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A STUDY ON IMPACT OF MICRO FINANCE TOWARDS WOMEN EMPOWERMENT THROUGH SHG IN TIRUNELVELI DISTRICT

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ABSTRACT

The present study examined the empowerment of women by addressing the impact of micro finance through Self Help Groups. One hundred and fifty women involved in Self Help Groups from Tirunelveli District of three taluks took part in the study. Both quantitative and qualitative data were gathered through interview schedule. They were analyzed using statistical tools the analysis indicates that women member of SHGs are coming out of their shells, shunning their secondary citizen status and using their potentialities and talents for individual and social benefits. Chi-square test in the study reveals that income, savings and level of satisfaction of the respondents before and after being the member of the SHGs differ significantly. Ranking scales and Factor analysis designate that there is positive impact micro finance through SHGs to enrich the women empowerment. The study concludes that a change has to be brought about not only in the status of women but in the attitude of the society towards them. Priority has therefore necessarily to be given to changing image of women from a passive onlooker and recipient, to that of a positive doer and achiever. The implications of these findings and the importance of this study are discussed.

KEYWORDS

women empowerment, self help groups, micro finance.

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INTRODUCTION

The society can march towards development only when it accepts the women participation, grants responsibility and utilizes her ability. By the end of twentieth century, India has witnessed a positive transformation in women empowerment and economic development. Today it has been accepted by all that the role of the women goes much beyond the home and the bringing up of children. Women are now adopting the careers of their own and sharing equally with men the responsibilities for the development of society in all aspects. Women have been taking increasing interest in recent years in income generating activities, self-reliance, self-employment and entrepreneurship that also lead to property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development.

REVIEW OF LITERATURE

The researcher has taken following types of review to justify the Problem selected for research.

It was found in research that training given by CRUSADE in collaboration with Magalirhittam to attend gram sabhas, which enabled political empowerment (Kurushetra, 2001). The SHGs developed the habit of thrift and utilized collective wisdom to tackle their own problems (Kudu et al.2001). Micro finance through SHGs gives financial autonomy and make economically independent (Lakshmanan.s, 2001). The SHGs members awareness on girl's education and decision making skills were improved (Anjugam. M, 2001). Self-confidence, self-worth and communication were improved after being the member of SHGs (NABARD,2002).Living standard of rural poor in terms of income, employment, consumption, savings and borrowing capacity have improved (Kulshrestha.R and Archana Gupta, 2002). Economic status of SHGs members was significant in education housing facilities, occupation (Ritu Jainet al, 2003). Women shifting from wage to self-employment (Purushotham,2004). Members had got awareness in government programmes and schemes, bank transactions (Agnes, 2005).RBI has accepted Grameen model for a nation-wide SHGs- bank linkage program (Neduncheian, 2009).Micro finance bringing confidence, courage, skill, skill development and empowerment (Mohan 2010).Training awareness and viability and the group activities are the major issue to strengthen women empowerment through Micro Finance (Lokhande 2011). Micro Finance removes the village poverty (Malappa.D and Gund 2012).Services of Micro Finance to Institutions to strengthen economical status of the women (Radha Krishnan 2013). Micro Finance products enable the poor to expand and diversify their economic activities and improve their social well beings (Arunraj, 2014). The income of the women has increased after Join the SHGS and ensures prompt repayment of loan (Prof Sanjay Yadav 2015).

STATEMENT OF THE PROBLEM

Women development plays an important role in nation's economy. Since they constitute half of the total population, they have to play a significant role in the development of the country. Several development programmes have been implemented by the Government with a view to create women empowerment. Recently rural poor women are also motivated and associated for mutual help. They are also gradually improving their status, standard of living under personality. They find their own sources for generating income. Among all sources, SHGs plays a dominant role. The Government of India and State Government recognize such activities and announce many incentives, subsidies and schemes to Self Help Groups. One of such important scheme is micro finance through Self Help Groups. Traditionally women were dependent and were allowed to perform only restricted activities. Only a few educated women are participating in such activities and though many institutions bring awareness among women, only few know about the opportunities available. In order to create awareness among women and to give a detailed analytical performance of micro finance towards SHGs, the researcher has attempted to analyze the Impact of Micro finance in Tirunelveli District. This district has large agricultural community and women folk are involved in various SHGs. This study has been undertaken to study the impact of micro finance and role of SHG in development of women empowerment.

