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- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

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**ROLE AND PERFORMANCE OF SELF HELP GROUP IN PROMOTING WOMEN EMPOWERMENT****DR. S. CHITRA****HEAD****DEPARTMENT OF COMMERCE  
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FACULTY OF SCIENCE & HUMANITIES  
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SRM NAGAR****ABSTRACT**

*The present study is an attempt to analyse the role and performance of SHGs in promoting women's empowerment in Kancheepuram District of Tamilnadu. The broad objective of the study is to analyse the operating system of SHGs for mobilization of saving, delivery of credit to the needy, management of group funds, repayment of loans, in building up leadership, establishing linkage with banks and examines the social benefits derived by the members. Thus, SHGs have served the cause of Social empowerment, social solidarity and socio-economic betterment of the poor for their consolidation. The primary objective of this paper is to review the SHGs growth and performance trends in the Kancheepuram district, Tamilnadu. This can help in identifying the gaps and to take necessary policy measures to correct the system. The study identified the members of the SHG should be more active, enthusiastic and dynamic to mobilize their savings by group actions. In this process NGOs should act as a facilitator and motivator. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group. The bank should advance adequate credit to the SHG according to their needs. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick.*

**KEYWORDS**

social benefits, financial assistance, leadership, linkage with banks, group growth, self help group.

**1.1 INTRODUCTION**

Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills). In this connection Micro-finance with Self Help Groups play an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. According to Ellie Bosch it is just old wine in a new bottle (Bosch, 2002). It consists of a group of people of three to eight persons on the condition that each of them would be assuming responsibility for the development of all. It is true that the concept of microfinance is yet to spread its wings all over India, but at the rate in which it is expanding its branches, very soon it would be reaching at the doorsteps of the poor houses. The most successful region for microfinance is the Southern part of India; Andhra Pradesh has become the example for the other states in this case. The present study is an attempt in this direction to analyse the impact of micro-credit on poor women in Kancheepuram district of Tamilnadu.

**1.2 BRIEF PROFILE OF THE STUDY AREA**

Kancheepuram District is one of the Historical Districts of Tamil Nadu. The district has a total geographical area of 4, 43,210 hectares and coastline of 57 Kms. Kancheepuram, the temple town is the District headquarters. For administrative reasons, the District has been divided into 3 Revenue Divisions comprising of 8 Taluks with 1214 Revenue villages. For development reasons, it is divided into 13 Development Blocks with 648 Village Panchayats. The Mahalir Thittam Project implemented in Phase III is functioning from 01-11-1999 in Kancheepuram District A major project for the development and empowerment of poor and rural women was put in place in 1989 with the assistance from the International Fund for Agricultural Development (IFAD). It has been implemented through a network of women Self-Help Groups which are established with the support of Voluntary Organisations (VOs). The success of the Project encouraged to extent the project to all the rural areas in the State in a phased manner. Thus the Mahalir Thittam was extended to all the district of Tamil Nadu. Subsequently the scheme was extended to urban panchayats. The vision of the project is to reach out and empower women below the poverty line through Self-reliant and sustainable Self Help Groups.

**2. REVIEW OF LITERATURE**

Nayak (2007) made an attempt to analyze the empowerment of the poor through SHG and micro finance to the Kalahandi district of Orissa. The questionnaires were prepared and presented to 997 members of sample 80 SHGs. The study found that 89194 families of Kalathandi district benefited from SHGs and bank linkage program and suggested strengthening of cooperative sector.

Anitha and Revenkar (2007) made an attempt to study rural development through micro credit, the growth of SHGs from 1992-93 to 2003-04, and agency-wise SHGs linked on March, 31, 2004. They concluded that the success of SHGs not only improved the economic status of women, but also brought lot of changes in their social status.

Vinayamoorthy and Pithoda (2007) made an attempt to examine women empowerment through SHGs in three villages of Tamil Nadu. They selected a sample of 398 members of 20 SHGs from Vellore, Thiruvannamalai and Dharmapuri districts of the state. The main objectives of the study were to examine the income, expenditure and the savings of the members after joining SHGs and the role of SHGs in providing credit. They concluded that the economic activities of SHGs were quite successful.

