

**EMPOWERMENT OF RURAL WOMEN WITH  
SPECIAL REFERENCE TO SELF HELP GROUPS IN  
TAMIL NADU - AN EMPIRICAL STUDY**

**THESIS**

**Submitted by**

**Mrs. N. SWARNALATHA, MBA., M.Phil.,**

**(Register Number: 13 / Jan / Mgt. / Ph.D. PT / 001)**

**in partial fulfillment of the requirements for the award of the degree of**

**DOCTOR OF PHILOSOPHY**

**IN**

**MANAGEMENT**



**DEPARTMENT OF MANAGEMENT**

**KARPAGAM UNIVERSITY**

**Karpagam Academy of Higher Education – Deemed University**

**(Established Under Section 3 of UGC Act, 1956)**

**COIMBATORE - 641 021**

**TAMIL NADU, INDIA**

**DECEMBER 2015**

# **CHAPTER – VIII**

## **SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION**

### **8.1 INTRODUCTION**

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as equal partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Empowerment of women is a holistic concept, it is multi-dimensional in its approach and covers social, political, economic and social aspects. Of all these facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. The constitution of India guarantees equality, liberty and dignity to the women of India. The Fundamental Rights, the Directive principles of State Policy and Fundamental Duties and the like virtually assure equal status to women and provide special protection.

During the planning era several efforts were made by Government of Indian to increase the role of women and to improve the status of women. The government has implemented various development programs, but no perceptible change is visible. Several reasons can be assigned to it, but the simple answer is that any scheme to transform the position of women will have only marginal impact which is imposed on them, until and unless it is started by themselves.

SHGs in India are a mechanism for women's development to bring in individual and collective empowerment through improvement in both 'condition' and 'position' of women. The role of SHGs in the upliftment of rural poor cannot be traced as a sudden development but it is certainly a process. The sequential changes occur first in occupational shift and then in economic and social empowerment.

The occupational change, the first step in the process of change is considered to be the initial momentum of empowerments. The rural women hitherto unemployed or underemployed and docile in life may go in for new occupations which need reorientation, counselling and mental change in themselves and their family members,

corresponding to the institutional support system, which is external in nature like NGOs banks, facilitators and the Rural Extension Agencies are the key players in occupational change.

With the occupation, there may be economic progress but the progress varies on the basis of educational level of members and the support extended by family members for the new venture. The economic empowerment may be reflected through the generation of additional income, savings, self improvement and the potential to take up new challenges in occupation. How far the SHGs as a source of support play in the process of economic empowerment is a question to be addressed.

After economic empowerment the member will attain social awareness which is the cause for social advancement. This element of social empowerment could visualized on the select social empowerment indicators like awareness on hygienic aspects, involvement in family welfare aspects, and participation in social life and interest in public activities.

Now-a-days women are flourishing in all fields. Recently rural poor women are also motivated and associated for mutual help. They have started to improve their status, standard of living and personality. No more women are dependent. They are finding their own way of generating income. They not only improve themselves but they associate other poor women with them and jointly work to improve their status. Self Help Group is such an association started among the poorest women for mutual help.

Self Help Groups (SHGs) are mostly informal groups whose members pool savings and re-lend within the group on rotational or need basis. Sometimes the internal savings generated were supplemented by external resources loaned / donated by the Voluntary Agency / Banks, which promoted the SHGs. Since SHGs are able to mobilize savings from the poor who are not expected to have any savings and could also recycle effectively the pooled savings among members, they succeeded in performing / providing banking services to their members, may be in a primitive way, but in a manner which the cost effective in simple, flexible at the door step of the members and above all without any defaults in repayment by borrowers.

The Government of India and State Governments recognize such activities and announce many incentives, subsidies, micro finance and offer more opportunities to

develop SHGs. Programmes for development of women are a recent phenomenon in India. Traditionally women were dependent and were allowed to perform only restricted activities. But in modern days they flourish in every field and come out with innovations for women development. Only a few educated women are participating in such activities and through many institutions in bringing awareness among women- only few know about the opportunities available.

In order to create awareness among the women and to give a detailed analytical performance of micro finance and self help groups, the researcher has attempted to analyze the economic empowerment of rural women in the southern districts of Tamil Nadu. These districts have a large agricultural community and the women folk are involved in various SHGs. This study has been undertaken to study the role of SHGs in the development of women empowerment.

SHG programme has emerged across India as one of the most popular strategy for empowering women. The SHG is constructed of 10 - 20 poor women who group together for financial services. These involve periodic savings, loans and / or training, education and other social services. SHGs are usually formed and managed by their members with external support from self-help promotion institutions (SHPIs) that include non-governmental organizations (NGOs), government agencies, commercial and rural banks, cooperatives and microfinance institutions.

Typically groups begin by saving and lending out of the members' own resources for about the first six months after formation. Subsequently, most SHGs borrow from a bank (at about 12 per cent per annum) using its savings and group guarantee as the collateral. These SHGs may also be linked into a network of SHGs with elected leaders, which meet periodically to discuss issues or arrange training and workshops.