OBJECTIVES OF THE STUDY

The present study has been undertaken with the following objectives:

1. To access the role of women empowerment through SHGs.
2. To study the Socio-Economic conditions of members of SHGs in the study area.
3. To measure the impact of the Micro Finance on the women members of SHGs in terms of economic status.
4. To offer suitable suggestions based on findings.

METHODOLOGY

A study of women empowerment has always been a topic of great interest. The present study is undertaken to assess the impact of micro finance towards women empowerment through SHGs. The study has been conducted in Tirunelveli District, which is located between 08 8' and 09 23' latitude and 77 09'and 77 54' longitude. The total geographical area of the district is 6816.57 sq. km., which is 0.21 per cent of the total land area of the Indian Union and 5.28 per cent of the

total land area of Tamilnadu. This district is located in the southern part of Tamil Nadu and surrounded by Virudhunagar district on the North, Tuticorin district on the East, Gulf of Manner and Kanyakumari district on the South and Kerala state and Western Ghats on the West. Total population is 3,072,880 in 2011 census. The average literacy rate of Tirunelveli in 2011 was 82.92%. The district is divided into 19 blocks. Taluks namely Ambasamudram, Shenkottai, Sivagiri, Sankarankovil, Radhapuram, Tirunelveli, Nanguneri, Palayamkottai and Thenkasi. Out of this 9 Taluks, 3 Taluks has chosen for the study namely, Thenkasi, Tirunelveli and Shenkottai. Among these 3 Taluks, there are 26 Self Help Groups functioning. Based on the total number of members in each SHGs, five SHGs are selected. The researcher has selected 150 members on the basis of the total number of members in the selected SHGs under proportionate random sampling method in the selected Taluks in Tirunelveli district. The data relating to socio-demographic, role of SHGs and profile micro finance through SHGs was collected using interview schedule. Secondary data were also collected from related publications and websites. To analyze the data collected, statistical tools like percentage analysis, ranking

HYPOTHESES

To carry out the research work, the researcher has set the following hypotheses:

- H₁** : There is no significant relationship between the age and their level of satisfaction towards SHGs.
H₂ : There is no significant relationship between the literacy level and their level of satisfaction of the respondents towards SHGs.
H₃ : There is no significant relationship between the occupation and their level of satisfaction towards SHGs.
H₄ : There is no significant relationship between the marital status and their level of satisfaction towards SHGs.
H₅ : There is no significant relationship between the linkage model and their level of satisfaction towards SHGs.
H₆ : There is no significant relationship between the family type and their level of satisfaction towards SHGs.
H₇ : There is no significant relationship between the membership period and their level of satisfaction towards SHGs.

ANALYSIS AND INTERPRETATION

DEMOGRAPHIC PROFILE

The demographic profile of the respondents are analyzed which reveals that the majority of 58.7 per cent of respondents belonged to the age group of 30-40 and 44.7 per cent of the respondents have their educational qualification only up to secondary level. A vast majority of 84 per cent of the respondents got married, 73.3 per cent of the respondents are living in nuclear family, 50.6 per cent of the respondents have more than 4 members in their family, 62.3 percent of them residing in rural area and 49.3 percent of the respondents are self-employed due to being the member of Self Help Groups. It is clear from the analysis that women with large families enter into entrepreneurship. Table 1 shows the above fact.

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Socio-Economic Profile	No. of Respondents	Percentage (%)	
Age (in year)	Below 30	22	14.70
	30-40	88	58.70
	40-50	40	26.70
	50 and above	-	-
Educational Qualification	No Schooling	8	5.30
	Primary	22	14.70
	Secondary	67	44.70
	Higher secondary	52	34.60
	Degree and above	1	0.70
Marital Status	Married	126	84.00
	Unmarried	-	-
	Widow	22	14.70
	Divorced	2	1.30
Type of Family	Joint	40	26.70
	Nuclear	110	73.30
Size of Family	1-3	46	30.70
	4-6	76	50.60
	above 6	28	18.70
Residential area	Urban	58	38.70
	Rural	92	62.30
Occupation	Self employed	74	49.30
	Agricultural labour	36	24.00
	Private employees	40	26.60

Source: Primary Data

PROFILE OF SELF HELP GROUPS

The profile of SHGs of the respondents were analyzed which indicates that the majority of 79.3 percent of the respondents are being the member followed by representatives and animators, 49.3 percent of them became the member of SHGs due to unemployment problem and financial assistance, and 58.7 percent of the respondents actively participated in the activities of SHGs and 29.3 percent of them were trained in preparations of food products through SHGs and 36 percent of the respondents have faced the problem of delay in sanctioning loans and 41.3 percent of the member of SHGs are highly satisfied with the functioning of SHGs. The table 2 represents the profile of SHGs of the respondents.

