

**WOMEN EMPOWERMENT THROUGH MICRO-FINANCE:
A STUDY OF SHG MEMBERS' FINANCIAL MANAGEMENT
SKILLS IN PERAMBALUR DISTRICT IN TAMIL NADU**

**THESIS SUBMITTED IN FULFILLMENT OF THE DEGREE OF
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R ANURADHA

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Under the Supervision of
PROF. ELANGBAM NIXON SINGH

**DEPARTMENT OF MANAGEMENT
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MIZORAM UNIVERSITY

Prof. Elangbam Nixon Singh
Head

Department of Management
School of EMIS, Aizawl-796009, India
Tel: 2330261/9612160185(M)
singhnixon@yahoo.co.in

CERTIFICATE

This is to certify that the thesis entitled 'Women Empowerment through Micro-finance: A Study of SHG Members' Financial Management Skills in Perambalur District in Tamil Nadu' written by Ms. R. Anuradha has been undertaken under my supervision.

She has fulfilled all the required norms laid down under the PhD Regulations of Mizoram University.

The thesis is the result of her own hard work and investigation. Neither the thesis as a whole nor any part was ever submitted to any University for any degree or award.

Aizawl/Dated

(Prof. Elangbam Nixon Singh)

Supervisor

DECLARATION

I, R. Anuradha, hereby declare that the subject matter of the thesis entitled “Women Empowerment through Micro-Finance: A Study of SHG Members’ Financial Management Skills in Perambalur District In Tamil Nadu” is the record work done by me, that the contents of this thesis did not form basis for the award of any previous degree to me or, to the best of my knowledge, to anybody else, and that the thesis has not been submitted by me for any research degree in any other University/Institution.

This is being submitted to Mizoram University for the Degree of Doctor of Philosophy in Management.

Prof. Elangbam Nixon Singh
(Supervisor)

R. Anuradha
(Candidate)

Prof. Elangbam Nixon Singh
(Head)

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R.Anuradha

Place:

Date:

ABBREVIATION

ACCION	:	Americans for Community Cooperation in Other Nations
AD	:	Anno Domini
AFI	:	Apex Financial Institutions
AIDS	:	Acquired Immune Deficiency Syndrome
APL SHG	:	Above Poverty Level Self Help Group
APL	:	Above Poverty Level
ASCD	:	The Association for Sustainable Community Development
ATM	:	Automatic Telling Machine
BC	:	Bankers Committee
BIS	:	Bureau of Indian Standards
BPL	:	Below Poverty Level
BPL SHG	:	Below Poverty Level Self Help Group
CBO	:	Community-based Organization
CEO	:	Chief Executive Officer
DC	:	District of Colombia
DRDA	:	District Rural Development Agency

DWCRA	:	Development of Women and Child in Rural Areas
DWDA	:	District Women Development Agency
EACGI	:	Economic Advisory Council of the Government of India
FAO	:	Food and Agriculture Organisation
FD	:	Fixed Deposit
FI	:	Financial Inclusion
FI	:	Financial Institution
GROW	:	Georgia-rehab Online Works
HHECI	:	Handicrafts and Handloom Exports Corporation of India
HIV/AIDS	:	Human Immuno Deficiency Virus /Acquired Immuno Deficiency Syndrome
ICT	:	Information & Communication Technology
IFAD	:	International Fund for Agricultural Development
IIFT	:	Indian Institute of Foreign Trade
IRDP	:	Integrated Rural Development Programme
LEAD	:	League for Education and Development
MF	:	Micro-Finance
MFIs	:	Micro-finance Institutions
MYRADA	:	Mysore Resettlement and Development Agency

NABARD	:	National Bank for Agriculture and Rural Development
NBFC	:	Non-Banking Finance Company
NGO	:	Non-Governmental Organization
NGO-MFI	:	Non-Governmental Organizations-Microfinance Institutions
NSIC	:	National Small Industries Corporation
OBC	:	Other Backward Caste
PACS	:	Primary Agricultural Co-Operative Credit Societies
PDS	:	Public Distribution System
R&D	:	Research and Development
RBI	:	Reserve Bank of India
RMK	:	Rashtriya Mahila Kosh
RRBs	:	Regional Rural Banks
SAPRROS	:	Support Activities for Poor Producers Of Nepal
SC	:	Scheduled Caste
SC/ST	:	Scheduled Caste and Scheduled Tribe
SEWA	:	Self-Employed Women's Association of India
SGSY	:	Swarn Jayanthi Gram Swarozgar Yojana
SHARE	:	Self-Help Association for a Regional Economy
SHG	:	Self Help Group

SHPI	:	Self Help Group Promoting Institution
SIDO	:	Small Industries Development Organisation
SSIC	:	State Small Industries Corporation and
SSIC	:	State Small Industries Corporation for marketing their products
ST	:	Scheduled Tribe
STEP –SHG	:	Society for Training and Employment Promotion-Self Help Group
TN	:	Tamil Nadu
TNCDW	:	Tamil Nadu Corporation for Development of women
UN	:	United Nation
UNDP	:	United Nations Development Programme
UNESCO	:	United Nations Educational, Scientific and Cultural Organization
USA	:	United States of America
WHO	:	World Health Organisation.

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CHAPTER-I
WOMEN EMPOWERMENT AND MICRO-FINANCE

1.1 Introduction

India is the largest democracy in the world. It is rich in tradition and its culture is deep rooted. Traditionally the society is male-dominated where women constitute half of the total population and comprise one-third of labour force in the country. If the nation has to progress in positive direction, this segment of population has to be empowered when considering the all-round development of the nation.

The role of women in development is most intimately related to the goal of comprehensive socio-economic development, and is a strategic question for the development of all societies. Any development strategy which neglects the need for enhancing the role of women cannot lead to comprehensive socio-economic development. The point of departure is to 'recognize the role of women as a dynamic factor and a valuable asset for the process of development it is not a burden or cost nor a mere humanitarian concession to a disadvantaged group.

Processes of change in women's position depend primarily on interrelations between transformative factor and forces, spontaneous or consciously directed, and the inherited matrix of social and cultural institutions, values, norms and practices from production and distribution. These are manifested in the division of resources, labour and power. In most developing societies, Colonialism brought about major structural changes affecting people's access to and control over resources and power relations within and outside the communities and also the distribution of the roles and responsibilities of both men and women. After the attainment of independence, where narrow economic growth-oriented models were adopted, the distortions and imbalances prevailing under the colonial regimes tended to continue. As a

result, substantial section of the population, which was already under various pressures and handicaps, became even more marginalized.

Women in India are becoming more and more conscious of their constitutional and statutory rights, even the rural and tribal women among them. This consciousness has awakened in them a sense of urgency in experiencing equality and social justice. Without equality and social justice, there cannot be democracy, which is the exercise of the general people.

India's planning strategy recognizes that development must dress social concerns and that the development process is not always gender neutral. Therefore, our VIII Plan strategy lays an amount importance on efforts to ensure that the fruits of development do not by-pass women on building greater gender sensitivity into the development process and on devising special complementary programme which can improve the status and conditions of women. The flow of benefits to women in the three core sectors of education, health and employment are carefully monitored as these taken together can contribute a great deal towards mainstreaming women into the national development process. Employment and income generation activities including self-employment along with necessary training for skill-up gradation constitute the most important intervention for raising the status of women who represent 50% of country's total population.

Empowerment is a multi-acted, multi-dimensional and multi-layered concept. Women's empowerment is a process in which women gain greater share of control over resources-material, human and intellectual like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the community, society and nation and to gain 'power'. According to the Country Report of Government of India, "Empowerment means moving form a position of unforced powerlessness to one of power". The concept of empowerment is defined as the process by which women take control and ownership of their choices The core elements of empowerment have been defined as agency

(the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer, N., 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and society – and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can build capacities) and removing inhibiting factors (e.g. lack of resources and skills).

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets (World Bank -2001).”

Nobel Laureate (Sen, A.K. & Nussbaum M.C. (ed.), 1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. However, the full accounting of individual freedom goes beyond the capabilities of personal living. For example, if we do not have the courage to choose to live in a particular way, even though we could live that way if we so chose, can it be said that we do have the freedom to live that way, i.e. the corresponding capability?

Empowering of women pre-supposes a drastic, dynamic and democratic change in the perception of and expectation from women of our society. To help women to attain economic independence is the priority for such a change. When a woman attains economic independence she naturally becomes the mistress of her own body and author of her own decisions. Generally, development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status. Discrimination of women from womb to tomb is well known. The National Perspective Plan for Women 1988-2000 A.D. (1998) has made a free, frank, objective and masterly analysis of

the impact of development plans and programmes of Indian Women, with special reference to Rural Women.

Micro-finance services are financial services that poor people desire and are willing to pay for. The term also refers to the practice of sustainable delivering of these services. Muhammad Yunus, in a speech to the Micro-credit Summit held in Washington, D.C., in 1997 stated that “Credit is more than business. Just like food, credit is Human Right”. A commitment was made to ensure that 100 million of the world’s poorest families especially women of those families receive credit for self-employment and other financial and business services by the year 2005. According to Micro-credit Summit Campaign, “1.2 billion people are living on less than a dollar a day”.

Organizations in the empowerment wing of the women’s movement are part of a larger phenomenon of the growth of the organizations focused on rural and urban poverty. Founders of these organizations tend to be middle class, but membership and staff are often from the grass roots. Self Help Groups in the late 1990s focused on working with rural poor at the community level and sought to promote self-reliance for women within the frame work of development. They are grass root level community based organization where women are organized as collectives, towards the overall goal of achieving sustainable comprehensive community development. Poor women bring in a unique perspective emerging from a stand point of unequal class and gender relations.

The Self Help Group (SHG) movement has emerged as a powerful and vibrant movement spread over the length and breadth of the country. SHGs are small homogenous group consisting of 12-20 women from below poverty line families, voluntarily organized to provide saving. They are self-managed groups of poor women which primarily come into existence to mobilize financial resources through their own savings and lend the same among themselves to meet the credit needs of their members. SHGs can be viewed as ‘Community

Based Organization (CBO)' that enables members to maximize the utilization of their internal and external resources in a sustainable manner. Through SHGs, members save and contribute to a common fund from which small loans are made to the needy members as per the decisions of the groups.

SHGs are getting better access to funds from financial institutions once the individual SHG is getting crediting rating. A credit rating estimates the credit worthiness of an individual, corporation, or even a country. It is an evaluation made by credit bureaus of a borrower's overall credit history. A credit rating is also known as an evaluation of a potential borrower's ability to repay debt, prepared by a credit bureau at the request of the lender (Black's Law Dictionary). Credit ratings are calculated from financial history and current assets and liabilities. Typically, a credit rating tells a lender or investor the probability of the subject being able to pay back a loan from the authorities. The positive crediting rating makes the individual SHG to get access to revolving fund. A revolving fund is a fund or account whose income remains available to finance its continuing operations without any fiscal year limitation. Within federal and state governments, law establishes revolving funds. Revolving funds, established for the purpose of carrying out specific activities, institute a basis under which financing for the cost of goods or services furnished to or by a government agency originate. Revolving funds are to be replenished through charges made for such goods or services. This kind of positive approach from SHGs has made micro-finance, national and global phenomena.

1.2 Women Empowerment

“Train a man and you train an individual, Train a woman and you build a nation” - Mahatma Gandhi. He states that the position of women in the society is an index of its civilization.

“To awaken the people, it is women who must be awakened; once she is on the move, the family moves, the village moves and the nation moves.”-Pandit Jawaharlal Nehru

Empowerment is a multi-dimensional process which should enable individuals (or) a group of individuals to realize their full identity and powers in all spheres of life. It consist of greater access to knowledge and resources greater autonomy in decision making to enable them to have greater ability to plan their lives (or)have greater control over the circumstances that influences their live and free them from shackles imposed on them by custom, belief and practice (Pillai, J. K., 1995).

