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KALASALINGAM UNIVERSITY (DEEMED)
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KALASALINGAM BUSINESS SCHOOL, KARE
KALASALINGAM UNIVERSITY (DEEMED)
VIRUDHUNAGAR****ABSTRACT**

Self Help Groups and Microfinance are double-edged swords to uplift the socio-economic position of women especially in semi-urban areas which in turn slowly eradicate the poverty of our country. Initiatives such as the SHGs-BLP, MFIs-BLP, etc., have been progressively promoted for the constructive effect on women's socio-economic independence mainly in rural and semi-urban areas all over India. The present study aims to analyze the available literature on SHGs and the effect of SHG on the social as well as economical up-gradation of women in Sivakasi Block, Virudhunagar district of Tamilnadu. Mini research was also conducted. All the required primary data for the current study have been collected from 150 women participants selected among 30 Women SHGs operating in and around Sivakasi Block by using the Stratified (1:5) random sampling method. The data collection process was conducted during the month of September and November 2020 after the Tamilnadu Government announced COVID-19 unlock4.0 in August 2020. The findings evidenced that there is a constructive effect of SHGs on women's socio-economic independence which includes improved community awareness, income contribution to the family, saving behaviours, child's education, Standard of living & social status, repayment of loans, improved decision-making skills, etc.


KEYWORDS

SHG, socio-economic empowerment, micro credit, semi-urban women.

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INTRODUCTION

 Self Help Groups and Microfinance are double-edged swords to uplift the socio-economic position of women especially in semi-urban areas which in turn slowly eradicate the poverty of our country. Initiatives such as the SHGs-BLP, MFIs-BLP, etc., have been progressively promoted for the constructive effect on women's socio-economic independence mainly in rural and semi-urban areas all over India.

Various aspects of the present study show that there exists a high degree of a positive relationship among SHG, micro credit and socio-economic up-gradation.

OBJECTIVES OF THE STUDY

1. To analyse the demographic profile of women respondents.
2. To examine the effect of SHG on socio-economic up-gradation of women.

SCOPE OF THE STUDY

The current study will be useful to understand and analyze the role of SHG and microcredit in the creation of awareness among women beyond the study area and the performance of the rural as well as urban women SHG in socio-economic up-gradation.

LITERATURE REVIEW

Ramanathan & Baskar (2017) Self-help groups play a constructive role to upgrade women, especially in semi-urban areas. The study which was conducted in Tamil Nadu reveals the fact that the SHG enables the group members in transforming their economic empowerment.

Geethanjali & Prabhakar (2016) Study proves the significant influence of self-help groups on the economic status of women due to the improvement in their income generation capacity. Rural women have inculcated themselves a positive change in their social behaviour and ability to enhance them in all the way.

Pandian & Senthil Kumar (2018) To analyze the socio-economic status of SHG members and non-members who rear livestock and to assess their income and employment pattern in Tiruvannamalai Dt, Tamil Nadu. They observed that the economically poor section of the women farmers was participating more in the SHG activities. The analysis on income and employment patterns of rural women respondents clearly specify that there is a favourable impact of SHG programme on socio-economic characteristics, income, and employment dimensions among rural women members.

Singh, Y. (2015) The study carried out among various SHG in Mandi, Himachal Pradesh shows the great improvement in the income level after joining into SHG and availed microcredit facility by women members

Jadhav and Lahiya (2016) In their study on the role of SHGs in employment generation and entrepreneurship development, found that all the sample entrepreneurs were first-generation entrepreneurs, and the majority of 91% from micro-enterprises to become self-employed and to make economic gain. Before joining the SHG 4 respondents were self-employed. After joining the SHG 91% were self-employed.

Thangavel, K. (2016) The study conducted on "Evaluation of socio-economic patterns of SHG members in Kerala" reveals that the benefits reported by all SHG members were the development of self-confidence, socio-economic independence, freedom from previous debt, asset ownership, and many more. The study shows that the members who attended training achieved more economic benefits.