TABLE 2: SELF HELP GROUPS PROFILE OF THE RESPONDENTS

Self Help Groups Profile		No. of Respondents	Percentage (%)
Role of the Respondents in SHGs	Members	119	79.30
	Representatives	14	9.30
	Animators	17	11.30
Motivational Factor to Join in SHGs	Empowering new skills	49	32.70
	Unemployment problem	74	49.30
	Financial assistance	27	18.00
Participation in SHGs	Very active	36	24.00
	Active	88	58.70
	Non Active	26	17.30
Nature of Training Offered	No training	15	10.00
	Preparation of food products	44	29.30
	Training on cottage industries	20	13.30
	Computer training	40	26.70
	Driving	4	2.70
	Coir marketing	27	18.00
Problems on availing loans	No Problems	18	12.00
	Complicated procedure	10	6.70
	Delay in sanctioning loans	54	36.00
	Sanctioned amount not fully paid	68	45.30
Level of Satisfaction	Very Good	62	41.30
	Good	48	32.00
	Satisfactory	22	14.70
	Not satisfied	18	12.00

Source: Primary Data

PROFILE OF ECONOMIC CONDITIONS

Income is an important factor enabling people to lead a happy life. The income determines the spending pattern and savings pattern of the family. It also determines the socioeconomic empowerment of the respondents. The study depicts that the income of 52 percent of the respondents fall below Rs5000 before joining SHGs but it has considerably increased after they become the member of SHGs. Like, there are notable changes in the amount of expenditure and savings of the respondents after becoming the member of SHGs. The results are shown in table 3.

TABLE 3: ECONOMIC CONDITIONS OF THE RESPONDENTS

		Before joining SHGs		After joining SHGs	
		No. of Respondents	Percentage (%)	No. of Respondents	Percentage (%)
Monthly Income(in Rs)	No income	68	45.30	8	5.30
	1000-5000	78	52.00	39	26.00
	5001-10000	4	2.70	76	50.70
	10000and above	0	0	27	18.00
Family's Monthly Income(in Rs)	1000- 10000	-	-	41	27.70
	10001- 20000	-	-	87	58.00
	20001- 30000	-	-	22	14.70
Monthly Savings(in Rs)	No savings	74	42.40	40	26.70
	1000- 3000	62	41.30	76	50.70
	3001- 6000	14	9.30	32	21.30
	6000 and above	0	0	2	1.30

Source: Primary Data

In order to measure the significant difference among socio economic factors with the level of satisfaction of the respondents before after being member of SHGs, the following hypotheses have been framed and tested with the help of Chi-Square test at 5% level.

- H₁ : There is no significant relationship between the age and their level of satisfaction towards SHGs.
- H₂ :There is no significant relationship between the literacy level and their level of satisfaction of the respondents towards SHGs.
- H₃ :There is no significant relationship between the occupation and their level of satisfaction towards SHGs.
- H₄ :There is no significant relationship between the marital status and their level of satisfaction towards SHGs.
- H₅ :There is no significant relationship between the linkage mode land their level of satisfaction towards SHGs.
- H₆ :There is no significant relationship between the family type and their level of satisfaction towards SHGs.
- H₇ :There is no significant relationship between the membership period and their level of satisfaction towards SHGs.

For all the above hypotheses, the calculated values are higher than the table value at 5 % level of significance. Hence, null hypothesis is rejected. Therefore, there is a significant relationship among socio economic factors with the level of satisfaction of the respondents before after being member of SHGs. Table 4 discloses the fact.