Murugan and Begum (2008) made an attempt to examine the predominant barriers to women entrepreneurs. The study was based on the primary data collected from the sample 100 entrepreneurs of Chennai City. The study revealed that social and cultural barriers are prominent formidable block for the development of women entrepreneurs. The study concluded that entrepreneurs with ability to plan and run a business, deliver quality products.



Gudaganavar and Gudaganavar (2008) made an attempt to examine the empowerment of rural women through SHG. They highlighted the progress of SHGs in India from 1992-93 to 2006-07. They also highlighted the region-wise progress of SHGs and employment of women through SHGs. They concluded that no development was possible without empowerment of women.

Vasanthakumari (2008) made an attempt to examine the role of micro enterprises in empowering women in Kerala. The author took a sample of 328 micro entrepreneurs. The study revealed that these enterprises helped in empowering rural women economically, socially and individually. The study suggested giving priority to commercial viability of enterprises.

Shiralashetti and Hugar (2008) made an attempt to examine the progress of SHGs and their linkage to bank. The study was based on the secondary data collected from annual reports of the NABARD. The main objectives of the study were to examine the progress of SHGs and bank linkage in India and in Karnataka State and to study the district-wise and bank-wise linkage of SHGs in Karnataka State. They concluded that SHG movement is a powerful tool for alleviating the poverty of the people.

Lalitha and Prasad (2009) made an attempt to analyze the empowerment of women through Development of Women and Children in Rural Area (DWCRA) program in the Guntur district of Andhra Pradesh. The study revealed that income of individual after joining. DWCRA program has increased comparatively. The study concluded that the potential of women is not fully tapped and utilized for the community.

Sankaran (2009) made an attempt to analyze the trends and problems of rural women entrepreneurs in India. The study highlighted the conceptual aspects of trends and problems of rural women entrepreneurs in India. It concluded that women have creative ability, easy adaptability and ability to cope with setbacks.

Sarawathy et al. (2009) made an attempt to analyze the role of micro finance in Krishnagiri district. They highlighted the role of Government of India, NABARD, NGO and Banks. The questionnaire was prepared and presented to 75 members of 16 SHGs of 9 NGOs. The studies revealed that majority of members have agreed that their income has increased after joining SHG. It concluded that SHGs have become the development ambassador of villages.

The research done by Saurabh (2009) focuses on the experience of microfinance programs in the context of liberalization. The author highlighted the rural Indian society and Indian rural financing system. The study suggested eliminating the shortcomings of the existing rural financing system by establishing more micro-finance project and RRBs.

Das Gupta (2005) in his article commented that a paradigm shift is required from "financial sector reform" to "micro-finance reform". While the priority sector needs to be made lean, mandatory micro credit must be monitored rigorously. Simultaneously space and scope have to be properly designed for providing competitive environment to micro-finance services. Extensive database needs to be created by the RBI for understanding micro-finance.

Sinha (2005) in his study has observed that micro-finance is making a significant contribution to both the savings and borrowing of the poor in the country. According to him the main use of micro-credit is for direct investment. There is of course some fungibility, depending on household credit requirements at the time of loan disbursement. Some studies reveal that micro-finance programmes have had positive as well as negative impacts on women. Some researchers have questioned how far micro-finance benefits women (Goetz and Sen Gupta, 1996). Some argue that micro-finance programmes divert the attention of women from other more effective strategies for empowerment (Ebdon, 1995), and the attention and the resources of donors from alternative, and possibly more effective means of alleviating poverty (Rogaly, 1996). In some cases, women's increased autonomy has been temporary. It only benefits women who are already better off. But in most cases the poorest women are least able to benefit because of their low initial resources base, lack of skill and market contact.

### 3.1 OBJECTIVES OF THE STUDY

The broad objective of the study is to examine the role and performance of SHGs in promoting Social empowerment in the study area. However, the study has some specific objectives. They are:

1. To analyse the structure and membership pattern of SHGs in Kancheepuram district.
2. To examine the Credit facilities given to Self Help Groups.
3. To analyse the operating system of SHGs in distributing internal revolving fund, progress in economic assistance, youth skill training, entrepreneur's development training in the district.
4. To assess the control of the activities of SHGs by comparing the actual with budgeted activities.
5. To suggest appropriate policy intervention for the effective performance of SHGs.