The interaction with the women in the SHGs and with other members of the SHGs at the cluster or federation meetings increases the exposure of the women to other views and ideas and increases her confidence to articulate and pursue her interests. Furthermore, the collective nature of SHG gives its members the confidence to become active participants in the public arena, strengthening their ability to pursue the interests of women and making their role in politics and society more inclusive.

Thus, networking, communication and stepping outside the domain of family and household are also empowering for women.

With this back ground, the present research is attempted to study the **Empowerment of Rural Women with Special Reference to Self Help Groups in Tamil Nadu** with the following specific objectives:

1. To examine the socio-economic conditions of the members of self-help groups.
2. To identify the factors influencing the economic empowerment of women through self-help groups.
3. To measure the impact of the micro finance on the women members of Self Help Groups in terms of economic status.
4. To identify the indicator for empowerment of women SHGs.
5. To analyze the problems of micro finance and self help groups.
6. To offer valuable suggestions on the basis of findings of this study for the successful implementation of micro finance activities through SHGs.

The Erode, Salem, Namakkal and Karur districts of Tamil Nadu have been purposively selected for the present study because the status of women in these districts is poor. It is based on the primary data collected to conduct this research work. Sample size of the research work is 600 respondents. Samples are members of self-help groups from various places of Erode, Salem, Namakkal and Karur districts of Tamil Nadu. To select samples, the researcher has used Multistage Random Sampling Method. To test the suitability of the questions in the interview schedule, the researcher has conducted a pilot study with 60 respondents (10% of the sample size). Then the interview schedule was finalised and used for data collection.

In order to collect data, the Erode, Salem, Namakkal and Karur districts of Tamil Nadu have been purposively selected. Then, the top 30 self-help groups from each district have been selected based on their performance. Totally 120 self-help groups have been identified and from each group, 5 members have been selected

randomly. To collect data from these 600 respondents, a structured interview schedule is used with relevant questions.

In order to examine the socio-economic conditions of the members of the self help groups, income generating activities, training indicators, decision making indicators and problems of micro finance, the frequency and percentage analysis was applied. In order to identify the factors influencing the empowerment of women through self-help groups, the exploratory factor analysis was employed.

The correlation analysis was carried out to study the associate relationship between socio economic characteristics and empowerment of women through self-help groups. In order to examine the influence of socio economic characteristics on empowerment of women through self help groups, the multiple linear regression was applied.

The relationship between socio-economic characteristics and economic empowerment, socio-economic characteristics and social empowerment, socio-economic characteristics and political empowerment and socio-economic characteristics and cultural empowerment, the Analysis of Variance (ANOVA) test was applied.

## **8.2 SUMMARY OF FINDINGS**

### **8.2.1 SOCIO-ECONOMIC CONDITIONS OF THE MEMBERS OF SELF HELP GROUPS**

- The results show that about 51.17 per cent of members of self help groups belong to the age group of 31 to 40 years followed by above 40 years (30.00 per cent) and less than 30 years (18.83 per cent). It is inferred that most of the members of self help groups belong to the middle age group.
- The results indicate that about 38.00 per cent of members of self help groups are illiterates followed by primary education (29.17 per cent), higher secondary education (20.17 per cent), graduation (6.66 per cent) and secondary education (6.00 per cent). It reveals that majority of the members of self help groups are illiterates.

- It is clear that about 89.00 per cent of members of self help groups are Hindus followed by Muslims (9.33 per cent) and Christians (1.67 per cent). It is inferred that most of the members of self help groups are Hindus.
- It is observed that about 33.33 per cent of members of self help groups belong to the Backward Caste followed by Most Backward Caste (32.33 per cent), Scheduled Caste (26.50 per cent), Forward Caste (7.50 per cent) and Scheduled Tribes (0.34 per cent). It reveals that majority of the members of self help groups belong to the Backward Caste.
- It is apparent that about 87.17 per cent of members of self help groups are married and the rest of 12.83 per cent of members of self help groups are widows. It is inferred that most of the members of self help groups are married.
- The results show that about 90.67 per cent of members of self help groups belong to the nuclear family and the rest of 9.33 per cent of members of self help groups belong to the joint family. It reveals that majority of the members of self help groups belong to the nuclear family.
- The results indicate that about 59.00 per cent of members of self help groups belong to the family size of 3-4 members followed by above four members (36.33 per cent) and two members (4.67 per cent). It is inferred that most of the members of self help groups belong to the family size of 2-4 members.
- It is observed that about 27.67 per cent of members of self help groups are agricultural labourers followed by housewife (16.67 per cent), vegetable vendor (14.66 per cent), self employed (12.67 per cent), petty business (11.67 per cent), artisan (11.83 per cent), salaried (3.83 per cent) and others (1.00er cent). It is inferred that most of the members of self help groups are agricultural labour.
- It is apparent that about 43.33 per cent of members of self help groups earn their monthly income of less than Rs.5,000 before jointing self help groups followed by Rs.5,001 – Rs.7,500 (23.33 per cent), Rs.7,501 – Rs.10,000 (15.00 per cent), no income (9.67 per cent) and above Rs.10,000 (8.67 per cent). It reveals that the majority of the members of self help groups earned their monthly income of less than Rs.5,000 before jointing self help groups.

