96$ ). This indicates that there is no significant difference in the opinion of the respondents with regard to improvement in the amenities after joining the SHG.

**EDUCATIONAL QUALIFICATION AND THEIR OPINION LEVEL**

Educational qualification is one of the important factors for empowering women. Hence, an attempt has been made to analyze whether there is any significant difference between the educational qualification of the members and their level of opinion. Table 2 shows the educational qualification of members and their level of opinion.

**TABLE 2: EDUCATIONAL QUALIFICATION OF MEMBERS AND THEIR LEVEL OF OPINION**

Sl. No.	Educational Qualification	Level of Opinion			Total
		Low	Medium	High	
1.	Illiterate	4(2.86%)	13(9.29%)	3(2.14%)	20(14.29%)
2.	Can Sign	15(10.71%)	54(38.57%)	13(9.29%)	82(58.57%)
3.	School Level	7(5.00%)	24(17.14%)	5(3.57%)	36(25.71%)
4.	Degree and above	--	1(0.71%)	1(0.71%)	2(1.42%)
	Total	26(18.57%)	92(65.71%)	22(15.71%)	140(100.00%)

Source: Primary Data.

Table 2 reveals that among 92 respondents, who have medium level of opinion, 13 respondents are illiterate, 54 respondents are able to sign only, 24 respondents are having school level education and only one is a graduate.

In order to find out whether there is any significant difference between the education level and the level of opinion, chi square test has been applied. Table 4.19 shows that calculation of chi square test.

**TABLE 3: EDUCATIONAL QUALIFICATION OF THE RESPONDENTS AND THEIR LEVEL OF OPINION-CHI-SQUARE TEST**

Cell	O	E	O-E	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
R <sub>1</sub> C <sub>1</sub>	4	3.71	0.29	0.08	0.02
R <sub>2</sub> C <sub>1</sub>	15	15.23	-0.23	0.05	0
R <sub>3</sub> C <sub>1</sub>	7	6.69	0.31	0.10	0.01
R <sub>4</sub> C <sub>1</sub>	0	0.37	-0.37	0.14	0.38
R <sub>1</sub> C <sub>2</sub>	13	13.14	-0.14	0.02	0
R <sub>2</sub> C <sub>2</sub>	54	53.89	0.11	0.01	0
R <sub>3</sub> C <sub>2</sub>	24	23.66	0.34	0.12	0
R <sub>4</sub> C <sub>2</sub>	1	1.31	-0.31	0.10	0.08
R <sub>1</sub> C <sub>3</sub>	3	3.14	-0.14	0.02	0
R <sub>2</sub> C <sub>3</sub>	13	12.89	0.11	0.01	0
R <sub>3</sub> C <sub>3</sub>	5	5.66	-0.66	0.44	0.08
R <sub>4</sub> C <sub>3</sub>	1	0.31	0.69	0.48	1.55
Total					2.12

Source: Primary Data

Degrees of Freedom = (r-1) (c-1)  
 = (4-1) (3-1)  
 = 6  
 Calculated Value of  $\chi^2$  = 2.12  
 Table Value of  $\chi^2$  0.05 = 12.6

Since the calculated value 2.12 is less than the Table value 12.6 at 5 per cent level, the null hypothesis is accepted. It reveals that, there is no significant difference between the educational qualification of the respondents and their opinion level.

**SUMMARY OF FINDINGS**

- Majority of the respondents [72.86%] have no formal education. Out of 140 respondents, 82 respondents belong to the category of 'can sign'.
- Majority of the sample respondents [67.14%] are coolies.
- Majority of the respondents [83.57%] are members and the remaining are the category of animators and representatives.
- Majority of the respondents [60%] are the members in the SHGs for more than four years.
- Among the 140 respondents nearly one-half of the respondents opine that the decisions in the SHGs should be taken on the basis of consensus of SHG members.

- More than one-half of the respondents [55.71%] feel that the problems raised in the SHG should be solved by the SHG members themselves.
- Majority of the members [74.28%] availed loan for income generating purpose and the one-fourth of the respondents only availed the loan to meet out their family expenses. [Non-income generation]
- Majority of the respondents [53.57%] have borrowed a loan of Rs.10001 to Rs.20000

### SUGGESTIONS

- The SHG members who generate less income through micro enterprises should be helped to get more income through credit facilities and entrepreneurial skill development programmes.
- Innovative products may be identified and the members of SHGs may be given appropriate training for the production of these products.
- Universities may organize motivational camps to motivate women entrepreneurs who avail themselves of the microcredit facilities through extension activities.

### CONCLUSION

It is observed that when micro credit is given to women, it may benefit the whole family. When women are given the control and the responsibility of small loans, it will raise their socio- economic status. As far as micro credit is concerned, the banks have been given freedom to formulate their own lending norms keeping in view of the ground realities. Many of the banks are willing to lend money through self-help groups. A Self –Help Group is a registered or un registered group of micro- entrepreneurs having homogenous social and economic background voluntarily coming together to save small amounts regularly to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis and economically poor individual women gain strength as part of a group. Besides, financing through the self –help groups reduces transaction costs for both the lenders and the borrowers. While lenders have to handle only a single self – help group account instead of a large number of small – sized accounts, women borrowers as part of a Self Help Group cut down expenses on travel for completing paper work and on the loss of working days in canvassing for loans. The SHG- bank linkage programme has surely emerged as the dominant micro credit dispensation model in India. Micro credit to women provides a stable and sustainable source of income that enables them to climb steadily out of poverty, while providing better living conditions and opportunities for their families.

Empowering women is the pre-requisite for creating a good nation, when women are empowered, society with stability is assured. Empowering of women is essential as their thoughts and their value systems lead the development of a good family, good society and ultimately a good nation. In spite of various constitutional safeguards and legislative measure as well as number of programmes and policies initiated by the government for the betterment of women, no significant development took place in the socio-economic conditions of women and they are still lagging behind men in their participation in the process of development. Without the full and equal participation of women, there can be no sustainable human development. Low socio- economic status of women and less empowerment of women is an intense socio-economic problem not only at national level but also at the global level that requires a long – term multi-pronged strategy to be carried on continuously.

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