Rani & Dhiman (2012) This study on the role of SHGs in promoting entrepreneurial culture among the SHG members of Jakal block, district Fatehabad, Haryana. It was found that after getting into SHG activities, 16% of the member's family income increased more than Rs. 20,000 per annum, 55 %member's income increased up to Rs. 20,000 P. A in the post SHG period.

RESEARCH METHODOLOGY

This study focuses to find the dynamic effect of SHGs on the socio-economic up-gradation of semi-urban women. Sivakasi Block in Virudhunagar District is selected for collecting the sample. The present study is based on both primary and secondary data sources. Secondary data were collected from research reports, journals, newspapers, websites, and statistical reports of various relevant organizations. The primary data from the respondents were collected during the month of September and November 2020 using an interview schedule through a stratified (1:5) random sampling method. The sampling unit comprises 150 members from 30 different SHGs in Sivakasi Block. The statistical tools Growth Percentage Analysis and Chi-square (χ^2) test are used for the data analysis.

HYPOTHESES**Hypotheses I**

H0: There exists no relationship between women empowerment and socio-economic status of women respondents in semi urban areas.

H1: There exists a relationship between women empowerment and socio-economic status of women respondents in semi urban areas.

Hypotheses II

H0: There is no positive relationship between financial independence and women empowerment through SHGs.

H1: There is a positive relationship between financial independence and women empowerment through SHGs.

LIMITATION

The present study is restricted to focus only on the women Self Help Groups of Sivakasi Block in Virudhunagar district. The data for the study has been collected only from 150 women respondents out of more than 1000 women members of various SHG functioning in Sivakasi block. However considerable efforts have been taken by the researcher to collect data and to ensure the reliability in the present work.

DATA ANALYSIS & INTERPRETATION**1. DEMOGRAPHIC STATUS OF WOMEN RESPONDENTS**

The current study focuses on examining the demographic empowerment of women in the context of their economic status and strengths. It comprehends women's ability to develop self-confidence and decision-making capacity.

TABLE 1: DEMOGRAPHIC STATUS OF WOMEN RESPONDENTS

S.no	Variable	Intervals	F	%
1	Age (in years)	Below 25	04	03
		25-45	103	69
		Above 45	43	28
2	Education	Illiterate	48	32
		Below SSLC	33	22
		SSLC	36	24
		HSC	24	16
		GRADUATES	09	06
3	Marital Status	Single	09	06
		Married	125	83
		others	16	11
4	Type of Family	Nuclear	119	79
		Joint	31	21
5	Family Size	Up to 4	78	52
		4-8	47	31
		Above 8	25	17
6	Number of Income Earners	1	58	38
		2	66	44
		3	16	11
		>3	10	07
7	Occupation	Agricultural	03	02
		Non- Agricultural		
		Daily Wage Workers	34	23
		Animal Husbandry	03	02
		Salaried	12	08
		Self Employed	35	23
		Home Makers	59	38
Others	07	04		
8	Own Land	Yes	64	43
		No	86	57
9	Possession of House	Own	92	61
		Rented	51	34
		Lease	07	04

Sources: Primary data (Nov 2020)

Table No.1 shows that among 150 women respondents, 69% represents 25 to 45 years of age group. The educational status of women represents that 32% of respondents have no proper education mostly belonging to above 45 years age category. Further, the table reveals that 11% belong to the divorced or widowed category who needs strong support from all ends.

About the members in the family, 52% of them have up to 4 members. 85% of the respondents are living under a nuclear family system. Regarding an income-earning member in each family, only 38% are single income earners. Most of the respondents i.e. 38% are homemakers, 23% are running their business at small scale level and only 2% of the respondents are doing agriculture-based work. 57% have no land. 61% of them have their own house.

2. MOTIVE OF JOINING IN SHG

TABLE 2: MOTIVE OF JOINING IN SHG

Motive	F	%
Purpose of saving	47	31
Availing credit facilities	54	36
Social Status	24	16
Economic Self Reliance	21	14
Others	04	03

Sources: Primary data (Nov 2020)

The above table no -2 exhibits that out of 150 respondents, 31% have joined SHGs for the purpose of inculcating their saving habit, 36% have joined to avail low-interest credit facilities in order to repay their high-interest debt.