TABLE 4: RESULTS OF CHI-SQUARE TEST

Between	X ²	Table Value @5% level	Inference
Age and level of satisfaction towards SHGs	19.833	9.488	Significant
Literacy level and level of satisfaction towards SHGs	47.012	15.507	Significant
Occupation and level of satisfaction towards SHGs	47.894	12.592	Significant
Marital status and level of satisfaction towards SHGs	16.071	9.488	Significant
Linkage mode land level of satisfaction towards SHGs	3.632	9.488	Insignificant
Family type and level of satisfaction towards SHGs	46.573	9.488	Significant
Membership period and level of satisfaction towards SHGs	41.668	12.592	Significant

Source: Computed Data

IMPACT OF SHGs TOWARDS WOMEN EMPOWERMENT

SHGs that have primarily been formed in India as micro credit groups for economic empowerment of women and the weaker sections are: having access to large quantum of resources; provide a window for better promotion assistance and assurance of freedom, self-reliance and empowerment. The factors, which ensures the improvement of the standard of women members in SHGs in Tirunelveli district, the researcher, has applied 'Weighted average ranking method'. Among the

sixteen variables on level of impact, the highest rank is assigned to improvement in self-confident of members (4.56), The second rank is assigned to them movement for women empowerment (4.15) and The third rank is assigned that the women themselves taking decisions towards their family matters of women in household and last rank is assigned to significant increase in political status. SHGs play a significant role in women empowerment. The results are shown in table 5.

TABLE 5: IMPACT OF SHGs TOWARDS WOMEN EMPOWERMENT

S.NO	Impacts of SHGs	OPINION SCORE	MEAN SCORE	RANK
1	Improvement in self-confidence	684	4.56	I
2	A movement for women empowerment	623	4.15	II
3	Decision Making of women in household	608	4.05	III
4	Significant increase in economic status	550	3.67	IV
5	Improved functional literacy	548	3.65	V
6	Better leadership qualities	546	3.64	VI
7	Significant increase in social status	522	3.48	VII
8	Self-help and mutual help	516	3.44	VIII
9	Better awareness in education	515	3.43	IX
10	Better awareness in environment	504	3.36	X
11	Financial self-reliance of women	482	3.21	XI
12	Better communication skills	480	3.20	XII
13	Better awareness in health care	444	2.96	XIII
14	Equal access and control over resources	420	2.80	XIV
15	Decision making of women in community and village	365	2.43	XV
16	Significant increase in political status	158	1.05	XVI

Source: Computed Data

IMPACTS OF MICRO FINANCE ON WOMEN EMPOWERMENT

Micro Finance Institutions in India fall under two broad sectors - Financial and non- Financial Sectors. Linkage of SHG's to banks is expected to fill in this need. Microcredit through self-help groups is a novel scheme introduced by the Reserve Bank of India to fulfill the needs of small traders and those engaged in small business. The micro-credit system provides for organization of SHG's consisting of members with homogeneous economic interests. Microfinance is the provision of thrift, credit and other financial services and products of very small amounts mainly to the poor in rural, semi-urban and urban areas for enabling them to raise their income level and improve living standards. Of late, microfinance has become a key word with Governments, All the micro finance programs aim at the empowerment of poor people especially women and eradication of poverty. The main thrust of these credit programs has been the provision of financial assistance to the poor at a concessional rate of interest coupled with capital subsidy to enable them to rise above the poverty line. Self help groups, which disburse microcredit to the members and facilitate them to enter into entrepreneurial activities. Formation of SHGs of women in India has been recognized as an effective strategy for the empowerment of women in rural as well as urban areas. To examine the impacts of micro finance on economic status of women members of SHGs in Tirunelveli district, the researcher has applied Factor analysis. The study clearly reveals that the level of impact of micro finance towards women empowerment through Self Help Groups, Opportunities to improve the standard of living" which is the important factor with high factor loading indicated that among the various attitude scale there is an opportunity for increasing the standard of living of women member of SHGs due to micro finance. The second important factor that they are able to solve their personal as well as family problems, Opportunities to meet their expenses, Security from future uncertainties, Opportunities to promote business and Opportunities for improving credit worthiness of the respondents. Table 6 discloses the fact.