- The results show that about 35.00 per cent of the members of the self help groups earn their monthly income of Rs.7,501 – Rs.10,000 after jointing self help groups followed by less than Rs.7,500 (31.67 per cent), Rs.10,001 – Rs.15,000 (23.33 per cent) and above Rs.15,000 (10.00 per cent). It is inferred that most of the members of self help groups earn their monthly income of Rs.7,501 – Rs.10,000 after jointing self help groups.
- The results indicate that about 62.33 per cent of members of self help groups have no other sources of income followed by land (15.67 per cent), rent (12.667 per cent), interest (5.33 per cent) and other sources (4.00 per cent). It reveals that majority of the members of self help groups have no other sources of income.
- It is clear that about 60.00 per cent of members of self help groups had a monthly expenditure of Rs.3,001 - Rs.6,000 before joining self help groups followed by less than Rs.3,000 (25.33 per cent), Rs.6,001 – Rs.9,000 (11.67 per cent) and above Rs.9,000 (3.00 per cent). It is inferred that most of the members of self help groups had a monthly expenditure of Rs.3,001 – Rs.6,000 before joining self help groups.
- It is observed that about 46.67 per cent of the members of the self help groups have a monthly expenditure of Rs.4,001 – Rs.6,000 after joining self help groups followed by less than Rs.4,000 (23.33 per cent), Rs.6,001 – Rs.8,000 (18.33 per cent) and above Rs.8,000 (11.67 per cent). It reveals that majority of the members of self help groups have a monthly expenditure of Rs.4,001 – Rs.6,000 after joining self help groups.
- It is apparent that about 82.33 per cent of members of self help groups saved upto Rs.100 per day before joining self help groups followed by Rs.101 – Rs.200 (15.67 per cent) and above Rs.200 (2.00 per cent). It is inferred that most of the members of self help groups saved upto Rs.100 per day before joining self help groups.
- The results reveal that about 79.00 per cent of members of self help groups save upto Rs.200 per day after joining self help groups followed by Rs.201 – Rs.300 (17.00 per cent) and above Rs.300 (4.00 per cent). It reveals that majority of the members of self help groups save upto Rs.200 per day after joining self help groups.
- The results show that about 55.50 per cent of members of the self help groups had a debt of less than Rs.5,000 before joining self help groups followed by Rs.5,001 –



Rs.10,000 (42.00 per cent) and above Rs.10,000 (2.50 per cent). It is inferred that most of the members of self help groups had debt of less than Rs.5,000 before joining self help groups.

- The results indicate that about 78.33 per cent of members of self help groups have debt of less than Rs.5,000 after joining self help groups followed by Rs.5,001 – Rs.10,000 (20.50 per cent) and above Rs.10,000 (11.67 per cent). It reveals that majority of the members of self help groups have debt of less than Rs.5,000 after joining self help groups.

### **8.2.2 STATUS OF SELF HELP GROUP MEMBERS**

- It is clear that about 36.67 per cent of members of self help groups opined that the NGO's are the motivators for them to join self help groups followed by relatives (27.00 per cent), friends (19.00 per cent) and government programmes (17.33 per cent). It is inferred that most of the members of self help groups opined that the NGO's are the motivators for them to join self help groups.

- It is observed that about 82.34 per cent of members of self help groups are mere members in self help groups followed by representatives (14.33 per cent) and animator (3.33 per cent). It reveals that majority of the members of self help groups are mere members in self help groups.

- It is apparent low income of members of self help groups is the most important motivation factor for them to join the self help groups followed by to add family income, habit of saving, to improve economic status, to get loan for developing the business, lack of permanent job for their husband, training provided, easy availability of credit, encouragement given by NGO's, motivation by family members, supplementary income, to be independent and any other in the order of importance as perceived by them. It is inferred that low income of members of self help groups is the most important motivation factor for them to join the self help groups.

- It is apparent that about 31.67 per cent of the members of the self help groups save Rs.301 – Rs.600 to the group followed by Rs.901 – Rs.1200 (20.83 per cent), Rs.601 – Rs.900 (20.00 per cent), less than Rs.300 (19.17 per cent) and above Rs.1200 (8.33 per cent). It reveals that majority of the members of self help groups save Rs.301 – Rs.600 to the group.

- The results show that about 88.50 per cent of members of self help groups aware of financial institutions offering micro finance and the rest of 11.50 per cent of members of self help groups are not aware of financial institutions offering micro finance. It is inferred that most of the members of self help groups aware of financial institutions offering micro finance.
- The results indicate that out of 531 members of self help groups, about 41.24 per cent of the members of self help groups opine that the nationalized banks offer micro finance for them followed by schedule banks (26.75 per cent), co-operative banks (24.48 per cent) and private banks (7.53 per cent). It reveals that majority of the members of self help groups opine that the nationalized banks offer micro finance.
- It is clear that out of 69 members of self help groups, about 37.68 per cent of members of self help groups opine that lack of banking facilities are the main reason for not aware of financial institutions offering micro finance for the members of self help groups followed by lack of knowledge (20.29 per cent), distance from other villages (17.39 per cent), not aware of credit facilities (15.94 per cent) and animator takes care of (8.70 per cent). It is inferred that most of the members of self help groups opine that lack of banking facilities are the main reason for not aware of financial institutions offering micro finance.
- It is observed that about 35.00 per cent of members of self help groups opine that the banks are the major source of indebtedness for them followed by moneylenders (27.50 per cent), SHG (19.17 per cent), friends and relatives (14.17 per cent) and corpus fund (4.16 per cent). It reveals that majority of the members of self help groups opine that the banks are the major source of indebtedness for them.
- The results reveal that about 30.83 per cent of members of self help groups opine that emergency need is the purpose of the loan for them followed by children education (21.33 per cent), micro business (13.34 per cent), family ceremonial expenses (7.50 per cent), repayment of old debt (7.00 per cent), household expenses (6.00 per cent), investment in family business (5.00 per cent), medical expenses (4.67 per cent) and to invest in the present investment (4.33 per cent). It is inferred that most of the members of self help groups opine that emergency need is the purpose of the loan for them.