Empowering women does not mean to give women the power to control on others (or) dominate others rather in reality it is to empower themselves. According to the country report of Government of India (1995), in the Fourth World Congress on Women, Beijing 1995, “Empowerment means moving from a position of enforced powerlessness to own power. It would promote women’s inherent strength and positive self-image.”

Empowerment is multi-faceted; multi-dimensional concept empowerment of women begins when she became aware of socio-psycho-cultural injustice that is being done to her and economic and political forces that are affecting her adversely in every sphere of her life. It starts when she became fully aware of her positive self-image, self-esteem, positive rights and duties, of her capabilities (De, U. K., & Ghosh, B. N., 2004).

“Empowerment in the real sense not only includes improvement in quality of life, quality of life doesn’t necessarily follow with rising money incomes, longer life spans (which form the conventional yardsticks of progress and development). A Women may live in the midst of material comforts in a luxurious palace, and yet to be powerless in terms of self-assertion or autonomy over her own life. It is therefore not so much the percentage and statistical figures that I want to spot light but also evidences of the kind of increasing autonomy that empowers women as individual in their own right, with entitlements in terms of dignity and decision-

making prerogatives (Kumari Y.I. and Rao B.S., 2005).” Also women empowerment is not only ensuring power, it is the realising the power which is already found within women.

Empowerment is received broadly as increasing poor people’s freedom of choice and action to shape their own lives (Narayan-Parker, D. (Ed.), 2005). It is the process of enhancing an individual’s (or) groups capacity of make effective choices to make choices and then to transform those choice into desired action and outcome SHG involved in Women Empowerment (Alsop, R., Bertelsen, M. F., & Holland, J., 2006).

Empowerment is multi-dimensional and refers to the expansion of freedom of choice and actions of all spheres (socio, economic, and political) to shape one’s life. It also implies control over resources and decisions (Chattopadhyaya, A., 2005). On the other hand, “Empowerment is an active, multi-dimensional process which enables women to realize their full identity and powers in all spheres of life (Sahay, S., 1998).”

In the words of (Aspy, C. B., & Sandhu, D. S., 1999) “Empowerment is defined the process of gaining control over one’s own life while supporting and facilitating others’ control over their lives”.

The World Bank also defines the term ‘empowerment’ as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcome”.

“Empowerment of women is a multi-dimensional process, which should enable the individuals or a group of individuals to realize their full identity and powers in all spheres of life ; also quoted Mikhail Gorbachev, former President of the USSR, in one of her article “Empowerment of women means enjoyment of equal rights, equal status and freedom of self-development with men. Gorbachev opined that the status of women is a barometer of the democratism of any state, an indicator of how human rights are respected in it (Antony, V., 2006).

Similarly (Gangrade, K. D., 2001) in his sociological point of view has extended a definition of empowerment as equal status to women opportunity and freedom to develop herself.

Health becomes an important factor to achieve total development of human beings. According to the World Health Organization (WHO) a positive health status is defined as a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity. Women's empowerment means that women no matter where they are healthy, have enough for their needs, their own survival and that of their family and community, to be able to live with dignity, live and work in safe and caring environment, which allows their growth and holistic development i.e., physically, emotionally, socially, economically." (Shiva,2001). "The key to women's empowerment is recognition and enforcement of women's human rights (SujataManohar,2001)." In the light of 'equality before the law' and 'equal protection of the law,' the legal experts want to bring down all kinds of legal discrimination against women. Without the establishment of women's legal rights and human social order women's real empowerment will be a distant dream "being able to make a contribution at all levels of society and not just in the home (Griffin.V, 1987)." Central to this process is actions which both build individual and collective assets and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets (World Bank).

It may be recalled that the year 2001 has been declared as the "International Women's Empowerment Year' by the United Nations. Simultaneously the Government of India has also recognized the same year as Women's Empowerment year. The issue of women empowerment no doubt is closely associated with women's development. In UNDP South-Asia Human Development Report (2000), empowerment have been defined in women context, at compromising increased power in economic, social and political realms and consider this in conjunction with women identification of their own problems and needs.

Empowerment of women has been recognized as the key route for development of any society. This is true in case of agrarian societies where women have often be neglected and their potential has remained untapped. The paradigm shift from women as recipients of state bonanza to agency approach where women are considered equal to men capable of contributing to the economic development is the recent occurrence in the development area. Women empowerment has become an important aspect in present scenario. Women play a major role in urban area and rural area development. Government of India has also taken many steps to empower women in India. Government policies and Regulation alone cannot make any difference in improvement of status, power, enforcement of women in rural India and urban. It is in individual aspect of acceptance and motivation of women to empower themselves in socio-economic and cultural field. Empowerment of women has now been an essential objective of economic development. However, empowerment of women now can be categorized into five main parts – social, educational, economic, political and psychological which are further discussed as follows:

a. Social empowerment of women

Social Empowerment refers to the enabling force that strengthens women’s social relations and their position in social structures. Social empowerment addresses the social discriminations existing in the society based on disability, race, ethnicity, religion, or gender. Empowerment as a methodology is often associated with feminism. When women overcome the discrimination of race, discrimination of ethnicity, discrimination of religion, and discrimination of gender it leads to social empowerment of women in country. Social empowerment of women isincrediblyessential in rural areas even though in this 21st Century. The root cause of old tradition method that hurdles the women to step out and mingle with the society has to be eradicated. In this way, SHGs (Self Help Groups) are in the grass root level in eradicating the racial discrimination, religious discrimination among women and

gender discrimination in society indirectly and directly. Women's social relation and social structure can be achieved by social empowerment.

b. Economic empowerment of women

According to Stomquist, Nelly (1993), the economic component "requires that women can be able to engage in a productive activity that will allow them some degree of autonomy, no matter how small and hard to obtain at the beginning". Among all the facets of women's development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Economic empowerment has become to be the most important and an obviously expected outcome, of self- help groups because they join the group as member for the basic drive of savings and credit. Economic empowerment of women constitute women's direct control over income, their support to the family by relative contribution, access to family resources, and control over their family resources at their house hold level which are further discussed as follows:

i. Women's direct control over income

Controlling income of the family turns out to be a very significant aspect for women to run the family smoothly and effectively. Their expenditure and savings both depends on their income. When women got control over the family income, they improve economically. On the other hand, it leads to economic empowerment.

ii. Supporting the family by relative contribution

Support to the family by relative contribution makes women feel economically empowered. Relative contributions make a huge difference in the family support. Relative contribution possibly will be a financial and moral support to the women in the family. Economic empowerment includes a relative contribution by women to support the family.

iii. Access to family resources

Asset, capital, income, possessions, properties, funds, wealth constitutes the family resources. Getting access to the family asset and the family income plays an important role in empowerment of women. Access to the possessions, properties, funds, wealth, and means makes a huge difference in the power of women in household level. Thus, access to family resources empowers women directly in their life. Control over their family resources at their house hold level also makes them very much empowered.

iv. In community arena and in broader arena

Women's access to employment involve mentor representation in local trade, associations; ownership of assets and land, access to credit, access to markets in the community arena which contribute to women empowerment.

Women's representation in high paying jobs, women CEOs (Chief Executive officers), representation of women's economic interest in macro-economic policies, state and federal budgets constitute economic empowerment in broader arenas. Women CEOs in companies indicate the direct link between women empowerment and economic component. Representation of women's economic interest in macro-economic policies, state and federal budgets constitute economic empowerment.

c. Educational Empowerment of women

Education forms the back bone of development of a society. Education is the efficient way through which, empowerment of women can be accomplished. If a woman is educated she inputs this in her family, her life and it reflects in her children future also. In Bringham Young's words, "You educate a man: you educate a man. You educate a woman; you educate a generation." In the same way if a man is educated; he is educated, whereas when a woman is educated, the next generation gets educated. Former UN Secretary General Kofi Annan

has quoted about women empowerment as “there is no tool for development, more effective than empowerment of women. When a woman gets educated, empowerment is achieved.”

d. Political empowerment of women

Political empowerment relates to the women participation and their leading role in politics. Their decision making capability and power improves. Democracy implies equality for all human beings, both men and women. As against this basic notion of democracy what is normally seen everywhere is that women are excluded from different walks of life, more visibly in Politics and public arena. The U.N. observes that women constitute "world's largest excluded category". For the attainment of true democratic spirit, women shall be ensured better political participation. "In the struggle for gender justice", Narayanan, U. (1999) argues, "Political participation constitutes the first and foremost step in that direction. Equal treatment to women in political life, to be meaningful and effective should start from the grassroots level. To provide training and practice in the process of decision-making, the rural democratic institutions are the ideal structures to begin with. One of the aims of the 73rd Constitutional Amendment Act is to accomplish this purpose?"

The question of political empowerment of women in rural India has assumed considerable significance recently because of the 73rd Constitutional Amendment Act. The Amendment provides reservation of seats and posts of chairperson for women in all grassroots level

democratic institutions in the countryside known as Panchayat. This is a historic step of far reaching implications and significant repercussions on the political process in rural India.¹

According to Mahatma Gandhi (1925) "As long as women of India do not take part in public life, there can be no salvation for the country". He further declared, "As long as women do not come to public life and purify, we are not likely to attain Swaraj". "Ever if we did", he added, "It would have no use for that kind of Swaraj to which women have not made their full contribution."²

As such, political empowerment for women is regarded as a key driver for economic and social empowerment.

e. Psychological empowerment

Psychological empowerment has been operationalised as an individual's cognitive state characterized by a sense of perceived control, competence, and goal internalization. It is thus considered as a multi-faceted construct reflecting the different dimensions of being psychologically enabled, and is conceived of as a positive integrate of perceptions of personal control, a proactive approach to life, and a critical understanding of the socio-political environment, which is rooted firmly in a social action framework that includes community change, capacity building, and collectively. Why Psychological Empowerment?³

- i. There have been different economic and social empowerment programs that have failed to yield the expected results, most probably because the psychological makeup of the people who are being empowered has not been put into consideration.

¹PrabhatDatta, Major- Issues in the Development Debate: Lessons in Empowerment from India, Kanishka Publishers, New Delhi, 1998, p.40.

²Usha Narayanan, op.cit., p. 7

³Oladipo, Psychological Empowerment and Development, <file:///C:/Users/User/Downloads/52661-81593-1-PB.pdf>

- ii. Human beings are psychological entities and must be considered as such in the formulation of policies that are directly or indirectly related to them. Failure to do this may yield a negative result.
- iii. Without psychological empowerment, wrong attitudes and behaviour may be exhibited by the masses which may eventually hamper good government policies.
- iv. Development will be enhanced, since majority will see the need for patriotism and commitment to national development.

1.3 Micro-finance

Micro-finance (MF) means the provision of small-scale financial product and services to poor. In early 1970, the concept of micro-finance emerged at institutional level like Grameen Bank. Prior to that many country had been working on micro credit. The 1970's was the era of alternatives; as many policy makers began to focus less on economic and more on people. The concept of MF also emerged in this era only. This financial institution has long history from beginning of 20th century. Many credit groups have been operating in many countries for several years i.e. the "Chit Fund" in India or "Pasanaku" in Bolivia.

The Micro-finance gave birth to "Credit union"; it's a member owned financial cooperative and democratically controlled by its members. Credit union is different from banks and other financial institution in that those who have accounts in the credit are its members and owners. The deprived and downtrodden got access to small to start their livelihood through some kind of small business. The credit was given on the basis of group strength and its trustworthiness. ACCION International (Americans for Community Cooperation in Other Nations): ACCION is a global non-profit dedicated to building a financially inclusive world with economic opportunity for all, by giving people the financial tool they need to improve their lives. Last 50 years they have helped to create 64 such institutions in 32 countries.