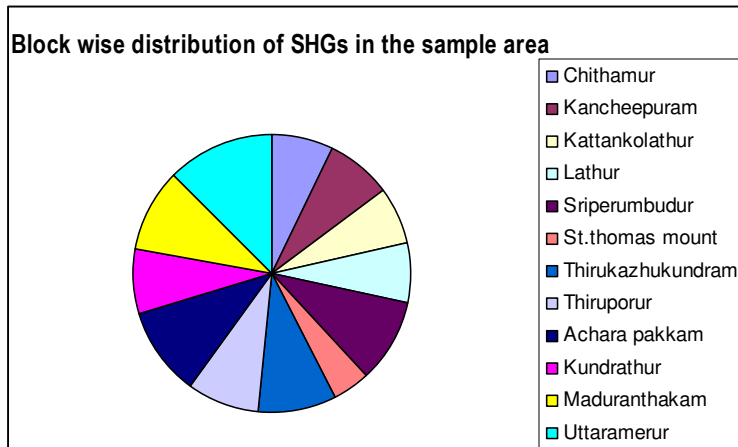
### 3.2 METHODOLOGY

Selection of Study Area and Sample Units: The study was carried out in selective clusters spread over five blocks of Kancheepuram district in Tamilnadu. The performance and activities of the SHGs is supervised by a block level and district level authorities nominated by the government. The membership pattern, growth trends of the initiatives under SHGs for social empowerment and government role and need for intervention is clearly discussed in the paper. The data required for the study is collected from the secondary sources and in very few cases the personal discussion with the regulatory authorities is discussed. For the easy understanding of the reader, simple figures are prepared and presented in the paper.

TABLE 3.1: SAMPLING FRAME OF THE STUDY

Block	SHGs	SHG Members	Average number of members per SHGs
Chithamur	43	485	11.28
Kancheepuram	43	465	10.81
Kattankolathur	39	421	10.79
Lathur	41	412	10.05
Sriperumbudur	58	525	9.05
St.thomas mount	25	265	10.60
Thirukazhukundram	54	595	11.02
Thiruporur	50	469	9.38
Achara pakkam	59	526	8.92
Kundrathur	44	256	5.82
Maduranthakam	58	550	9.48
Uttaramerur	73	498	6.82
Total	587	5467	9.31

FIGURE-3.1: BLOCK WISE DISTRIBUTION OF SHGS IN THE SAMPLE AREA



3.2: BLOCK LEVEL ADMINISTRATION AND CONTROL SET UP OF SHGS IN KANCHEEPURAM DISTRICT

Block Development Officer (VP)			
Dy.BDO (ADW) & Dy.BDO (PRO)			
Extension Officer (A.D.W.,)			
Rural Welfare Officers			
Officer Work		Field Work	
RWO	RWO	RWO	RWO

TABLE 3.3: ECONOMIC ACTIVITY OF THE GROUPS

Most of SHG members are involved in the following activities

Sponge Toy	Leather bags	Bathic Saree	Agarbathies
Cleaning Powder	Chilly Powder	Wire Bags	Plastic Lilly flower garland
Floor Mats	Plastic Welcome Mats	Palm Products, Garland Tray	Nighties
Hand Kerchiefs	Hair bands	Country Bricks	Jute Chapels & Bags
Petticoats Bamboo products	Cotton Churidars Simple Chemicals	Washing Powder Dairy Products	Catering

4.1 DATA COLLECTION AND ANALYSIS

4.1.1 CREDIT LINKAGE WITH BANKS

On completion of Six months, a team rates the groups, consisting of representatives of Mahalir Thittam, DRDA, concerned Bank officials and VOs at Block Level Bankers coordination committee once in a quarter. The successful groups are financially assisted through various institutions.