- The results show that about 72.17 per cent of members of self help groups opine that external assistance are the sources of loan for them and the rest of 27.83 per cent of members of self help groups opine that internal fund is the sources of loan for them. It reveals that the majority of the members of self help groups opine that external assistance is the sources of loan for them.

- The results indicate that about 96.67 per cent of members of self help groups have fully utilized the loan availed by them and the rest of 3.13 per cent of members of self help groups partially utilized the loan. It is inferred that most of the members of self help groups have fully utilized the loan by them.

### **8.2.3 INCOME GENERATING ACTIVITIES OF MEMBERS**

- The results show that about 49.17 per cent of members of self help groups are doing agriculture followed by servicing (37.16 per cent), trading (8.67 per cent) and manufacturing (5.00 per cent). It is inferred that majority of members of self help groups are doing agriculture.

- The results indicate that about 47.50 per cent of members of self help groups are doing agriculture and allied activities followed by tailoring (20.67 per cent), grinding (9.00 per cent), laundry (6.00 per cent), cottage industries (5.33 per cent), petty shops (4.50 per cent), sale of food items (2.83 per cent), catering (2.50 per cent) and sale of clothes (1.67 per cent). It reveals that most of members of self help groups are doing agriculture and allied activities.

- It is clear that about 96.50 per cent of members of self help groups are sole traders of their enterprises and the rest of 3.50 per cent of members of self help groups are having partnership for their enterprises. It is inferred that majority of members of self help groups are sole trader of their enterprises.

- It is observed that about 38.33 per cent of members of self help groups have invested Rs.4,001– Rs.6,000 in their business followed by Rs.6,001 – Rs.8,000 (33.00 per cent), Rs.8,001 – Rs.10,000 (23.00 per cent) and Rs.2,000 – Rs.4,000 (5.67 per cent). It reveals that most of members of self help groups have invested Rs.4,001 – Rs.6,000 in their business.

- It is apparent that about 59.33 per cent of members of self help groups receive the production turnover per week of Rs.1,000 – Rs.2,000 from their enterprises followed

by Rs.3,001 – Rs.4,000 (24.17 per cent), Rs.2,001 – Rs.3,000 (14.50 per cent) and Rs.4,001 – Rs.5,000 (2.00 per cent). It is inferred that majority of members of self help groups receive the production turnover per week of Rs.1,000 – Rs.2,000 from their enterprises.

#### **8.2.4 MARKETING OF THE PRODUCT BY THE MEMBERS**

- The results show that about 54.50 per cent of members of self help groups purchase the raw materials in town for their business followed by nearby village (25.67 per cent) and in their village (19.83 per cent). It reveals that most of members of self help groups purchase the raw materials in town.

- The results indicate that the agents are the main source of purchasing raw materials for 45.67 per cent of members of self help groups for their business followed by cooperative societies (35.00 per cent) and dealers (19.33 per cent). It is inferred that the agents are the main source of purchasing raw materials for the majority of the members of self help groups for their business.

- It is clear that about 35.00 per cent of members of self help groups market their products directly followed by through cooperative societies (33.00 per cent), through wholesalers (13.67 per cent), through friends (12.00 per cent) and through NGO's (6.00 per cent). It reveals that most of members of self help groups market their products directly.

- It is observed that about 47.66 per cent of members of self help groups promote their products through exhibitions followed by through vehicles (36.67 per cent), through free samples (9.67 per cent), through radio (4.50 per cent) and through newspapers (1.50 per cent). It is inferred that majority of members of self help groups promote their products through exhibitions.

- It is apparent that about 66.00 per cent of members of self help groups use hired vehicle for their transport followed by cycle (21.33 per cent), bus (9.00 per cent), van (2.00 per cent) and own vehicle (1.67 per cent). It reveals that most of members of self help groups use hire vehicle for their transport.

- The results reveal that town is the place of marketing for 53.33 per cent of members of self help groups for their products followed by near by villages (20.00 per cent), their villages (19.33 per cent), city (5.67 per cent) and within district (1.67 per cent).

It reveals that town is the place of marketing for the most of members of self help groups for their products.