SEWA Bank: In 1973, the Self-employed Women's Association (SEWA) of Gujarat (India) for a Bank named as Mahila SEWA Cooperative bank to access certain financial services easily. Almost four thousand women contributed their share capital to form the bank. Sewa Bank exists to reach to maximum member of poor women workers engaged in the unorganized sector and provide them suitable financial services for socio economic empowerment on self-development, through their own management and ownership.

Grameen Bank: This bank is the brain child of Nobel Prize winner Dr. Muhamud Younis in 1983; this organisation was developed and maintained by community. It gives small loan (known as micro credit or Grameen credit) to the impoverished without requiring collateral. The name Grameen is derived from the word gram which means rural or village in the Sanskrit language.

1.3.1 Micro-finance in India

Micro-finance in India is of ancient origin in India; traders and money lenders have traditionally provided micro credit to the rural poor but charged exorbitant rate of interest. What we refer as micro-finance today is not such as exploitative practices; rather it refers to lending to the poor at a reasonable but sustainable rates from Government and Private Institutional sources. Social banking has been prevailing in India since long. 1960 India had made one of the largest interventions in rural credit market and it was referred to as Social Banking Phase. The first phase social banking (1960-1990) during this period commercial bank were nationalized. Second phase (1990-2000); NGO based Micro-finance Institution were developed to provide micro-finance through innovative credit mechanism was evolved. Third phase (2000-onwards) MF is seen as a business proposition and has been commercialized, NGO-MFI are being legitimized. In the 1980s, the concept of micro-finance generated as result of credit subsidization policy toward poverty-stricken farming community. During the same period, the concept of microenterprise credit arose which

began with a motive to provide loans to poor people, especially women to invest in very small-scale business activities which had helped in accumulating assets and increase their household income.

In the early 1980s, the Indian Government had realized the importance and need for rural financial services. The National Bank for Agriculture and Rural Development (NABARD) was set up in 1982. Loans available through microcredit schemes were more accessible to the poor people as compared to bank loan. Again in 1982, “Development of Women and Child in rural Areas (DWCRA)” was started as a sub-scheme of Integrated Rural Development Programme (IRDP) and under the DWCRA, Government of India Introduced the provision of revolving fund to women groups for income – generating activities. In 1988, “Service Area Approach” was adopted; and in 1989, market-oriented approaches of cooperatives were taken as per the recommendation of the Khusor Committee

In India, micro-finance has worked largely through Self Help Groups (SHGs). Predominated by women, these are formed with simple rule – save, accumulate and give loan to each other. According to Christina Barrineau, Chief Technical Adviser for the International year of Microcredit 2005, a United Nations Initiative to expand microcredit opportunities, the figures for worldwide microcredit vary widely from 70 million to 750 million outstanding. After almost three decades, the micro-finance movement has created a global network to tens of millions of women entrepreneurs and growing sub-classes of sophisticated business women who are helping to reduce poverty. Dr. C. Rangarajan, Chairman, Economic Advisory Council of the Government of India, points out, “Micro-finance can aid employment and sustain households giving them opportunities they never had before.

A new paradigm that emerges is that it is very critical to link with economically active poor to the formal financial system, whatever the mechanism may be if the goal of poverty alleviation has to be achieved. SHGs and NGOs (Non-Governmental Organisations) have

been involved in social and financial intermediation for long and the experience shows that they have been able to improve the quality of life of poor .

1.3.2 Issues for Micro-finance Institutions

This is not a point of consideration that Micro financial services have capability to offer better services than conventional banking services and carry out the needs of the underprivileged people. The significant factor is that external Micro financial services should join hand to the running system of lending and/or borrowing money in rural areas instead of throwing them out. In this way the poor people especially women who require the fund to run their business and family activities in a well-organized manner will get benefitted more. Some critical issues for micro-finance organizations are as follows:

a. Sustainability

The primary issue is related to sustainability. It has been reported in much news that the micro financial institutions are comparatively costlier in terms of delivery of financial services. This is partially explained by the fact that the cost of supervision of credit is high, while the loan quantity and loan volume is low. Therefore it is necessary for MFIs to develop strategies for increasing the range and volume of their financial services.

b. Lack of capital

The next part of concern for MFIs, which is on the expansion path, is that they face a scarcity of owned funds. This is a critical constraint in their being able to scale up. Many of the MFIs are socially oriented institutions and do not have adequate access to financial capital. As a result they have high debt equity ratios.

c. Borrowings

In comparison with earlier years, MFIs are now finding it relatively easier to raise loan funds from banks. This change came after the year 2000, when RBI allowed banks to lend to MFIs and treat such lending as part of their priority sector funding obligations. Private sector banks

have designed innovative products such as the Bank Partnership Model to fund MFIs and have started viewing the sector as a good business proposition. But banks need to be most careful when they feel most confident about MFIs. Bank should find the right technologies to assess the risk of funding MFIs.

d. Capacity of MFIs

It is now accepted that MFIs has both social and commercial dimensions. Since the sustainability of MFIs and their clients complement each other, it follows that building up the capacities of the MFIs and their primary stakeholders. These are preconditions for the successful delivery of flexible, client responsive and innovative micro-finance services to the poor.

1.3.3 Salient features of Micro Finance

The following are the salient features of Micro-Finance

- a. Borrowers are from low income group
- b. Loans are of small amount – Micro loans
- c. Short duration loans
- d. Loans are offered without collaterals
- e. High frequency repayment
- f. Loans are generally taken from income generation purpose.

1.3.4 Impact of Micro-finance

Impact of micro-finance can be assessed at three levels. According to Cohen *et al.* (2003); the following are the three levels:

- a. Household level
- b. Individual level
- c. Enterprise level

Household level

The impact assessment programmes should capture the changes in household level due to micro-finance programmes. The household economic positions like income, expenditure, assets positions, etc., may be changed over time due to increasing access of household to micro-finance product and series. The socio-psycho changes can be experienced at the household level i.e., the change in literacy, migration, gender equality, health, social status etc.

Individual level

In general, effective micro-finance programme brings a positive change in individual level. It develops managerial ability among the beneficiaries and increase status and position not only in the society but also in the house/family. The increase in capacity development due to micro-finance programme leads to a change in individual's income level, expenditure pattern, living condition, literacy position, awareness, accessibility, and equality to the household and community assets etc.

Enterprise level

Micro-finance programme influence micro-enterprises operation i.e., change in profits, scale of operations, diversification etc. Change in profit makes a big difference in micro enterprises operation. Diversification at enterprise level plays an important role.

1.3.5 Current issues of Micro-finance

Evolution of micro-finance has been seen developing in last few decades, which was started through giving micro loan to unbanked rural population; the growth of this institution has enabled financial inclusion and brought the population without collateral security under their net. This evolved entity can be subdivided as microcredit, micro saving and micro insurance. After attaining this stage, the micro-finance institutions are facing certain tough issues like:

- a.) Human Resources
- b.) Product
- c.) Transaction Cost
- d.) Technology
- e.) Geographical concentration
- f.) Regulatory

Human Resources

Getting skilled micro-finance personals into their fold is a challenging issue. Recruiting the qualified person is a difficult issue as MFIs has to compete with banking system. Though the package is less same but professionals tend to attracted toward banking system. Unless MFI has qualified and motivated staff, growth of MFI is a big challenge. Retention of the existing human resource is a herculean task of the management.

Product

The current scenario of MFI is rigid on product features such as loan amount, repayment scheduled and loan tenure. Some of the innovative methods adopted by some MF, Indian Bank at Usilampatti , Tamil Nadu started providing a range of flexible micro-credit products to over 1000 SHGs. The bank tracks loan repayment at group and individual levels to ensure stability of the group prior to advancing of subsequent loans. Indian banks have started to recognise the group credit worthiness by giving new kind of pass book. First time loan seekers will get red pass book, the group which had repaid its first loan will get one star, and subsequently, two star and three stars, on the basis of their loan repayment history. This move had a positive impact on the group and its members.

The Association for Sustainable Community Development (ASCD), an NGO working in 26 villages of Thiruvannamalai district in Tamil Nadu, has formed 150 SHGs with 3,000 members. It has facilitated these groups to access loans from local banks. The NGO planned to form eight federations and two apex bodies out of 200 SHGs. After giving proper training to these apex bodies and making them self-reliant, it intends to move to new geographical areas.

Transaction cost

Micro-finance Institutions (MFIs) currently incur very high operational costs, especially at loan origination and during monitoring because of doorstep service. The cost involved is in various points like group development costs, training the clients, helping the clients etc. The next area is administration costs which includes debit collection cost, documentation of clients' applications and identifying and screening clients, costs of searching for information about clients etc.

Technology

Technology had penetrated into every walk of life. MFIs has also encountered with a lot of technology advancements, such as, mobile banking, ATM, phone banking, internet banking, smart card, MIS etc. Embracing these technologies is not an easy task for MFIs as in these institutions; mainly customers are belonging to rural and illiterate communities. Hence, these new technologies are very much a challenging task for MFIs.

Geographical Concentration

The majority of these MFIs are concentrated in southern states of India and further these institutions are further devoted mostly in rural area. MFIs are facing a lot of challenges in putting their foot print in other states of India. Because of various factors, to overcome this geographical concentration, MFIs are working hard and in coming years, their penetration may be seen across the nation.

Regulatory body

Government has not been able to develop and enforce a legal and regulatory framework for micro finance. Government policy has created a "financial climate" that is conducive to lending in general and rural banking in particular. In the present scenario, interest rates are reducing but the statutory Liquidity Ratio and Cash Reserve Ratio imposed on banks remain high by international standards. Thirdly, RBI's credit planning policy, whereby each rural branch is given a set of defined villages (typically 15-20 villages) within which it can operate, ('service area' approach) restricts competition in rural banking.

1.4 Introduction about various SHG schemes in Tamil Nadu

a. MahalirThittam

MahalirThittam is women empowerment programme through SHG approach implemented by Tamil Nadu Corporation for Socio-economic Empowerment of Women in collaboration with Non-Governmental Organizations (NGOs) and community-based organizations. The MahalirThittam is launched in the state following the success of the first SHG movement which was launched in Dharampur district in 1989 with the assistance from International Fund for Agricultural Development (IFAD).

In Perambalur district, this scheme was introduced in the period 1999-2000. Almost 4016 SHGs were formed with 64925 women as members and total savings of Rs.952.40 Lakh. Seven NGOs are affiliated to MahalirThittam which is as follows; ACCT, LEAD, SUBIKSHA, PSSS, SVB, DMI, and WVI. With the help of these NGOs, MahalirThittam is being implemented in helping the formation of SHGs and capacity building, training and monitoring of SHGs in Perambalur district.

b. Capacity building program of Mahalir Thittam

Mahalir Thittam takes initiatives in training the women SHG members and office bearers which is the hallmark of this program. This training works as a catalyst for change in attitude of the women SHG members.

c. Details of SHGs under MahalirThittam

Table 1.1: Details of SHGs under MahalirThittam

Details of SHGs as on 30.09.2012 in Tamil Nadu	
Particulars	Number
No. of SHGs	5,56,311
No. of SHG Members	85,69,676
No. of Rural SHGs	3,72,092
No. of Members in Rural SHGs	57,37,023
No. of Urban SHGs	1,84,219
No. of Members in Urban SHGs	28,32,653
Total Savings	Rs.3440 crores

Source: *Status Reports*

<http://www.TamilNadumahalir.org/sample-sites/mahalir/shgs.html>

Table 1.1 shows the details of SHGs working under MahalirThittam in Tamil Nadu. As of 30.09.2012, there were 5, 56,311 numbers of SHGs formed and operates in Tamil Nadu, having 85, 69,676 numbers of members. Out of these, 3, 72,092 are rural SHGs and 1, 84,219 are urban SHGs. Number of members in rural SHGs are 57, 37,023 and number of members in urban SHGs are 28, 32,653. Total savings of the SHGs under MahalirThittamin Tamil Nadu is Rs. 3440 crores as on 30.09.2012.