TABLE 4.1.2: CREDIT FACILITIES GIVEN TO SELF HELP GROUPS

Sl	Scheme	No. of SHG's	Amount (Rs. in lakhs)	Amount allocated per SHG
01	RF to Urban Group-Mathi	8220	4886.27	1.682
02	DL	19315	22612.95	0.854
03	SGSY RF *	10571	6244.43	1.693
04	SGSY EA *	1832	2716.97	0.674
05	TAHDCO RF	1328	331.15	4.010
06	TAHDCO EA	711	972.65	0.731
07	RMK	263	38.30	6.867
08	SJSRY	141	31.31	4.503
<b>Total</b>		<b>42381</b>	<b>37834.03</b>	
02	Others (TAMCO & TABCEDCO)	1279	121.66	10.513
<b>Grand Total</b>		<b>43660</b>	<b>37955.69</b>	<b>1.150</b>

4.2 PROGRESS ON REVOLVING FUND

Revolving funds to SHGs at rate of Rs 10,000 subsidy each was provided for the first time in 2006-07 to help SHGs take up small economic activities and also for internal lending among members.

4.2.1: NUMBER OF SHG MEMBERS BENEFITED THROUGH INTERNAL REVOLVING FUND ALONG WITH GROWTH RATE

Year	No. of Members	Growth rate	Raking based on growth rate
2000-01	225	100	
2001-02	214	(95.11)	X
2002-03	1175	522.22	VI
2003-04	1080	480.00	VII
2004-05	911	404.89	IX
2005-06	1977	878.67	IV
2006-07	986	438.22	VIII
2007-08	1524	677.33	V
2008-09	8000	3555.56	I
2009-10	3000	1333.33	III
2010-11	3190	1417.78	II
Total	<b>22282</b>		

It is observed from the table 4.2.1, that, highest growth rate is recorded in the year 2008-09 and lowest growth rate is observed during 2001-02. It infers that the financial services availability, accessibility and awareness has close relationship with the usage of funds, growth prospects of the socially deprived class. The primary step for growth and development of rural areas is to provide wide availability and accessibility of financial institutions, markets and services. This can improve the awareness level of the individuals among the SHG members and their attitude towards financial services and economic activities.

FIGURE 4.2.1: SHOWING REVOLVING FUND BENEFICIARIES TREND

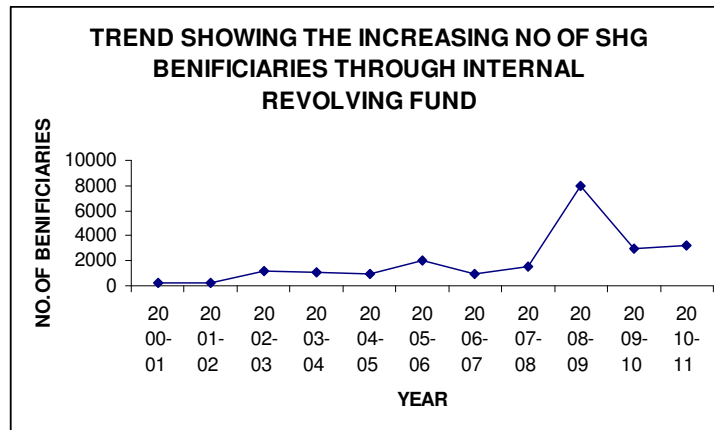
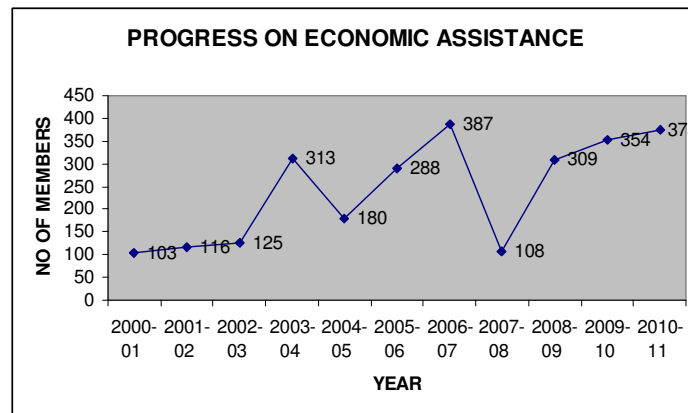