### **8.2.5 FACTORS INFLUENCING THE ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The factor analysis shows that there are ten independent groups extracted for a total of 84.43 per cent of variations on 37 variables. The each of the ten factors contributes to 24.09 per cent, 11.82 per cent, 7.24 per cent, 7.12 per cent, 6.82 per cent, 6.60 per cent, 6.04 per cent, 5.40 per cent, 4.94 per cent and 4.36 per cent respectively.
- The economic activities, assets acquisition, income generation, welfare activities, household materials, economic power, purchase, income, money lending and savings are the factors influencing the economic empowerment of women through self-help groups.

### **8.2.6 SOCIO-ECONOMIC CHARACTERISTICS AND ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The responses of women about economic empowerment through self help groups has been classified into low level, moderate level and high level based on “Mean  $\pm$  Standard Deviation (SD)” criterion. The mean score is 119.04 and the Standard Deviation is 9.51.
- The results show that about 77.83 per cent of the women of self help groups perceive that the level of economic empowerment is at medium level followed by high level (12.50 per cent) and low level (9.67 per cent).
- The F-value of 10.651 is statistically significant at one per cent level indicating that there is a significant difference between age and level of economic empowerment of women of self help groups.
- The F-value of 41.788 is statistically significant at one per cent level indicating that there is a significant difference between educational qualification and level of economic empowerment of women of self help groups.
- The F-value of 4.032 is statistically significant at five per cent level indicating that there is a significant difference between religion and level of economic empowerment of women of self help groups.

- The F-value of 1.923 is not statistically significant indicating that there is no significant difference between community and level of economic empowerment of women of self help groups.
- The F-value of 1.629 is statistically not significant indicating that there is no significant difference between marital status and level of economic empowerment of women of self help groups.
- The F-value of 1.599 is statistically not significant indicating that there is no significant difference between type of family and level of economic empowerment of women of self help groups.
- The F-value of 27.687 is statistically significant at one per cent indicating that there is a significant difference between size of family and level of economic empowerment of women of self help groups.
- The F-value of 10.777 is statistically significant at one per cent indicating that there is a significant difference between occupation and level of economic empowerment of women of self help groups.
- The F-value of 6.954 is statistically significant at one per cent indicating that there is a significant difference between monthly income after joining self help groups and level of economic empowerment of women of self help groups.
- The F-value of 23.705 is statistically significant at one per cent indicating that there is a significant difference between position of members in self help groups and level of economic empowerment of women of self help groups.

### **8.2.7 ASSOCIATE RELATIONSHIP BETWEEN SOCIO-ECONOMIC CHARACTERISTICS AND ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The results show that age group, educational qualification, community, size of family, occupation, income after joining SHGs and position of members in SHGs are positively and significantly associated with the economic empowerment of women through self help groups at one per cent level of significance.

### **8.2.8 INFLUENCE OF SOCIO-ECONOMIC CHARACTERISTICS AND ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The regression analysis shows that the coefficient of multiple determination ( $R^2$ ) is 0.61 and adjusted  $R^2$  is 0.59 indicating the regression model is moderately fit. It is inferred that about 59.00 per cent of the variation in dependent variable (Economic Empowerment) is explained by the independent variables (Socio-Economic Characteristics).
- The results indicate that age group, educational qualification, community, size of family, occupation, income after joining SHGs and position of members in SHGs are positively and significantly influencing the economic empowerment of women through self help groups at one per cent level of significance.

### **8.2.9 SOCIO-ECONOMIC CHARACTERISTICS AND SOCIAL EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The responses of women about social empowerment through self help groups has been classified into low level, medium level and high level based on “Mean  $\pm$  Standard Deviation (SD)” criterion. The mean score is 126.70 and the Standard Deviation is 9.07.
- The results show that about 76.17 per cent of the women of self help groups perceive that the level of social empowerment is at medium level followed by low level (12.67 per cent) and high level (11.16 per cent).
- The F-value of 22.213 is statistically significant at one per cent level indicating that there is a significant difference between age group and level of social empowerment of women of self help groups.
- The F-value of 23.276 is statistically significant at one per cent level indicating that there is a significant difference between educational qualification and level of social empowerment of women of self help groups.
- The F-value of 4.283 is statistically significant at five per cent level indicating that there is a significant difference between religion and level of social empowerment of women of self help groups.

- The F-value of 23.276 is statistically significant at one per cent level indicating that there is a significant difference between community and level of social empowerment of women of self help groups.
- The F-value of 0.457 is statistically not significant indicating that there is no significant difference between marital status and level of social empowerment of women of self help groups.
- The F-value of 0.004 is statistically not significant indicating that there is no significant difference between type of family and level of social empowerment of women of self help groups.
- The F-value of 26.914 is statistically significant at one per cent indicating that there is a significant difference between size of family and level of social empowerment of women of self help groups.
- The F-value of 3.992 is statistically significant at one per cent indicating that there is a significant difference between occupation and level of social empowerment of women of self help groups.
- The F-value of 7.459 is statistically significant at one per cent indicating that there is a significant difference between monthly income after joining self help groups and level of social empowerment of women of self help groups.
- The F-value of 37.332 is statistically significant at one per cent indicating that there is a significant difference between position of members in self help groups and level of social empowerment of women of self help groups.