Further, an attempt (Table 1.2) is made here to understand and analyse the number of SHGs functioning under MahalirThittam in Perambalur district in Tamil Nadu, the present study area.

Table 1.2: Details of SHG in Perambalur Districts

Details of SHGs as on 31.03.2010 in Perambalur District	
No. of SHGs	4016
No. of SHG members	64925
No. of Rural SHGs	3405
No. of Rural SHG members	55601
No. of Urban SHG	611
No. of Urban SHG members	9324
Total Savings	952.40 Lakh

Source: Perambalur District Website

http://perambalur.tn.nic.in/Department_mahalir_thittam.html

As can be seen, 4016 SHGs were there in Perambalur district as on 31.03.2010 and number of SHG members were 64,925. Among these, number of rural SHGs are 3405 and number of urban SHGs are 611. Total numbers of rural SHG members are 55601 and total numbers of urban SHG members are 9324. It is interesting to note that total savings in these SHGs was Rs. 952.40 Lakhs.

It is pertinent to analyse the block-wise distribution of SHGs in Perambalur district. As can be observed from Table 1.3, it evident that there are 3405 Rural SHGs, out of which, 601 Self Help Groups are functioning in Perambalur block, 707 in Alathur block, in Veepanthatai and 1026 in Veppur block. From the total 611 urban SHGs, 344 Self Help Groups are functioning in Perambalur, 230 in Veepanthatai and 37 in Veppur. There are total 55601 members in rural SHGs in all 4 blocks and among these; Veepanthatai has 17,760 numbers of members which is the highest. Total number of members in Urban SHGs is 9324 out of which Perambalur block has highest number of members i.e. 4448.

Table: 1.3: Block-wise Distribution of SHGs and SHG members

Sl. No.	Name of the Block	Rural		Urban		Total	
		SHG	Members	SHG	Members	SHG	Members
1	Perambalur	601	10152	344	4448	945	14600
2	Alathur	707	11321	---	---	707	11321

3	Veepanthatai	1071	17760	230	4247	1301	22007
4	Veppur	1026	16368	37	629	1063	16997
	Total	3405	55601	611	9324	4016	64925

Source: *Perambalur District Website*

http://perambalur.tn.nic.in/Department_mahalir_thittam.html

Again, the district-wise overall scenario of SHGs in the state of Tamil Nadu can be observed.

It is evident from the table 1.4 that in Tamil Nadu state total 556311 self help groups had registered under MahalirThittam. In rural area, there were 372092 groups and in urban, 184219 groups which are registered. In the study area, Perambalur district there were 5376 self help groups and 82810 members. Out of all district in Tamil Nadu state, only in Chennai maximum number of members i.e. 483322 have registered under MahalirThittam.

Table 1.4: District wise details of SHG under MahalirThittam

District-wise Details of SHGs under MahalirThittam							
SL NO	District	Rural		Urban		Total	
		No. of Groups	No. of Members	No. of Groups	No. of Members	No. of Groups	No. of Members
1.	Ariyalur	7465	115296	1003	15429	8468	130725
2.	Chennai	0	0	31344	483322	31344	483322
3.	Coimbatore	9691	148480	9545	147273	19236	295754
4.	Cuddalore	16484	255320	4678	72236	`NA	327556
5.	Dharmapuri	8945	137958	2330	35100	11275	173058
6.	Dindigul	12850	198827	4077	62501	16927	261328
7.	Erode	11356	175113	7468	115432	18824	290546
8.	Kancheepuram	19928	307363	9307	142832	29235	450196
9.	Kanniyakumari	7931	121253	9583	147590	17514	268842
10.	Karur	8472	131685	2788	43035	11260	174720
11.	Krishnagiri	11779	180568	2360	35476	14139	216044
12.	Madurai	12236	188752	6407	98522	18643	287274
13.	Nagapattinam	13604	210289	3215	49190	16819	259479
14.	Namakkal	9778	151942	4143	64061	13921	216003
15.	Nilgiris	3896	60400	4198	65102	8094	125502
16.	Perambalur	4521	69783	855	13026	5376	82810
17.	Pudukkottai	12754	196210	2516	38088	15270	234298
18.	Ramnad	9899	152776	2589	39780	12488	192557
19.	Salem	13188	203675	9330	143079	22518	346754
20.	Sivagangai	10125	156856	2170	33247	12295	190103
21.	Thanjavur	15841	241905	5124	78930	20965	320836
22.	Theni	8024	123459	6082	93841	14106	217300
23.	Thiruvallur	13347	226241	8127	139407	21474	365647
24.	Thiruvannamalai	18124	206673	⁴⁵ 3901	119176	22025	325849
25.	Thiruvarur	10873	266525	2199	54550	13072	321075
26.	Thoothukudi	12676	171142	5153	37418	17829	208560

27.	Tirunelveli	14519	201928	9111	88025	23630	289953
28.	Tirupur	9291	143706	4681	72505	13972	216211
29.	Trichy	13503	207546	6785	104454	20288	312000
30.	Vellore	17168	264677	4466	68180	21634	332857
31.	Villupuram	21886	336630	4658	70153	26544	406782
32.	Virudhunagar	11937	184044	4027	61692	15964	245736
33.	Total	372092	5737023	184219	2832654	556311	8569676

Source: **District wise SHG Details**

<http://www.TamilNadumahalir.org/images/pdf/District%20wise%20Group%20Formation%20as%20on%2031.03.2012.pdf>

1.5 Overview of Tamil Nadu

Tamil Nadu (TN) is the eleventh largest state in India by area. It is the seventh most populous state. Tamil Nadu is the second largest state economy. According to Human Development Index as of 2011, the state ranked 6th among states in India. The state has the highest number (10.56 per cent) of Business enterprises and stands second in total employment (9.97 per cent) in India compared to population share of about 6 per cent.

The region has been the home of Tamil people since at least 500 BC and is currently the only official homeland of Tamil anywhere in the world. Its official language Tamil has been in use inscription and literature for over 2000 years. Tamil Nadu is home to many natural resources. Hindu temples of Dravidian architecture, hill station, beach station, multi-religious pilgrimage sites and eight UNESCO (United Nations Educational, Scientific and Cultural Organization) world Heritage sites. Those who enter Tamil Nadu as a host will feel the warm welcome and adaptation till they leave Tamil Nadu. Many of the other states' people have also settled in Tamil Nadu.

a. Geography of Tamil Nadu

Tamil Nadu, located in south India, is bounded on the north by Andhra Pradesh and Karnataka, on the south by the Indian Ocean, on the east by the Bay of Bengal, and by Kerala on the west. Point Calimere and the Mudumulai Wildlife Sanctuary mark the eastern and western limits of the state respectively. The northernmost limit is the Pulicat Lake while the southernmost tip, defining the end of the Indian landmass, is Cape Comorin or Kanyakumari. The land can be divided into five major physical divisions - the Kurinji or mountainous region, the Mullai or forest region, the Palai or arid region, the Marudham or the fertile plains and the Neidhal or coastal region. The Eastern and Western Ghats meet in Tamil Nadu and run along its eastern and western boundaries. The Cauvery River, originating in the Coorg district of the neighbouring state of Karnataka, is the lifeline of the state. The lush

Coromandal plains are irrigated by the Cauvery and its Thanjavur-Nagapattinam delta is called the granary of Tamil Nadu. Palar, Pennar, Vaigai, and Tamiraparani are the other rivers of the state. Tamil Nadu has a latitude between 8° 5' and 13° 35' in north and longitude between 76° 15' and 80° 20'

Tamil Nadu covers an area of 130,058 km² (50,216 sq mi), and is the eleventh largest state in India. The bordering states are Kerala to the west, Karnataka to the North West and Andhra Pradesh to the north. To the east are the Bay of Bengal and the union territory of Puducherry. The southernmost tip of the Indian Peninsula is located in Tamil Nadu. At this point is the town of Kanyakumari which is the meeting point of the Arabian Sea, the Bay of Bengal, and the Indian Ocean. The south boundary of India is Kanyakumari, Tamil Nadu. The following map of Tamil Nadu shows the various districts of the state.



Map 1: Tamil Nadu Map

Among the 28 states of India, Tamil Nadu is one of the southern states. Tamil Nadu is famous for its temples. India's geographical picture ends in south by Kanyakumari. People in Tamil Nadu are named as Tamilians. Language used here is Tamil, which is the oldest language in India.

b. Topographic map of Tamil Nadu

The western, southern and the north western parts are hilly and rich in vegetation. The Western Ghats and the Eastern Ghats and they both meet at the Nilgiris hills. The Western Ghats dominate the entire western border with Kerala, effectively blocking much of the rain bearing clouds of the south west monsoon from entering the state. The eastern parts are fertile coastal plains and the northern parts are a mix of hills and plains. The central and the south central regions are arid plains and receive less rainfall than other region.

Tamil Nadu has a coastline of about 910 km (570 mi) which is the country's third longest coastline. Tamil Nadu's coastline bore the brunt of the 2004 Indian Ocean Tsunami when it hit India, which caused 7,793 direct deaths in the state. Tamil Nadu falls mostly in a region of low seismic hazard with the exception of the western border areas that lie in a low to moderate hazard zone; as per the 2002 Bureau of Indian Standards (BIS) map, Tamil Nadu falls in Zones II & III. Historically, parts of this region have experienced seismic activity in the M5.0 range.

b. Art, culture and literature in Tamil Nadu

Thirukural, book literature written by the poet Thiruvalluvar which has 1333 kurals is the famous literature that has been translated in many languages. With great tradition of heritage and culture which has developed over 2,000 years, Tamil Nadu still continues to flourish. Tamil Nadu state evolved through the rule of dynastic that ruled the state during various phases of history, great cultural heritage in. Various ruling dynastic bestow patronage to Art and Culture that resulted into the development of a unique Dravidian culture and evolution

which Tamil Nadu today symbolizes. A tremendous growth and development in the field of literature, Art and Architecture was seen under the rule of the Pallavas, Cholas and the Pandya kings. The history of Tamil language can be traced back to the Age of the Tolkaṭiyam, the Tamil Grammar text, ascribed to around 500 B.C. Similarly, the Sangam literature of Tamil Nadu dates back to 500 B.C. (V.V.K. Suppurasu 2010). A lot of literatures were found in the medicinal basis given by Agathiyar. Earlier all the literature notes were found written in the dried palm leaves (olaichuvadi in Tamil). And most of them were not preserved properly. In recent days Government of Tamil Nadu is taking initiatives to preserve the old age literatures by the means of digital libraries. As literatures of a state speaks much about the state and its development from the earlier stage to till date. Sculptures and rathas (in Tamil) in Mahabalipuram, Tamil Nadu is an example for art and architecture. Thanjavur big temple always replicates its uniqueness.