3. YEARS OF MEMBERSHIP

TABLE 3: YEARS OF MEMBERSHIP

Period	F	%
< 1 year	32	21
year	63	42
>3year	55	37

Sources: Primary data (Nov 2020)

It is clear that among 150 respondents, 32 says that they have joined SHG in the last year ranging from November 2019 to August 2020, 63 have been an active member and their SHG has been functioning since 2018 and 55 says that their SHG is very active beyond 3 years.

4. ATTENDING GROUP MEETING

TABLE 4: ATTENDING GROUP MEETING

Attendance	F	%
Weekly once	35	23
Fortnightly once	51	34
Monthly once	64	43

Sources: Primary data (Nov 2020)

Out of 150 women, only 23% are attending the meeting weekly once regularly, 34% only twice in a month and most of them (43%) meet once in a month.

5. AMOUNT OF SAVINGS PER MEETING

TABLE 5: AMOUNT OF SAVINGS PER MEETING

Amount of savings	F	%
<250	46	31
251-500	63	42
501-750	17	12
751-1000	23	15
>1000	01	-

Sources: Primary data (Nov 2020)

From the above table, out of 150 respondents, 31% save less than Rs.250/-, 42% of the respondents save Rs.251 – Rs.500, cumulatively 27% of respondents save between Rs.501-1000, only 1 member saves more than 1000 per meeting.

6. LOAN TAKEN FROM SELF HELP GROUP

TABLE 6: LOAN TAKEN FROM SELF HELP GROUP

Responses	F	%
Availed	114	76
Not Availed	36	24

Sources: Primary data (Nov 2020)

Table no.6 shows that 76% have taken loans for various purposes after joining to SHGs and 24% have not taken of any loan yet.

7. QUANTUM OF LOAN TAKEN FROM SELF HELP GROUP

TABLE 7: AMOUNT OF LOAN

Loan Amount	F	%
<5000	27	23
5000- 10000	59	52
>10000	28	25

Sources: Primary data (Nov 2020)

Table no.7 shows that 23% of them have taken less than 5000, 52% of respondents have taken between 5000 - 10,000 and 25% have taken more than 10000.

8. DECISION FOR UTILIZING LOAN

TABLE 8: DECISION MAKING FOR UTILIZING LOAN

Responses	F	%
Self	61	54
Others	17	15
Both	36	31

Sources: Primary data (Nov 2020)

Above table no.8 inferred that 54% among all 150, have improved their decision making skill, 15% depends on others like spouse, mother and sometimes the leader of SHG, and 31% are used to take decision jointly with others.

9. NATURE OF USES OF MICRO CREDIT FROM SHGS

TABLE 9: NATURE OF USES OF MICRO CREDIT

Purpose	F	%
Education	17	15
Household Consumption	08	07
Procuring Assets	24	21
Self- Employment	39	34
Medical Expenses	11	10
Repayment of Old Debts	09	08
Others	06	05

Sources: Primary data (Nov 2020)

Table no.9 shows that 34% out of 114 respondents who have taken loan, used it for starting their own small scale business, 21% for procuring house hold assets, 15% of women respondents for the education of their children, 10% for medical treatment, 8% for repayment of their old debts from local money lenders.

10. EFFECT OF JOINING SELF HELP GROUP

TABLE 10: EFFECT OF JOINING SELF HELP GROUP

Impact	F	%	Rank
Increase in Income Level	54	36	1
Education of Children	15	10	4
Self-Employment	27	18	3
Improved Nutrition in Household	12	08	5
Social Awareness and Participation	32	21	2
Political Awareness and Participation	06	04	6
Others	04	03	7

Sources: Primary data (Nov 2020)

The above table clearly depicts that income level has been increased for 36% of women, 21% have achieved social awareness after joining SHGs, 18% of the respondents have started self- business activities, 10% have improved ability to educate their children, 4% & 3% have achieved political awareness and other benefits respectively.