TABLE 6: IMPACT OF MICRO FINANCE ON ECONOMIC STATUS OF THE RESPONDENTS

VARIABLES	ROTATED FACTOR MATRIX				
	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5
Opportunities for having improved standard of living	.86952	-.30473	.03899	.02988	.32390
Opportunities for awaiting new loans to settle old debts	-.86710	.28536	-.17188	-.27637	.02877
Opportunities for fulfillment of the basic needs	.83635	-.20047	.05009	.02515	-.25933
Opportunities for attainment of ambition	.76382	-.11852	-.27741	-.07106	.53018
Opportunities for getting sustained support for livelihood	-.66000	.02551	.28684	-.25261	.03247
Opportunities for having small investments	.58038	-.33188	-.26129	.47143	.39020
Opportunities for solving the problem of rising prices	.34583	-.88660	.23602	.02702	.03733
Opportunities to take part in the affairs of the SHG	-.07873	-.87775	.17741	-.14880	-.22341
Opportunities for having considerable savings	-.13776	.69554	.54953	-.08984	.00007
Opportunities for having domestic appliances	-.15779	.64199	.26982	-.53696	.05798
Opportunities for meeting the expenses of Children's education	-.22162	-.22493	.90279	.07200	-.11324
Opportunities for improving managerial and personal skills	-.00854	-.03989	.89269	.32258	.14382
Opportunities for spending on entertainment	.57785	.38077	.66484	.10766	-.05224
Opportunities to buy goods and services on credit	.06977	.06986	-.11004	-.91736	.05940
Opportunities for procuring insurance policies	.45981	.17853	.10160	.81424	-.07916
Opportunities for establishing and promoting business	.18543	.22119	.52332	.72650	.14906
Opportunities for participating in economic decision	.41299	-.37278	.09495	.56519	.40462
Opportunities for improving credit worthiness	-.11019	.20614	-.04064	.03991	.90959
Opportunities for living in a healthy atmosphere	.05212	-.04243	.59214	-.32262	.68265
Opportunities for adjustment to urban environment	.36421	.55404	.14021	.26707	.60429

Source: Computed Data

FINDINGS

- Women in the age group of 30-40, who have their educational qualification only up to secondary level and got married living in nuclear family with more than four to six member in the families residing at rural area have active involvement in functioning of SHGs self-employed with the help of micro finance.
- SHGs profile of the respondents surveyed indicates that out of 150 respondents, 49.3 percent of women have motivated to being the member of SHGs by unemployment problems, & financial assistance and 29.3 percent of the respondents got training from SHGs on preparation of food products, 36 percent of the respondents of the respondents have problems on availing loans as delay in sanctioning loans & complicated loan procedures.
- Economic conditions reveals that individual income, family income and savings of the respondents before and after being the member of SHGs differ significantly.

- Ranking analysis indicates that the standards of women member of SHGs in Tirunelveli District improved significantly.
- Factor analysis on impact of micro finance towards women empowerment reveals that the respondents have opportunities for living healthy atmosphere, able to fulfil the basics needs and self-employed.

SUGGESTIONS

For the development of rural women towards empowerment, the following suggestions are put forth by the researcher:

- Since majority of the respondents' qualification is only secondary level the government shall encourage the women to improve their qualification through correspondence course and open university system.
- Training on self-employment skill, Communication skill and leadership skill to improve the personality of its members shall be organized by the government and NGOs
- Awareness about the training should be created.
- Frequent awareness camps can be organized to create the awareness about the different schemes of assistance available to the members of SHGs
- A good monitoring system may be implemented to inspect proper utilization of loans
- The banks shall encourage the members of SHGs, who avails microfinance for prompt repayment of loan by giving some concession such as reducing rate of interest sanctioning additional loan.
- House hold surveys may be conducted by SHGs in order to identify the eligible beneficiaries of the micro finance and allocate the funds according to needs of the people.

CONCLUSION

Women are having basic indigenous knowledge, skill, potential and resources to establish and manage their career. Women contribute much for the development of all sectors of the country. Employment gives economic status to women, which naturally increases social status and thereby empowerment. SHGs are considered as the main channel for generating income to the women in all areas particularly in rural and semi-urban areas. The growth of Self-Help Groups (SHGs) is evidence of the fact that women are coming out of their shells. Self help groups are the organization, which disburse microcredit to the members and facilitate them to enter into entrepreneurial activities. But now, what is the need is to create awareness among the rural and urban women who are job seekers and provider about the employment market situation, to motivate them to take-up self-employment ventures with the micro finance, to assist them in obtaining necessary inputs and to provide necessary follow-up assistance to the member of self-help groups.

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