e. People in Tamil Nadu

The people of Tamil Nadu are mainly Dravidians. The Dravidians were the original inhabitants of the subcontinent in the Indus Valley region. 80 per cent of the population now are Dravidian but there are communities of indigenous tribes. The Toda people who live in the Nilgiris Hills are accomplished silversmiths. Other communities are those of the Irula, Badaga, Kota and Kurumba. Tamil Nadu is one of the most urbanized states of India but most of the people still live in villages (Velmani, K. S.K, 1998). In earlier days the people of Tamil Nadu were well equipped in the war techniques and sidhha medicine also. People from Tamil Nadu in earlier days (before 200 years) used to teach sidhha medicine and other martial arts to other countries i.e., China. An evidence of which can be still seen in China as the people of China worship a Tamilian, named Bodhidharmar, who preached them the sidhha medicine and martial arts.

f. Language in Tamil Nadu

Tamil is spoken all over the state and Tamilians are in fact very proud of their language. The script of Tamil language has been encrypted before other languages(as written in Tamil literatures). Tamil is the official language of Tamil Nadu and one of the 18 languages mentioned in the VIIIthSchedule of the Indian Constitution. Tamil is one of the classical languages of the world, with a rich heritage of literature. It is the most widely spoken language in Tamil Nadu. Besides Tamil Nadu, Tamil is also spoken by a number of people in Sri Lanka, Singapore, Mauritius and Malaysia. The antiquity of Tamil is comparable to Sanskrit. Tamil is written in a derivative of the southern 'Brahmi' script. The letters in the alphabet of Tamil are unique. That is, in Tamil language, letters represent sounds, rather than ideas, as is in the case of 'Mandarin' language of China.

g. Status of Women in Tamil Nadu

Women here in Tamil Nadu are very efficient and energetic. The culture here is conservative culture. Women in Tamil Nadu are very bold and clear in decision making even if they are illiterate. Every women support their family morally and financially. Thus, less number of broken family are found in Tamil Nadu. Generally, woman plays many role in her life as a daughter first, wife, as an entrepreneur, mother etc. Equally she balances her life between personal life and professional life if educated. As a woman she shoulders many problems and burdens.

As of now, there are institutional arrangements aimed at promoting gender equity for women in the State. The important institutions are Tamil Nadu State Commission for Women, Tamil Nadu Corporation for Development of Women and Department of Social Welfare. It is through these agencies that the Government implements policies and programmes relating to women's development. Tamil Nadu State Commission for Women is one among the two State Commissions that do not enjoy statutory powers. The State had moved from the concept

of welfare to development of women. Since 1956, they have started Service Homes to take care of destitute and other women in need. 11,300 Mahila Mandals were formed in the community development period. It has pioneered many of the gender related schemes. Tamil Nadu had also concentrated in recent years on organizing women in Self Help Groups (SHGs) for their greater Social and Economic advancement.

The welfare schemes of government of TamilNadu to women and SHG(outlook,9 may 2016)

- i. 'AmmaUnavagam' is a low priced, healthy food outlet and it is a boon to economically weaker sections, labourers and school going children in TamilNadu. Here the Self help group women members were engaged in Amma canteens.
- ii. 4 gm gold for thirumangalyam(mangalsutra) and marriage assistance to poor educated women
- iii. Mixies,grinders, and electric fans at no cost to the women beneficiaries.
- iv. 'AmmaMarunthagam' to provide good quality medicine at subsidize rate.
- v. Mother Milk Feeding Centre at bus stands.
- vi. Pension to widow schemes.
- vii. Distribution of Educational assistance schemes.
- viii. Distribution of free bus passes to school and college students schemes.
- ix. Distribution of financial assistance to the unemployed youth scheme.
- x. Cradle baby schemes to avoid female infanticide.
- xi. "Female children protection scheme " under which financial assistance is given to the girl children in poor families.
- xii. "Maternity financial assistance schemes" for the pregnant women in the below poverty line group with cash assistance.
- xiii. Financial assistance to the self help groups(SHG) for their financial upliftment through "THADCO".

- xiv. “THAI Thittam” (Tamil Nadu Hamlet Infrastructure Improvement Schemes)
- xv. “Amma baby care Kit” for the mothers delivering in Government Hospital. The Kit contains essentials like towel, mosquito net, infant mattress, napkin, baby shampoo, nail-cutter, doll, hand sanitizer etc.
- xvi. ‘Amma’ maternity welfare packages.

1.5.1 Tamil Nadu Districts, Statistical abstracts

Tamil Nadu state has at present 32 Districts. District Collector is the head of the District Administration. The Districts are Chennai, Coimbatore, Cuddalore, Dharmapuri, Dindigul, Erode, Kancheepuram, Kanyakumari, Karur, Krishnagiri, Madurai, Nagapattinam, Namakkal, Perambalur, Pudukkottai, Ramanathapuram, Salem, Sivaganga, Thanjavur, Theni, Thoothukudi, Tiruchirapalli, Tirunelveli, Thiruvallur, Thiruvannamalai, Thiruvarur, Tiruppur, Vellore, Villupuram and Virudhunagar, Ariyalur. Districts are divided into Taluks for the purpose of Revenue Administration. Tahsildar is the head of Taluk level administration. Taluks consist of a group of Revenue Villages. Development administration in a district is coordinated by the Panchayat Unions (also called as Blocks) for the rural areas. Panchayat Unions consist of a group of Panchayat Villages.

In the case of urban areas, the development administration is taken care by the urban local bodies. The urban local bodies are called as Municipal Corporations, Municipalities and Town Panchayat depending on the size of the town. The below Table 1.5 provides a brief description about Tamil Nadu district statistics.

Table 1.5: Tamil Nadu District Statistics

Sl. No.	District Name	Number of Taluks	Number of Blocks	Number of Town Panchayat	Number of Municipalities	Municipal Corporations
1	Ariyalur	3	6	2	2	-
2	Chennai	5	Nil	-	-	Chennai
3	Coimbatore	6	12	44	7	Coimbatore
4	Cuddalore	6	13	16	5	-
5	Dharmapuri	5	8	10	1	-
6	Dindigul	8	14	24	3	-
7	Erode	5	14	53	11	Erode
8	Kancheepuram	8	13	24	10	-
9	Kanniyakumari	4	9	56	4	-
10	Karur	4	8	11	4	-
11	Krishnagiri	5	10	7	2	-
12	Madurai	7	13	12	6	Madurai
13	Nagapattinam	7	11	8	4	-
14	Namakkal	4	15	19	5	-
15	Perambalur	3	4	4	1	-
16	Pudukkottai	9	13	8	2	-
17	Ramanathapuram	7	11	7	4	-
18	Salem	9	20	33	4	Salem
19	Sivaganga	6	12	12	3	-
20	Thanjavur	8	14	22	3	-
21	The Nilgiris	6	4	11	4	-
22	Theni	5	8	22	6	-
23	Thiruvallur	8	14	13	12	-
24	Thiruvarur	7	10	7	4	-
25	Thoothukudi	8	12	19	3	-
26	Tiruchirapalli	8	14	17	3	Tiruchirapalli
27	Tirunelveli	11	19	36	7	Tirunelveli
28	Tirupur	6	13	17	7	Tirupur
29	Thiruvannamalai	7	18	10	4	-
30	Vellore	8	20	22	14	-
31	Villupuram	8	22	15	3	-
32	Virudhunagar	8	11	9	7	-

https://en.wikipedia.org/wiki/Local_bodies_in_Tamil_Nadu

<http://nirrubansriram.blogspot.in/2011/11/tamilnadu-district-wise.html>

In overall, Tirunelveli has 11 Taluks which is the maximum among all districts in the Tamil Nadu state. It is seen from the given table that Perambalur district consists of 3 Taluks. Kanyakumari district have maximum number (i.e. 56) of town panchayats. Vellore district has 14 municipalities, which is the maximum among the districts. It has been seen from the

table that various municipal corporations in the TamilNadu District constitute Chennai, Coimbatore, Erode, Madurai, Salem, Tiruchirapalli, Tirunelveli, and Tirupur.

1.5.2 Perambalur District:

An official Census 2011 detail of Perambalur, a district of Tamil Nadu has been released by Directorate of Census Operations in Tamil Nadu. Enumeration of key persons was also done by census officials in Perambalur District of Tamil Nadu.

Table 1.6: Perambalur District Population 2001-2011

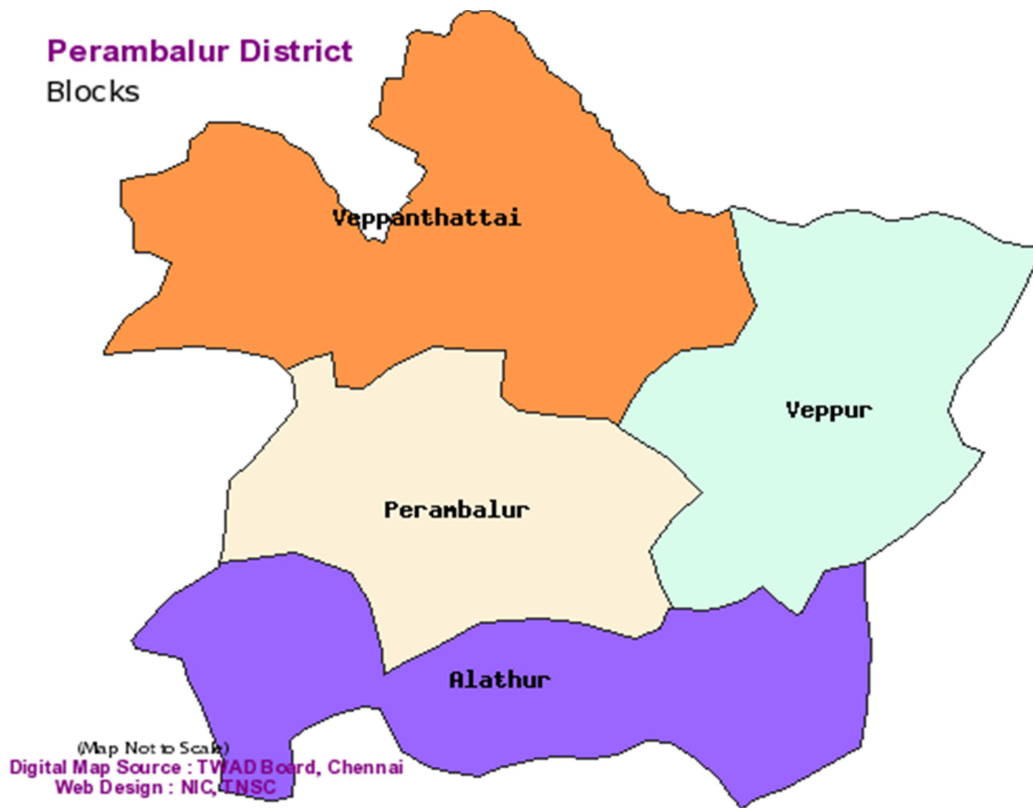
Description	2011	2001
Actual Population	564,511	493,646
Male	281,436	246,141
Female	283,075	247,505
Population Growth	14.36%	9.45%
Area Sq. Km	1,750	1,750
Density/km2	323	282
Proportion to Tamil Nadu Population	0.78%	0.79%
Sex Ratio (Per 1000)	1006	1006
Child Sex Ratio (0-6 Age)	913	937
Average Literacy	74.68	66.07
Male Literacy	83.39	77.89
Female Literacy	66.11	54.43
Total Child Population (0-6 Age)	55,950	60,478
Male Population (0-6 Age)	29,245	31,224
Female Population (0-6 Age)	26,705	29,254
Literates	379,797	286,197
Male Literates	210,313	167,406
Female Literates	169,484	118,791
Child Proportion (0-6 Age)	9.91%	12.25%
Boys Proportion (0-6 Age)	10.39%	12.69%
Girls Proportion (0-6 Age)	9.43%	11.82%

Source: www.census 2011.co.in Tamil Nadu census 2011

a. Perambalur District Population 2011 (Table of TN with districts)

From the Table 1.6, it can be clearly seen that in 2011, Perambalur had population of 564,511 of which male and female were 281,436 and 283,075 respectively. In 2001 census, Perambalur had a population of 493,646 of which males were 246,141 and remaining 247,505 were females. Perambalur District population constituted around 0.78 per cent population of Maharashtra. In 2001 census, this figure for Perambalur District was at 0.79 per cent of

Maharashtra population. The following is the map of Perambalur district, showing the four blocks:



Map 2: Map of Perambalur district: Block-wise

b. Perambalur District Population Growth Rate

There was change of 14.36 per cent in the population compared to population as per 2001. In the previous census of India 2001, Perambalur District recorded increase of 9.45 per cent to its population compared to 1991.

c. Perambalur District Density 2011

The initial provisional data released by census India 2011, shows that density of Perambalur district for 2011 is 323 people per sq. km. In 2001, Perambalur district density was at 282 people per sq. km. Perambalur district administers 1,750 square kilometres of areas.

d. Perambalur Literacy Rate 2011

Average literacy rate of Perambalur in 2011 were 74.68 compared to 66.07 of 2001. If things are looked out at gender wise, male and female literacy were 83.39 and 66.11 respectively. For 2001 census, same figures stood at 77.89 and 54.43 in Perambalur District. Total literate in Perambalur District were 379,797 of which male and female were 210,313 and 169,484 respectively. In 2001, Perambalur District had 286,197 in its district.