TABLE 4.2.2: PROGRESS ON ECONOMIC ASSISTANCE AND ITS GROWTH TREND

Year	No of members	Growth rate	Rank
2000-01	103	100	
2001-02	116	112.62	IX
2002-03	125	121.36	VIII
2003-04	313	303.88	IV
2004-05	180	174.76	VII
2005-06	288	279.61	VI
2006-07	387	375.73	I
2007-08	108	104.85	X
2008-09	309	300.00	V
2009-10	354	343.69	III
2010-11	373	362.14	II
<b>TOTAL</b>	<b>2656</b>		

It is observed from the above table that, SHGs over a period of time improved its performance in terms of providing economic assistance to its members and making involved in economic activities. The targeted performance is achieved in the recent years very easily due to increased level of awareness and accessibility of financial services and institutions to the public at large.

FIGURE 4.2.2: PROGRESS ON ECONOMIC ASSISTANCE AND ITS GROWTH TREND



**4.3 YOUTH SKILL TRAINING**

Youth Skill Training is provided to impart marketable skills to unemployed youth through established industries and reputed institutions to get either wage employment or self-employment.

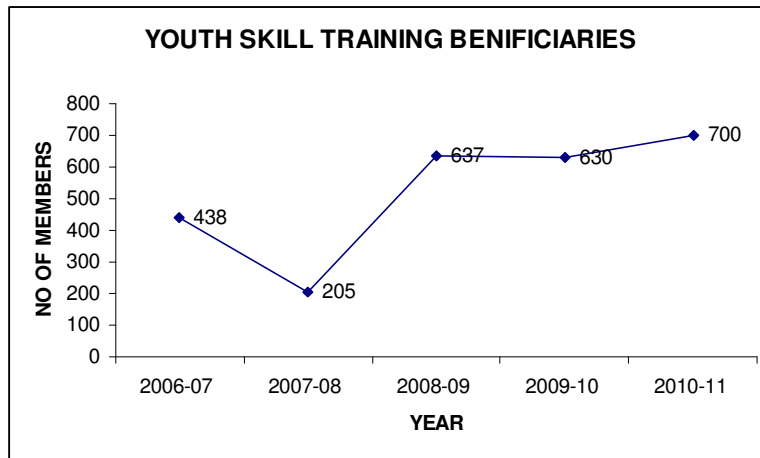
TABLE 4.3.1: YOUTH SKILL TRAINING PROGRAMMES GROWTH TRENDS

Year	No. of Members	Growth percentage	Rank
2006-07	438	100	
2007-08	205	46.80	IV
2008-09	637	145.43	II
2009-10	630	143.84	III
2010-11	700	159.82	I
Total	2610	522	

**SHG /A&R Training**

To make the Project Implementation more successful, training programmes are conducted with the help of resource persons to Animators and Representatives and Self Help Group members. For Animators and Representatives, the training will be given in 3 modules covering 6 days and the resource persons will give SHG training in 4 modules covering 4 days. The training programme is entirely participatory and need based nature. A sum Rs.45/- has been disbursed to the SHG members as remuneration per day.

**FIGURE 4.3.1: YOUTH SKILL TRAINING PROGRAMMES GROWTH TRENDS**



**4.4: ENTREPRENEURS DEVELOPMENT TRAINING**

**TABLE 4.4.1: SHOWING GROWTH TRENDS OF ED TRAINING PROGRAMMES**

Year	No. of Members	Growth Percentage	Rank
2006-07	170	100	
2007-08	380	223.53	I
2008-09	200	117.65	II
2009-10	175	102.94	III
2010-11	175	102.94	III
Total	1100	220	

It is a new dimension of SHGs growth with the increased number of ED training programme on the basis of identification of needs of the changing economic activities as new businesses in an economy. There are around 200 plus new economic activities in rural areas, are not performed professionally. These activities, if managed professionally, the estimated turnover is around 10000 crores per year with annual growth rate of 200 percent. It indicates the potential of rural entrepreneurship. This opportunity is due to urbanization and non-availability of manpower for normal organization activities in the celebrations, events and other personal and informal functions in rural areas. Social functions organization systems are increasing day by day.