#### **8.2.10 SOCIO-ECONOMIC CHARACTERISTICS AND POLITICAL EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The responses of women about political empowerment through self help groups has been classified into low level, medium level and high level based on “Mean  $\pm$  Standard Deviation (SD)” criterion. The mean score is 37.52 and the Standard Deviation is 3.82.
- The results show that about 74.83 per cent of the women of self help groups perceive that the level of political empowerment is at medium level followed by low level (18.83 per cent) and high level (6.34 per cent).



- The F-value of 14.568 is statistically significant at one per cent level indicating that there is a significant difference between age group and level of political empowerment of women of self help groups.
- The F-value of 1.519 is not statistically significant indicating that there is no significant difference between educational qualification and level of political empowerment of women of self help groups.
- The F-value of 29.873 is statistically significant at one per cent level indicating that there is a significant difference between religion and level of political empowerment of women of self help groups.
- The F-value of 21.160 is statistically significant at one per cent level indicating that there is a significant difference between community and level of political empowerment of women of self help groups.
- The F-value of 2.134 is statistically not significant indicating that there is no significant difference between marital status and level of political empowerment of women of self help groups.
- The F-value of 1.388 is statistically not significant indicating that there is no significant difference between type of family and level of political empowerment of women of self help groups.
- The F-value of 14.654 is statistically significant at one per cent level indicating that there is a significant difference between size of family and level of political empowerment of women of self help groups.
- The F-value of 9.376 is statistically significant at one per cent indicating that there is a significant difference between occupation and level of political empowerment of women of self help groups.
- The F-value of 8.109 is statistically significant at one per cent indicating that there is a significant difference between monthly income after joining self help groups and level of political empowerment of women of self help groups.
- The F-value of 0.535 is not statistically significant indicating that there is no significant difference between position of members in self help groups and level of political empowerment of women of self help groups.

### **8.2.11 SOCIO-ECONOMIC CHARACTERISTICS AND CULTURAL EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS**

- The responses of women about cultural empowerment through self help groups has been classified into low level, medium level and high level based on “Mean  $\pm$  Standard Deviation (SD)” criterion. The mean score is 73.22 and the Standard Deviation is 6.68.
- The results show that about 60.83 per cent of the women of self help groups perceive that the level of cultural empowerment is at medium level followed by high level (20.34 per cent) and low level (18.83 per cent).
- The F-value of 40.528 is statistically significant at one per cent level indicating that there is a significant difference between age and level of cultural empowerment of women of self help groups.
- The F-value of 8.484 is statistically significant at one per cent level indicating that there is a significant difference between educational qualification and level of cultural empowerment of women of self help groups.
- The F-value of 18.132 is statistically significant at one per cent level indicating that there is a significant difference between religion and level of cultural empowerment of women of self help groups.
- The F-value of 8.484 is statistically significant at one per cent level indicating that there is a significant difference between community and level of cultural empowerment of women of self help groups.
- The F-value of 0.006 is statistically not significant indicating that there is no significant difference between marital status and level of cultural empowerment of women of self help groups.
- The F-value of 2.140 is statistically not significant indicating that there is no significant difference between type of family and level of cultural empowerment of women of self help groups.
- The F-value of 15.218 is statistically significant at one per cent indicating that there is a significant difference between size of family and level of cultural empowerment of women of self help groups.

- The F-value of 7.549 is statistically significant at one per cent indicating that there is a significant difference between occupation and level of cultural empowerment of women of self help groups.
- The F-value of 6.921 is statistically significant at five per cent indicating that there is a significant difference between monthly income after joining self help groups and level of cultural empowerment of women of self help groups.
- The F-value of 19.039 is statistically significant at one per cent indicating that there is a significant difference between position of members in self help groups and level of cultural empowerment of women of self help groups.

### **8.2.12 TRAINING INDICATORS OF WOMEN THROUGH SELF-HELP GROUPS**

- The results show that the NGO's are the main source for training awareness for 36.00 per cent of the members of self help groups followed by relatives (23.33 per cent), government schemes (18.67 per cent), mass media (15.67 per cent) and friends (6.33 per cent). It is inferred that the NGO's are the main source for training awareness for members of self help groups.
- The results indicate that about 55.33 per cent of the members of self help groups underwent representative training followed by TRYSEM (36.67 per cent), NGO's (5.00 per cent) and animator (3.00 per cent). It reveals that the most of the members of self help groups underwent representative training.
- It is observed that about 76.67 per cent of members of self help groups are satisfied with training programme and the rest of 23.33 per cent of members of self help groups are not satisfied with the training programme. It is inferred that the majority of members of self help groups are satisfied with training programme.
- It is clear that the members of self help groups are satisfied with availability of stipend, availability of raw materials, duration of the training, incentives / subsidies, improving skills and infrastructure facilities while they are neutral with transport cost.
- The results show that about 60.00 per cent of members of self help groups opine that husband is a decision maker in purchase of house followed by both (33.67 per cent) and self (6.33 per cent) before joining self help groups, while after joining self help

groups, about 50.67 per cent of members of self help groups opine that husband is a decision maker in purchase of house followed by self (32.33 per cent) and both (17.00 per cent). It is inferred that the decision making in purchase of house of women members of self help groups has increased.