Perambalur District Population Gender Ratio 2011. With regards to Sex Ratio in Perambalur, it stood at 1006 per 1000 male compared to 2001 census figure of 1006. The average national sex ratio in India is 940 as per latest reports of Census 2011 Directorate. In 2011 census, child sex ratio is 913 girls per 1000 boys compared to figure of 937 girls per 1000 boys of 2001 census data.

e. Perambalur Child Population 2011

In census enumeration, data regarding child under 0-6 age were also collected for all districts including Perambalur. There were total 55,950 children under age of 0-6 against 60,478 of 2001 census. Of total 55,950 male and female were 29,245 and 26,705 respectively. Child Sex Ratio as per census 2011 was 913 compared to 937 of census 2001. In 2011, Children under 0-6 formed 9.91 per cent of Perambalur District compared to 12.25 per cent of 2001. There was net change of -2.34 per cent in this compared to previous census of India.

1.5.3 Perambalur District Population 2011

Further Perambalur district population has been which is divided into urban and rural population is shown in table 1.7 which is given below:

Table 1.7: Perambalur Population Description-Rural Vs. Urban

Description	Rural	Urban
Population (%)	82.86%	17.14%
Total Population	467,726	96,785
Male Population	233,390	48,046
Female Population	234,336	48,739
Sex Ratio	1004	1014
Child Sex Ratio (0-6)	908	937
Child Population (0-6)	46,312	9,638
Male Child(0-6)	24,268	4,977
Female Child(0-6)	22,044	4,661
Child per cent (0-6)	9.90%	9.96%
Male Child per cent	10.40%	10.36%
Female Child per cent	9.41%	9.56%
Literates	305,376	74,421
Male Literates	171,235	39,078
Female Literates	134,141	35,343
Average Literacy	72.46%	85.40%
Male Literacy	81.88%	90.73%
Female Literacy	63.19%	80.18%

Source: www.census2011.co.in (Tamil Nadu Census 2011)

Out of the total Perambalur population for 2011 census, 17.14 per cent lives in urban regions of district. In total 96,785 people lives in urban areas of which males are 48,046 and females are 48,739. Sex Ratio in urban region of Perambalur district is 1014 as per 2011 census data. Similarly child sex ratio in Perambalur district was 937 in 2011 census. Child population (0-6) in urban region was 9,638 of which males and females were 4,977 and 4,661. This child population figure of Perambalur district is 10.36 % of total urban population. Average literacy rate in Perambalur district as per census 2011 is 85.40 % of which males and females are 90.73 % and 80.18 % literates respectively. In actual number 74,421 people are literate in urban region of which males and females are 39,078 and 35,343 respectively.

1.5.4 Perambalur District Rural Population 2011

As per 2011 census, 82.86 % population of Perambalur districts lives in rural areas of villages. The total Perambalur district population living in rural areas is 467,726 of which males and females are 233,390 and 234,336 respectively. In rural areas of Perambalur

district, sex ratio is 1004 females per 1000 males. If child sex ratio data of Perambalur district is considered, figure is 908 girls per 1000 boys. Child population in the age 0-6 is 46,312 in rural areas of which males were 24,268 and females were 22,044. The child population comprises 10.40 % of total rural population of Perambalur district. Literacy rate in rural areas of Perambalur district is 72.46 % as per census data 2011. Gender wise, male and female literacy stood at 81.88 and 63.19 per cent respectively. In total, 305,376 people were literate of which males and females were 171,235 and 134,141 respectively.

All details regarding Perambalur District have been processed by us after receiving from Govt. of India. We are not responsible for errors to population census details of Perambalur District.

1.6 Literature Review

In this chapter literatures related with earlier studies on women empowerment, women SHGs, funding of SHGs through microfinance, training for management of SHG, SHG bank linkage programme has been reviewed for the present study. Following are the literatures pertaining to the concerned study.

Bhat, M. U. D., & Sharma, P. (2016) in their study stated that Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through Self-help and mutual help.

Abraham, K. C., & Joseph, J. (2015) in their research Innovative integration of management education to the "grass root level empowerment" christened as I-SHG (Integrated Self Help Group) is an Online Portal-based working project aimed at collaboration, cooperation and coexistence of prevailing SHGs, MBA aspirants, academicians, practicing experts, inspired

professionals, corporate entities, retired self-actualizes, voluntary groups, financial institutions, regulatory bodies and the government both online and offline. This is an initiative mainly to connect the rural segment with the global paradigms resulting in a sustainable Social Business Model. The concept could be replicated in various management related situations where a collective problem solving is required.

Brody, C; et al. (2015) said in their systematic review of 23 quantitative and 11 qualitative studies on SHG. Initially, they reviewed 3,536 abstracts from electronic database searches and 351 abstracts from the gray literature searches. It was found that women's economic SHGs have positive statistically significant effects on various dimensions of women's empowerment, including economic, social and political empowerment ranging from 0.06-0.41 SD. Women's experiences suggested that the positive effects of SHGs on economic, social, and political empowerment run through several channels including: familiarity with handling money and independence in financial decision making; solidarity; improved social networks; and respect from the household and other community members.

Das Gupta, M., (2015) in his paper pointed out the NPA against SHG and suggested now, Commercial Banks and their associated parties like NABARD, SHG etc., should take serious attempt to make SHG-BLP a means to spread financial literacy and inclusion as well through monitoring proper utilization of bank finance by the target groups, measuring creditworthiness of borrower groups etc.

Datta, U., (2015) in their study on JEEVIKA a large scale rural livelihood program in Bihar, India it was found that impact on livelihood options had seen a positive trend, in the treatment area the member started to own livestock's and were able to support their family financially, during the study period mobile penetration was substantial, further their quality of housing and food security also had seen a positive trend; when it comes to children's education in the study area considerable number of girl child enrolment in school has

increased and the individuals savings was also increased. In their study they have identified women empowerment through various dimensions few are like participation in Panchayat meeting and other political participation in their locality which was not found before the treatment of the samples.

Sharma, K. C. (2015) direct money transfer scheme is the key scheme of Government of India to transfer financial benefits to the common man. In the present study it was found that DBT had enabled Scheduled Castes women to get benefit from MGNREGS and they concluded that DBT had not only streamlined the financial transaction at administrative level but at household level also.

Gogoi, M., & Sharma, P. (2013) in their study found that after joining SHG, the member employment opportunity has increased and further they concluded that female SHG performance is better than male in Nagaon district of Assam.

Bali Swain, R., & Wallentin, F. Y. (2012) in their paper, they have evaluate which factors, economic or non-economic, are more effective in impacting the empowerment of women SHG members. Our main results resonate with related research to find that economic factors have the greatest direct impact on empowering women. This confirms that programs such as SHGs, which focus on the income generation by women in low-income households, have the double advantage of leading to an improved economic situation of the respondent and being the most effective factor in empowering women. Greater autonomy and changes in social attitudes also lead to the empowerment of women, although the magnitude of their impact is, relatively, smaller than the economic factor.

Suja, S. (2012) in her study on women empowerment through Self Help group - an evaluative study in Tamil Nadu she found that in Tamil Nadu lot of attention on skill development programs for the members is given by the Government and NGOs and which is one of the

main factor that the average empowerment score have increased before and after SHG membership.

Chitagubbi, G., Shivalli, R., & Devendrappa, S. (2011) in their study in Northern Karnataka found that after joining SHG the member were more aware of gender quality, economic, social and political independence. In the post SHG scenario their legal literacy has improved substantially and now they are part actively in decision making in their family.

Ponnarasi, T. and Saravanan, M.P. (2010) carried case study based on five selected SHG which got Award twice and they had got loan up to 1 lakh to start their micro enterprise. They conclude that if the group are productive and have positive note getting financial assistant is not an issue.

Devasia, Leelamma and Jancy Antony (2004) find out that the social development is a plea for integrated view of the scope of development, which would embrace development in all aspects. This can be ensured with information and communication technology reaching Self Help groups. It should mean growth and development in all aspects, which encompasses equality, status, security.

Jayasudha, S.M. (2004) reported that eradication of poverty and the ushering in of speedy socioeconomic progress is the goal with which the developmental programmes are being implemented through a multipronged strategy, reaching out to the most disadvantaged sections of the society. She placed the concept of rural development at the top of agenda in national policies of developing countries of Asia, Africa and Latin America. The developed countries have also recognized this need and have directed their efforts towards meeting the basic needs of the poorest people in developing countries.

Mohammed, S. (2004) reported in his study that Self Help Groups worked for the success of women entrepreneurs. SenthilVadivoo and Sekar (2004) in their study stated that the Self

Help group is a movement for women empowerment; it covered women collectively struggling against direct and indirect barriers to their self-development and their social, political and economic participation. Women's empowerment can be viewed as a continuous process of several inter-related and mutually reinforcing components. Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision – making power and control the transformative action to overcome the constraints in this process.

Meenambigai, J. (2004) stated that Self Help Groups play a major role in transforming rural economy. Microcredit helps the rural poor to improve their standard of living and fulfils their credit needs. Microcredit encourages savings, promotes income generating activities and benefits women.

Tripathy, K.K., (2004) explained economic empowerment through income generating activities through Self Help Groups and also explained its importance in education, mid -day meals scheme, health, agriculture and allied activities, community action and sustainable development and rural sanitation. Thus, the SHGs have been found to be an effective tool of micro-credit delivery for women empowerment and rural development.

Slater, D., & Tacchi, J. A. (2004) on analyzing the research findings from the ICT initiatives in Tamil Nadu and other sites say, "ICTs are increasingly seen as an essential skill for employment, further education and everyday survival in the modern world. More negatively, these associations often mean that ICTs and centres are seen as largely for young people, as part of their education and general preparation for the modern world, and therefore as not being for those who are older and beyond education, or who have fallen more completely out of education." This need is further highlighted among the poor and marginalized groups.

FAO (2003) reported on the best practices and success stories in microcredit programs for women in coastal fishing communities in India.

Rajasekar, D. (2002) had done NGO based study of SHG with special reference to SHARE. In this study he found that the women members saving have induced direct confidence that they can handle any difficult situation. In the present study the author underlined that the male partner intervention is too much in SHG activities and concluded that if a women has to be empowered the male partner should also be brought with the preview of development.