**FIGURE 4.4.1: SHOWING GROWTH TRENDS OF ED TRAINING PROGRAMMES**

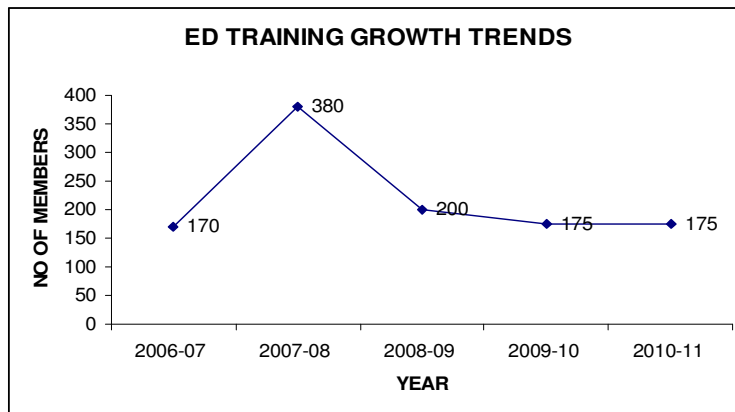
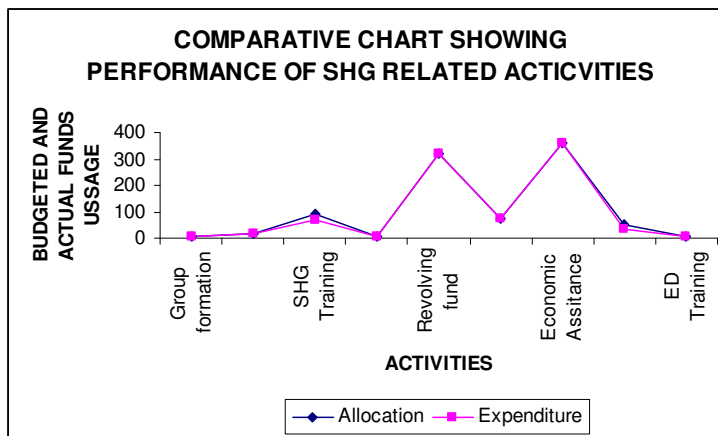


TABLE 4.5: SHOWING 2010-11 PROGRESS OF SHGS IN THE SAMPLE AREA

Details	Physical			Financial Rs. in Lakhs			
	Target	Up to last month	Current month	Actual	Budgeted	Actual	%
1 Group Formation		1242	272				
Rural	1313			1313	4.46	4.51	101
Urban	800			800	2.80	2.80	100
Total	2113			2113	7026	7.31	101
2 A&R Training							
Rural	1313			1313	10.32	9.90	96
Urban	800			800	6.48	6.11	94
Total	2113	0	0	2113	16.80	16.01	95
3 SHG Training							
Rural	1313			1313	56.36	41.55	74
Urban	800			800	35.36	27.90	79
Total	2113	0	0	2113	91.72	69.45	76
4 First year monitoring cost							
Rural	1313			1313	3.82	3.62	95
Urban	800			800	2.40	2.40	100
Total	2113	0	0	2113	6.22	6.02	97
5 Revolving fund							
Rural (Mathi)	1303			1303	130.30	130.30	100
Rural (Non-Mathi)	370			370	37.00	37.00	100
Urban	800			800	80.00	80.00	100
VKP	717			717	71.70	71.70	100
Total	3190	0	0	3190	319.00	319.00	100
6. Economic Assistance	373	113	24	373	357.70	357.70	100
7. Youth Skill Training	750	372	24	700	49.28	33.61	68
8. EDT	175	150	-	175	6.78	6.71	99
9. Credit linkage(in Crores)	155	42.28	10.46	155.65	15500	15565	100

FIGURE 4.5.1: PERFORMANCE ANALYSIS COMPARISON BETWEEN BUDGETED AND ACTUAL ACTIVITIES FOR THE YEAR 2010-2011



The above figure shows the very low variance in the budgeted performance of SHGs in the sample area, during the last financial year is an appreciable trend. The variation observed in the training programmes is due to lack of required strength for a particular programme. In all other aspects the growth and development of the SHGs in the sample area is quite appreciable and commended.