- The results indicate that about 56.33 per cent of members of self help groups opine that husband is a decision maker in sale of house followed by both (27.00 per cent) and self (16.67 per cent) before joining self help groups, while after joining self help groups, about 48.33 per cent of members of self help groups opine that husband is a decision maker in sale of house followed by both (29.67 per cent) and self (22.00 per cent). It reveals that the decision making in sale of house of women members of self help groups has increased.

- It is observed that about 64.00 per cent of members of self help groups opine that self is a decision maker in purchase of small things followed by husband (32.33 per cent) and both (3.67 per cent) before joining self help groups, while after joining self help groups, about 79.00 per cent of members of self help groups opine that self is a decision maker in purchase of small things followed by husband (17.00 per cent) and both (4.00 per cent). It is inferred that the decision making in purchase of small things of women members of self help groups has increased.

- It is clear that about 47.67 per cent of members of self help groups opine that husband is a decision maker in purchase of household equipments followed by self (29.00 per cent) and both (23.33 per cent) before joining self help groups, while after joining self help groups, about 40.83 per cent of members of self help groups opine that husband is a decision maker in purchase of household equipments followed by self (40.50 per cent) and both (18.67 per cent). It reveals that the decision making in purchase of household equipments of women members of self help groups has increased.

- It is apparent that about 66.33 per cent of members of self help groups opine that husband is a decision maker in purchase of luxury items followed by both (32.00 per cent) and self (1.67 per cent), before joining self help groups, while after joining self help groups, about 57.67 per cent of members of self help groups opine that husband is a decision maker in purchase of luxury items followed by both (35.66 per cent) and

self (6.67 per cent). It is inferred that the decision making in purchase of luxury items of women members of self help groups has minimally increased.

- The results show that about 54.00 per cent of members of self help groups opine that husband is a decision maker in purchase of jewels followed by self (29.67 per cent) and both (16.33 per cent) before joining self help groups, while after joining self help groups, about 43.67 per cent of members of self help groups opine that self is a decision maker in purchase of jewels followed by husband (39.00 per cent) and both (17.33 per cent). It reveals that the decision making in purchase of jewels of women members of self help groups has minimally increased.

- The results indicate that about 66.00 per cent of members of self help groups opine that husband is a decision maker in going out for recreation followed by self (21.33 per cent) and both (12.67 per cent) before joining self help groups, while after joining self help groups, about 47.33 per cent of members of self help groups opine that husband is a decision maker in going out for recreation followed by self (41.00 per cent) and both (11.67 per cent). It is inferred that the decision making in going out for recreation of women members of self help groups has increased.

- The results show that about 47.33 per cent of members of self help groups opine that husband is a decision maker in purchase of cloths followed by self (38.67 per cent) and both (14.00 per cent) before joining self help groups, while after joining self help groups, about 56.33 per cent of members of self help groups opine that self is a decision maker in purchase of cloths followed by husband (25.50 per cent) and both (18.17 per cent). It reveals that the decision making in purchase of cloths of women members of self help groups has increased.

- The results indicate that about 72.67 per cent of members of self help groups opine that husband is a decision maker in children's education followed by both (23.00 per cent) and self (4.33 per cent) before joining self help groups, while after joining self help groups, about 67.33 per cent of members of self help groups opine that husband is a decision maker in children's education followed by both (20.00 per cent) and self (12.67 per cent). It is inferred that the decision making in children's education of women members of self help groups has slightly increased.

- It is observed that about 49.67 per cent of members of self help groups opine that husband is a decision maker in children's occupation followed by both (44.33 per

cent) and self (6.00 per cent) before joining self help groups, while after joining self help groups, about 53.00 per cent of members of self help groups opine that husband is a decision maker in children's occupation followed by both (33.00 per cent) and self (14.00 per cent). It reveals that the decision making in children's occupation of women members of self help groups has slightly increased.

- It is clear that about 77.67 per cent of members of self help groups opine that husband is a decision maker in obtaining loan followed by both (19.33 per cent) and self (3.00 per cent) before joining self help groups, while after joining self help groups, about 64.67 per cent of members of self help groups opine that husband is a decision maker in obtaining loan followed by both (24.66 per cent) and self (10.67 per cent). It is inferred that the decision making in obtaining loan of women members of self help groups has slightly increased.

### **8.2.13 PROBLEMS OF MICRO FINANCE**

- The results show that that the members of self help groups agreed with large amount of paper formalities, lack of understanding with government officials, lack of understanding with officials of financial institutions and tight repayment schedule while, they are neutral with lack of training as the problems at work place.

- The results indicate that that the members of self help groups agreed with more stress, lack of time, lack of space in their homes and lack of capital while, they are neutral with no co-operation of family members and resistance from husband / family at the time of starting a business as the problems at home.

- The results show that that the members of self help groups agreed with lack of infrastructural facilities, power problem, more competitors and high transport cost while, they are neutral with inadequate production, difficulties in purchasing of raw materials, too much distance from their place, lack of publicity and lack of communication as the problems at marketing.

- It is apparent that that the members of self help groups are satisfied with easy credit availability, utilize free time, to meet the education expenses and ability to have decision making, while, they are neutral with to upgrade their skills, to meet the entire expenses of the family, to manage higher standard of living and to participate in community activities as perceived by them.