Das, S. (2003) stated that NGOs training had a positive impact on SHG functioning style. In their research found that NGOs form groups based on common interest rather than their economic condition and it was also found that the groups were homogeneous in nature.

Dogra, Bharat, (2002) reported that 15 to 20 women formed such groups with as monthly savings of Rs.10 each or Rs.20 each. Initially, men in many villages used to make fun of these groups with their small savings and also observed that when these savings grew and women were able to take loans to meet several pressing needs, men also started Self Help Groups with monthly savings of Rs.50 each or more.

DwarkanthH.D. (2002) On his study on SHG in Andhra Pradesh ; found that the members take loan form bank, co-operative society etc., using the loan amount they are able to produce products like candles, carpet, pickle etc., It was also found that the SHG movement have empowered them in decision making process at their family level.

Jayaraman, (2002) in his study, he found that fisherwomen SHGs in our country are performing well in accessing microcredit and its utilization them more productively and their repaying history is up to the mark. The SHG has empowered the coastal women, which in turn help to them to eradication of usury and illicit liquor.

LaxmiKulshrestha and Archana Gupta (2002) reported that Non-Government Organisations (NGOs) and voluntary action has been part of the historical legendary. In the 19th and early 20th centuries, several voluntary efforts were started in the fields of education and health. They projected development practitioners, government officials and foreign donors who observed that Non-Governmental Organisations (NGOs) by virtue of being small scale, flexible, innovative and participatory are more successful in reaching the poor for poverty alleviation. This consideration has resulted in the rapid growth of NGOs involved in initiating and implementing rural development programme.

Mishra, R.K. (2002) conducted a study on micro-credit penetration in India as national level and compared it with the State of Orissa at State level. From the study, it was found that repayment record of the SHG is near to 100%. In the study he also noticed that attitude of the Bank towards SHG was not encouraging. From the research he suggested that the attitude of the bank towards financing SHG is to be relooked.

Rao, Radhakrishna (2002) says Kerala's remarkable achievements in education and health have been greatly facilitated by its social and physical terrain. Socially speaking, community based social reform movements competed with each other for social advancement. At the same time, Shetty,S.L., (2002) reported on the impact of Rural Self Help Groups and other forms of micro financing.

Solanki, S.S., (2002) identified technologies for rural development in the directory of rural development published by National Institute of Rural Development, Hyderabad which is a unique effort in assembling the detailed information of 100 technologies developed by various R & D institutions/ agencies. This reference book will help the policy makers and technologists in analyzing and implementing the practical approaches. A large number of these technologies are being transferred free of cost, with a few on consultancy basis while some of them need license to enable their transfer.

Jothy, K. and Sundar (2002) in their evaluator study on Tamil Nadu MahalirThitam (TN Women scheme), which is floated by the State Government of Tamil Nadu had stated that through this scheme many SHG are in a position to development and market their own product like, incense stick, candle, picket, phenol and handicraft items throughout Tamil Nadu. The SHG member can access to this scheme through individual district headquarters and it was also found that women in many part of the State were empowered and is in the position to stop brewing illicit group and good number of groups across the state are maintain ration shop (PDS).

NABARD (2002) carried out SHG based studies in 11 States of India. The inference of the study was that SHG had made a positive impact on the living standard of the SHG members. It was noticed in the form of assets building, cash saving and women empowerment.

Navadkar D.S., Birari, K.S., and D.V. Kasar (2001) in their study in swot up on NABARD, using secondary data they found that AFI was able to finance 97.5% of SHG while 39% for RMK.

Desai, N., & Patel, V. (1985) pointed out that the new organizations started mostly during the last 10 to 15 years are particularly autonomous women's groups which have been fighting for women rights in a militant manner.

Puhazhendhi and Styasai K.J.S (2001) had done their pre and post-era test on SHG members and it was found that there was a change in the average value of assets like livestock and consumer durable by 72% and net income per household by 33% during per and post SHG period.

Ramakrishna, R., (2001) in their comparative study, between SHG and IRDP beneficiaries and it found that SHG member performed far better than IRDP beneficiaries. It was suggested that the linkage of SHG with bank will make them financial independent.

Ragavendra, T.S. (2001) in his study on community based SHG group like SC/ST, OBC and Forward group. It was registered that forward community based group could sustain in changing farm based activates to market based approach.

RamanaRao, V.V. (2001) had done a comparative study on the saving culture between the group formed by co-operative society and NGO and SHPI. It was found that the saving of the groups linked with co-operative society was significantly higher than that of NGO based SHGs. In comparative study between NGO and SHPI based SHG it was found that NGO base SHGs saving was better than their counterpart.

Rao, V.M. (2001) did a comparative study on SHG in Karnataka and Andhra Pradesh, based on STEP-SHG and Non-STEP SHG. The crux of the study is STEP- SHG used its loan amount for buying productive assets while Non -STEP SHG used the loan for consumption purpose.

Saundarajya, Boarbora and Rutul, Mahanta (2001) did a case study on SHGs financed through RashtiyaGraminVikasNidhi in Assam. It was found that most of them did not have bank account prior joining SHG in the post SHG era all members has bank account.

Singh, D.K. (2001) conducted study on pre and post SHG status of women in Uttar Pradesh and it was found that the average value of assets increased by 46% and annual income in house hold has increased by 28% during pre and post SHG foray. Further the study find that SHG had gradually replaced money lenders. It was suggested to improve the awareness and educate the members to keep the records properly to grown in future.

Datta, S. K. and Raman, M. (2001) highlighted that SHGs were able to provide loan like consumption, business loan etc., to their members. In their study, they found that higher the educational level of the member, higher the loan is provided and also found that lower SHG expenditure and less dependent of external resources.

Anjugam, M.T., & Alagumani (2001) in their case study on SHG based on Madurai district, found that the loan was used to repay the loan borrowed from money lenders. Apart from this they were able to procure items for their house like T.V, Steal Bureau. They underlined in their finding that after joining SHG, the members are very much aware of giving better education to girl child and after joining SHG their contacts outside their family are increased substantially.

Sarkar, D. (2001) in research on utilization of micro-finance by NGO based SHG and non-NGO based SHG in rural West Bengal. It was found that 90% of the total households of NGO based SHG had credit linked with NGO and non NGO-SHG with formal credit. The impact of micro-finance on generation of employment and income of SHG household was quite significant and further suggested that micro financing of SHG NGO model is not only more popular but productive in terms of mobilizing saving.

Agarwal, D., (2001) reported that the status of women is nowhere near to their male counterparts in her study related to women status in India.

Jairath, M. S. (2001) carried a cram on SHG in Rajasthan and it was found that group saving and lending stood at 1:2.40 and 1:2.86 respectively of former and later SHG incursion.

Jeyesh, T and Venkatakrishnan (2001) explained women's empowerment in Jhabua district, Madhya Pradesh. The women 'leaders' elected by the group members were responsible for the maintenance of group records and management of group. These women's groups laid the foundation for the empowerment of women.

Kallur, M.S. (2001) in his investigation on MYRADA support SHG women in Karnataka. It was found that group approach has brought to the surface many operative talent of the SHG women folks.

Vatta, K., & Singh, P. (2001) carried out a comparative study between BPL-SHG and APL-SHG and it was found that BPL SHG generated 70% of savings in Punjab and remaining by

APL-SHG. The loan sanction to BPL was just 7.4% while it was 41% to APL and further it was highlighted that nearly 83% of BPL-SHG were eligible for revolving fund after six months but only 5 % were extended with loan.

Kant. S.K., (2001) reported in his study that woman's empowerment and mutual cooperation in the family are very much co-related.

Karmaker (1999), Shylendra, H.S., (1999), has carried out several studies on SHG-Bank linkage model has been carried out in Tamil Nadu and Gujarat, Maharashtra and Kerala. All the author found that SHG based microcredit system has enabled the poor for easy access for microcredit.

Lakshmanan, S. (2001) in his study on rural Tamil Nadu, found that the saving of SHG increased from Rs. 20 to Rs. 50 in the later period. It was concluded that the SHG is really a boon which gives them financial reliance.

Madheswaran, S. and Dharmadhikary, Amita (2001) investigated on peer monitoring in rural lending. In their study, they found that microcredit programme is used to meet the current demand. It may be health care, education for kids or family consumption and they suggested that this will gradually improve their quality of life and will enable them to identify activities for economic betterment.

Manimekalai, N. and Rajeswari, G. (2001) studied the impact of SHG in creating women entrepreneurship in rural Tamil Nadu. It was found that micro-finance has facilitated the women to have economic and social empowerment. It has developed a sense of leadership quality and management skill.

Mohanan, N. (1998) carried out the study on SHG members of Trissur district in Kerala. Majority of the group members belong to marginalized class like labour and street vendors. It was found that before joining SHG all of them were unemployed and after joining the group, majority of the group members started to generate income through tailoring. It is

found that establishing with an investment of Rs. 5000/- they are able to earn Rs. 1977 per month.

Tilkar, S.N. *et al.* (2001) in the study had looked into SHG members' savings habit in Maharashtra and found that, the SHG had mobilized in increasing the savings of SHG member and made them creditworthy. The loan obtained at the 5% interest rate and it was widely used for health care, farm work and educational purpose. The SHG also was a platform for women folk for exchange of experience and ideas beyond social participation by each other.

Nagayya, D., (2000) in his study, found that there is a paradigm shift in the formal credit delivery network in last three decades and there is an acceptable gap in financing the genuine poor, especially in remote rural area.

Jain, Suman (2000) in his study concluded that success of the SEWA Bank experience has shown that active participation of the members. From women's point, their involvement and ownership of a successful institution enhance their collective strength and the empowerment that comes with organization. It was suggested that from a wider perspective member-owned or controlled micro-credit institution can help to strengthen on democratic system.

Bhatt, E. (1989) in his research on empowerment of SHG women, he found that economic situation is the determinant for empowerment. It was also found that if women are taught to generate income through various extension activities they are having the capacity to develop their own micro enterprise.

Karmakar (1999) states that the component of self-reliance attracted lot of NGOs towards SHG formation. It also appears to be more popular among the women in the villages where they are willing to invest their small saving (or) pocket money through micro-credit Institutions.

Hayes Raul Amin, Abdul and Stan Becker (1998) in their comparative study between SHG member and Non-SHG member in rural Bangladesh it was found that SHG members are ahead of Non-SHG members in all the three indices of empowerment and it was further found that education, house type and annual income tend to be positively associated with autonomy and authority indices.

Sahu (1997) states “India has been experimenting since 1960s with very flexible system, giving a lot of freedom to the NGOs to set up SHGs based on various models. SHGs are mostly informal groups of people where members pool their savings and re-lend in the group on rotational basis, depending up on individual consumption, production (or) investment needs. Many such groups are formed around specific production activities to promote savings among members and use the pooled common resources to meet the emergent credit needs of members.”

SAPROS (Support activities for poor producers of Nepal) highlighted the SHG as the grass root level institution which would be self-sufficient so that the people at the local level will be able to acquire know-how of self-governance and manage community affairs on their own.

Carr, M., Chen, M. A., & Jhabvala, R. (1996) predicted that the Self Help Group concept is common in the context of both rural and urban development. In the rural agriculture scenario, it is often considered as a group of farmers coming together to achieve any specific objective, which will lead to better livelihood condition and a higher income. It serves as an effective mechanism for mobilising and organising farmers and villagers to achieve development objectives. Self-supporting income generation is the key to rural development, which will benefit a substantial number of poor farmers in rural communities.

Ministry of Human Resource Development (1996) explained that the Self Help Group (SHG) is a homogeneous group of 10 to 20 women each. These women select their own leader and

also fix tenure for such leadership SHGs are extremely helpful in allowing the NGOs to be known to a large number of individuals intimately and to relate to them in a variety of ways including facilitating credit availability.