**5.1 REFORMS AND IMPLEMENTATION**

**5.1.1 PANCHAYAT LEVEL FEDERATION**

In Kancheepuram District there are 648 Village Panchayat (Grama Panchayat). In order to reduce the dependency of SHGs on its project partners, it has been decided to form Panchayat Level Federation in every Village Panchayats. All the Self Help Group that are functioning at each Panchayat have to select two members and formed as one federation at Panchayat level, which will guide the group members as well as interact district level functionaries. In Kancheepuram District 648 PLF have been formed. In Order restructure the existing PLF Government have issued Orders vide G.O.Ms 125 RD&PR(CGS-1) Dept Dated.21.07.2008 Initially 5 PLFs have been restructured and action is being taken to restructure the remaining PLFs systematically and also registered under TN Societies Registration Act 1975 vide G.O.Ms 135 RD&PR(CGS-1) Dept Dated.14.08.2008.

The main role of PLF is as per following:

- i. Monitoring and Evaluation of SHGs in that particular Village Panchayat.
- ii. Strengthening the weak groups.
- iii. Acting as coordination Agency.
- iv. Exchange of information and ideas.
- v. PLF should provide a forum for exchange of information and ideas, besides helping in negotiating with buyers/suppliers and establishing valuable linkages to SHGs with bankers, Government agencies and local institutions like local bodies.
- vi. To assist the SHGs for grading

**PLF SEED MONEY**

Out of 648 PLF a sum of Rs. 10,000 have been disbursed for the year 2006-07 as Seed Money to 87 PLF. For the year 2007-08 Target allotted 360 out of which 219 PLFs would be given Seed money of Rs. 21, 90,000

**5.1.2 DISTRICT PROJECT COORDINATION COMMITTEE**

At district level there is district project coordination committee headed by the District Collector for effective coordination of all partners in the project and various Government departments while also bring about convergence of schemes and integration of services of line departments.

**6 SUGGESTIONS AND CONCLUSION**

Considering the findings of the study, the following suggestions were prescribed.

1. Literacy and numeric training is needed for the poor women to benefit from the micro-credit schemes.
2. Training in legal literacy, rights and gender awareness are important complements to micro-credit for the empowerment of women. The members should be given necessary training and guidance for the successful operation of the group.
3. The members of the SHG should be more active, enthusiastic and dynamic to mobilise their savings by group actions. In this process NGOs should act as a facilitator and motivator. The office bearers managing the group should be given nominal financial benefits, which will enable them to be more involved in the activities of the Group.
4. The bank should advance adequate credit to the SHG according to their needs. Uniformity should be maintained in formation and extension of financial assistance to them by banks in all blocks. The procedure of the banks in sanctioning credit to SHG should be simple and quick.
5. Marketing facilities for the sale of products of SHG may be created. Periodical exhibitions at block-level may be organized where the products of SHG can be displayed. Meetings and Seminars may be organized where the members will get a chance to exchange their views and be able to develop their group strength by interactions.
6. Active intervention by district administration, professional bodies and voluntary organisations is precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.

**7. POLICY IMPLICATIONS**

In this twenty-first century, we must take along an active people-centred and growth-oriented poverty alleviation strategy – a strategy which seems to incorporate women's aspirations, dynamism and involvement. It is envisaged that self-help groups will play a vital role in such strategy. But there is a need for structural orientation of the groups to suit the requirements of new business. Micro credit movement has to be viewed from a long-term perspective under SHG framework, which underlines the need for deliberate policy implications in favour of assurance in terms of technology back-up, product market and human resource development. Hence, there is a need for the development of an innovative and diversified micro-finance sector, which will make a real contribution to women empowerment.

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