11. INCOME LEVEL OF THE RESPONDENTS BEFORE AND AFTER JOINING IN SHG

The income of the woman SHG members before and after joining SHG is exhibited below. Before joining income between Rs.8001 to 10000 only 6.3%. The same has been increased to 12.7% after joining SHG.

TABLE 11: INCOME LEVEL BEFORE AND AFTER JOINING IN SHG

Amount	F		%	
	B	A	B	A
< 2000	12	0	7.9	0.0
2001-4000	67	19	44.4	12.7
4001-6000	43	36	28.6	23.8
6001-8000	14	69	9.5	46.0
8001-10000	10	19	6.3	12.7
> 10000	5	7	3.2	4.8
Total	150	150	100	100

Sources: Primary data (Nov 2020)

TESTING OF HYPOTHESES

HYPOTHESES 1

Null: "There is no relationship between social status, economic up-gradation, and women empowerment through SHGs".

TABLE 12: WOMEN BENEFITED BY SHG'S MICRO CREDIT

Particulars	No Empowerment of women (Y)	Empowerment of women (y)	Total
Availed SHG's Micro Credit (X)	18	99	117
Not availed SHG's Micro Credit (x)	11	22	33
Total	29	121	150

Sources: Primary data (Nov 2020)

Expected frequency:

Expectation of (XY) = (X × Y) / N
 = (117×29) / 150 = 22.62

Hypothesis 1 - Chi Square (χ²)

TABLE 13

Group	O	E	O - E	(O - E) ²	(O - E) ² / E
XY	18	22.62	-4.62	21.3444	0.94
xY	11	6.38	4.62	21.3444	3.35
Xy	99	94.38	4.62	21.3444	0.23
xy	22	26.62	-4.62	21.3444	0.80
Total					5.32

Degree of freedom = 1

Chi square statistic = 5.3171

p value = 0.021117 (significant at p<0.05)

With Yates correction,

Chi square statistic = 4.2285

p value = 0.039751 (significant at p<0.05)

The CV of χ² is above the table value. Hence, the null hypothesis is rejected. Accepted the alternate hypothesis "There is a relationship between social status, economic up-gradation, and women empowerment through SHGs".

HYPOTHESES 2

Null: There exists no relationship between financial independence and women empowerment.

TABLE 14: FINANCIAL INDEPENDENCY IN DECISION MAKING OF WOMEN IN SHGS

Group	No Empowerment (A)	Empowerment (B)	Total
Self-decision making (X)	12	49	61
Depending others (Y)	10	07	17
Both (Z)	14	22	36
Total	36	78	114

The expected frequency related to the no. of women experiencing financial independency in decision making for utilizing Loan :

Expectation of (XA) = (X × A) / N
 = 61×36 / 114 = 19.26

TABLE 15

Group	O	E	O - E	(O - E) ²	(O - E) ² / E
XA	12	19.26	-7.26	52.708	2.74
XB	49	41.74	+7.26	52.708	1.26
YA	10	5.37	+7.26	52.708	4.00
YB	07	11.63	-7.26	52.708	1.84
ZA	14	11.37	+7.26	52.708	0.61
ZB	22	24.63	-7.26	52.708	0.28
Total					10.73

Degree of freedom= 1

Chi square statistic = 10.73

p value = 0.004671 (significant at $p < 0.05$)

The CV of $\chi^2(10.73)$ is above the table value. Hence, the null hypothesis is rejected. Accepted the alternate hypothesis "There exists a relationship between financial independence and women empowerment through SHG." is accepted.

CONCLUSION AND DISCUSSIONS

The present study results have highly proved that there is a greater effect on socio-economic up-gradation of women who engaged themselves in SHG, in terms of increased social status, economic up-gradation, political awareness, increased savings, improved income level, entrepreneurial ability, repayment of high interest rated loan to local money lenders, self-deciding power etc. The poor rural and semi-urban women to get easy access to various micro-financial products and services from MFIs through their groups. The self-help group concept enabled many semi urban women to grasp social acknowledgment during the past few decades. Greater importance in providing training and awareness programme on internet banking to the members of the group will surely develop them to be more active during this pandemic as well.

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