### 8.3 SUGGESTIONS

Empowerment of women has emerged as an important issue in our country. It is evident from the present study that the SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various social, political, cultural, decision making and economic components. The following are the suggestions to improve the economic empowerment of women through SHGs.

- Self Help Group is powerful tool to enrich the savings activities and empowerment of women in multi dimensions. In this context to support by the government and uplift the women through self help group oriented developments.
- More schemes can be introduced by the government and it has not be communicated and advertised proper way to reach the self help groups. So the Non Government Organizations and other support agencies to deals with self help group with periodical intervals. In the aspects, self help group members more satisfied and benefited.
- In order to strength the women empowerment, female literacy has to be promoted.
- Rotation of responsibility has to be made compulsory, so that it will lead to women's empowerment.
- None of the voluntary agencies was found to be making efforts to develop a second line leadership to take up the leadership role. It was observed that a few women were dominating the show from year to year. A trend seemed to have emerged paving the way for the educated and the "better off leader dominating the groups and getting reelected again and again.
- The group leader educates the entire team to manage the groups and maintain accounts and other record of the groups. It may lead to lopsided empowerment and not empowerment in the full sense.
- It is suggested that the Non Government Organizations should be prevented from interfering with self help groups movement. Steps should be taken to keep them as voluntary organizations and they should not be allowed to use extraneous influences.

- Literacy and numeric training is needed for the poor women to benefit from the micro credit schemes. Complete knowledge about the SHG model and the benefits to them.
- 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.
- 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.
- Marketing facilities for the sale of products of SHG may be created or improved.
- 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.
- Active intervention by district administration, professional bodies and voluntary organizations is precondition for the successful conception of micro enterprises in terms of skill training, designing products, providing new technology and access to market.
- Social activities of the groups are found to be very scanty. It is highly imperative that groups initiate participation in social activities more actively. SHGs can gain immensely by becoming a stakeholder in the society.



- Commercial activities undertaken by the groups in general are found to be very narrow. Typical marketing and processing activities are pursued. SHGs should think of looking at broader types of activities.
- Lack of family support is still evidenced as a problem faced by members. The group by itself can collude the efforts of the members in coordinating activities aimed at ensuring better support from family members.
- Generally, the impact of SHGs on rural women in decision making has been very minimal; or otherwise, it has had a superficial effectiveness, guising itself to be pervasive, but without depth.
- The number of women inclined towards SHG is increasing which implies that women are aspiring for empowerment. It was found that the SHGs are helping for the economic empowerment of its members.
- In this twenty-first century, SHGs must take along an active people-centered 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 also make a real contribution to women empowerment.

## **8.4 SCOPE FOR FUTURE RESEARCH**

This present study does not concentrate on any particular sector and industry type. Further research can be undertaken based on the particular sector and also industry type. The role of institutions in the development of rural women empowerment may also be an important area of concern.

With the changing socio, cultural and economic environments, this present research can be extended to the promotion of women empowerment through

institutional building and social networks. The other aspect of this study leads to the social development and empowerment of women through entrepreneurship which could throw light on the over all development of rural economy. There is a scope for evolving and redefining the managerial strategies for development of women empowerment through SHGs for underprivileged section of the society.

In the current situations, the concept of SHGs must take along an active people-centered 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. This area calls for further intensive research.

## **8.5 CONCLUSION**

Most of the members of self help groups belong to the middle age group and majority of the members of self help groups are illiterates. Most of the members of self help groups are Hindus and majority of the members of self help groups belong to the Backward Caste. Most of the members of self help groups are married and majority of the members of self help groups belong to the nuclear family. Most of the members of self help groups belong to the family size of 3 - 4 members.

The monthly income and per day savings of the women members of SHGs has increased two times but their debt has decreased by 50 per cent. The women respondents are motivated by NGOs to join the self help groups. The banks are the major source of indebtedness for members of self help groups and they require loan from SHGs due to emergency purposes and the loan is fully utilized by the majority of the members of self help groups.

The most of members of self help groups market their products directly and the most of them promote their products through exhibitions and the town is the place

of marketing for the most of members of self help groups for their products. The economic activities, assets acquisition, income generation, welfare activities, household materials, economic power, purchase, income, money lending and savings are the factors influencing the economic empowerment of women through self-help groups.

The results show that age group, educational qualification, community, size of family, occupation, income after joining SHGs and position of members in SHGs are positively and significantly associated with the economic empowerment of women through self help groups. The results also indicate that age group, educational qualification, community, size of family, occupation, income after joining SHGs and position of members in SHGs are positively and significantly influencing the economic empowerment of women through self help groups.

The results reveal that the level economic status, social status, political status, cultural status and decision making status of the rural women has been considerably increased after the joining the SHGs.

The members of self help groups are agreed with large amount of paper formalities, lack of understanding with government officials, lack of understanding with officials of financial institutions and tight repayment schedule as the problems at work place. The members of self help groups are agreed with more stress, lack of time, lack of space in their homes and lack of capital as the problems at home.

The members of self help groups are agreed with lack of infrastructural facilities, power problem, more competitors and high transport cost as the problems at marketing. The members of self help groups are satisfied with easy credit availability, utilize free time, to meet the education expenses and ability to have decision making as perceived by them.