Fernandez, A.P. (1995) explained that SHGs are informal group formed on voluntary basis, perceived as people's institutions, providing the poor with the space and support necessary to take effective steps towards greater control on their lives in private as also in society. In other words, the informal group provides the poor with the means for "economic and social entitlement". The group formations are based on a growing institutional concept in term of resources and management skills of the members, to increase their confidence to get involved in the public and private spheres.

Lindgren, H.C. (1990) point out that the attractiveness of a group is partly determined by its composition members of a group to get along with each other, which may be difficult if they are very different in status values, attitudes, abilities (or) Interests. It depends on the extent to which members recognize and adhere to its norms and deviancy poses a threat to cohesiveness. Further investigation they ascertained that micro-finance institution is one of the successful nodal agencies in delivering credit to the poor and the marginalized people.

Hooja, R. (1987) explained that self-help has been the philosophy of the projects of voluntary organizations. The projects proceed with the assumption that any neighbourhood, no matter how poor, can do something to improve itself by its own efforts and that any approach for outside help should be resorted to only after it has exhausted its own resources fully. This is not always an easy message to get across to poor people who sometimes feel that the Government should freely meet their needs because they are poor.

Mathew, P.M and Nair, M.S. (1986) state that grass roots organisations of the rural women were earlier seen as delivery mechanisms for certain service and for training women in household activities. These organizations are now seen as mobilizers and participatory

mechanisms to increase the visibility and bargaining power of women to strengthen their voice in development decisions and to develop economic activities on a collective basis and ensure access to developmental inputs.

Berkowitz, L. (1975) states that group cohesiveness tends to create uniformities; the member's attraction to the group motivates them to develop common goals and similar view points. However the members may not always be having in exactly the same way even when they hold the same attitudes.

1.7 Research Gap

Self Help Group Concept is not new in Indian scenario; many studies had been carried out in the past on Self Help Group; like how Micro-finance can be channelised through SHG (Karmakar, K. G. 2000, Wilsion, K. 2002). The major area of study on SHG had been done with the context of women empowerment, social security and financial literacy (Swain, R. B., & Wallentin, F. Y. (2009), Reddy, C. S., & Manak, S. (2005), Bijli, H. K. (2012). The other phase of study was carried out on SHG were Bank Linkage programme and how this model had helped for financial inclusion (Mansuri, B. B. (2010), Dev, S. M. (2006). The next dimension on SHG shows that, how SHG enabled to promote entrepreneurship among its member (Thilepan, T., & Soundararajan, K. (2010)) and further various study had been done based on SHG on specific population like SC/ST, Muslim community and also in region specific population like study in Tamil Nadu, Andhra Pradesh, West Bengal etc.,. Through various literatures it was found that emphasis was focused on women empowerment related issues. After the literature review, it was found that less number of major studies has been carried out on financial management area of SHG members. Till now, such research has not been carried out in Perambalur district. The present study has been undertaken, which concentrates on Perambalur District in Tamil Nadu. As such, the current study tries to bridge the research gap found in the literature review.

1.8 Significance and Scope of the Study

Self Help Groups has penetrated deep into the southern states of India, Andhra Pradesh ranks first in the country in terms of registered SHGs and in its performance and Tamil Nadu falls second in the line. Hence, the scholar has taken up Tamil Nadu for the study which is the one of best state in the country in terms of SHGs and its performance. The present study shall be undertaken to analyze the financial management skills of SHG women members. So far, this type of finance oriented study on SHGs has not been attempted in Tamil Nadu. At the same time, Perambalur District is dominated by Scheduled Caste/Tribe (SC/ST) and Other Backward Caste (OBC) community, and these sections' women folks are the active members of SHGs in this district. Thus, the present study shall be a pioneering work in this area. It attempts to examine the utilization of funds generated and received from various agencies by the selected SHGs. Further, it attempts to identify, if any, the vacuum which may exist in the financial management area of the selected SHG women members. In case, if any lacuna exists, the study shall try to bridge the gap by providing or designing standard financial management modules for the SHGs. The study shall also endeavour to examine the socio-economic impact of the SHGs on the women members/beneficiaries. It examines how far the programme has helped in raising the income and levels of living of the rural poor women and in enabling them to cross the poverty line and how it has helped the women folk to attain empowerment. The present study is from the standpoint of the SHGs and their members. Further, the study shall be limited only to the four blocks of the Perambalur District as it will give a better picture of SHGs and its programme distribution activities among its women members.

1.9 Statement of the Problem

Self Help Group (SHG) concept is not new in Indian scenario, state as well as central government is pumping huge amount of money at various levels into the SHGs through banks

and NGOs. SHG members receive money according to their crediting rating, membership ratio and repayment history. Much research has been carried out on SHGs and women empowerment. But no work has actually been carried out in the area of financial management skills of the SHG members. This has urged the scholar to take up a microscopic study at district level. The present study shall try to examine how the SHG women members are handling and managing the funds which they received through various channels and to analyze to what extent SHGs had helped to empower the selected women folks by which they gain greater share of control over resources-material, human and intellectual skills like knowledge, information, ideas and financial resources like money and access to money and control over decision making in the community, society and nation and to gain ‘ power’ in Perambalur District of Tamil Nadu.

1.10 Objectives of the Study

The present study has the following objectives:

- i. To analyze the socio-economic profile of the selected SHG women members
- ii. To examine the Financial Management Skills of the selected SHG women members, to analyze the investment strategy, in terms of loans and personal savings and to assess the accounting methods followed by each group under the study.
- iii. To study the types of training received by SHG members and its impact on the financial governance of the SHGs.
- iv. To examine the method adopted by various SHGs to get credit rating and to find out the utilization of revolving fund by the SHGs.
- v. To analyze whether SHGs has helped to empower women folks in that District or not.
- vi. To offer suggestions to the various stakeholders for women through micro-finance.

1.11 Hypotheses of the study

Based on the above statement of the problem and objectives, the present study has the following hypotheses:

1. **H₀**= Educational background of SHG members & training given by NGOs to SHGs members has no impact on their Financial Management Skills.
H₁=Educational background of SHG members & training given by NGOs to SHGs members has an impact on their Financial Management Skills.
2. **H₀**= Getting Credit Rating and access to Revolving Fund has no impact on the SHGs' accounting methods and their performance.
H₁= Getting Credit Rating and access to Revolving Fund has an impact on the SHGs' accounting methods and their performance.
3. **H₀**= SHGs have not paved way for financial reliance and it has not empowered the women folks.
H₁=SHGs have paved way for financial reliance and it has empowered the women folks

1.12 Methodology

a. Coverage and sample size

First a familiarization visit was undertaken to NGOS and District Collectorate of Perambalurdistrict with an idea to assess the SHG situation in the district and a pilot study was carriedout. Based on the response from the above stake holders, the questionnaire was designed.

The present study has been conducted in the 4 (four) blocks of Perambalur District (Perambalur, Veppanthattai, Alathur, and Veppur) in Tamil Nadu. A total of 400 women SHG members from 40 (forty) SHGs (10 SHGs from each 4 blocks) has be identified; hundred members (10 from each SHGs) from each blocks has been consulted and interviewed for the present study. The study has been analytical in nature and descriptive in form. All the groups have been analyzed, both individually and collectively.

c. Data collection

The primary data has been collected through personal interview and with the help of Questionnaires which has been distributed among the SHG members belonging to the four blocks of Perambalur district (Perambalur, Veppanthattai, Alathur and Veppur).

Apart from the primary data, secondary data was also being collected from books, journal articles and from various Government agencies and NGOs. Focus group discussion was carried out through purposive sampling method.

d. Data analysis

Collected data through various tools has been tabulated and analyze with suitable statistical tools. The focus will be on building their financial management capability and skills. The capability approach has been the guideline and not a reference point for the analysis.

e. Period of the study

Field survey for primary data was conducted during the period June 2013 to January 2014. Regarding secondary data, data pertaining to 2010 to 2015 were taken as during the period of study. Various annual reports published by state as well as central organisations were taken into consideration for the present study.

f. Limitation of the study

- i) The researcher has made all possible effort during the course of data collection and personal interview. Since the target respondents are poor and their level of literacy is low, maximum effort was made to present the question and issues as real and simplified as possible. Some gaps might have remained unnoticed.
- ii) As the findings and conclusions of this study are based on data collected from selected self help groups (SHGs) in the study area, it cannot be generalised for the entire state.

- iii) The methodology followed and tools employed in the analysis of the data involved certain merits as well as demerits of their own and also reflect the limitations of the database.
- iv) Data pertaining to the self help group income, education, tenure of existence age, type of family, investment strategies, saving habits, empowerment scales etc. were gathered directly from selected self help groups' members. There were no proper records maintained at the individual level. Thus, the information given by the selected head of the households may not be accurate. However, utmost care was taken by the researcher to ensure accuracy, by adopting cross check methods.

1.13 Tentative Chapterisation

The present study has been chapterised as follows:

Chapter I- Introduction- Women Empowerment and Micro Finance

Chapter II- Growth and Development of SHGs in India

Chapter III- Socio-economic profile of the selected SHG women members.

Chapter IV- Analysis of the Financial Management Skills of SHGs

Chapter V- Conclusion and Suggestions



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CHAPTER II

GROWTH AND DEVELOPMENT OF SHGS IN INDIA

2.1 Introduction

“SHGs, saving for the present, securing the future”- NABARD

Group work has emerged as concept from Social work stream, which provides various services to individuals, groups and communities. Human being is social animal who come together to achieve a common goal. Cooley (1909) was one of the earliest group theorists to highlight the importance of group experience and to point out that it was by group experience that the individual become socialized. Working in group, a method of helping people emerged as an independent professional activity. Klein (1972) suggested that the numerical strength of group workers was small, compared to case workers in the US. The use of group work in developing countries like India has been somewhat different than that of the West. In India the concept of group work practice was largely influenced by the work of Trecker (1948), Wilson, Gertrude and Ryland, Gladys (1949), Konopka, G. (1963). Group work according to Trecker (1948) is a process through which individuals in groups are helped to acquire experience of relating with other. The group itself is seen as a source of help to individuals. This notion of using group leads to its purposeful construction and the group work practice gets identified with the idea of formation of group and subsequently working with it to help to achieve different objectives or goals.

Use of groups has become popular in community work practice as well as in the recent emphasis on development. In India, various community workers are forming various kinds of groups for meeting community needs or delivery of services in the community. An important characteristic of group work in India is that, groups are formed with a long-term perspective to become self-sufficient and to get institutionalized.

2.2 Self Help Group

a. Definitions of Group Work

Murphy, M. (1959) defined social group work as “enhancement of person’s social functioning through purposeful group experiences.” Murphy is simply focusing on the potential of group experiences and the way these can be used to help individual to grow. Konopka (1963) pointed out that this definition is very similar to the one, Perlman has for casework. Perlman (1957) defined case work as “a process to help individuals to cope more effectively with their problems in social functioning.” Trecker (1948) arrived at definition of social group work by focusing on interaction in the group as well. According to him, “the group worker enables various types of programme activities contribute to the growth of individual and the achievement of desirable social goals.” As Parket, M. M. (1934) , the noted political scientist, observed, “We do not get the whole power of the group unless every individual is given full value, and is giving full values.” Skidmore (1988) stated that identifying group work purposes as “reducing or eliminating roadblocks to social interaction and accomplishing desirable social goals.” Toseland, R. W., & Rivas, R. F. (2001) defined group work as “goal directed activity with small groups of people aimed at meeting socio-emotional needs and accomplishing tasks. As Konopka, G. (1963), pointed out, that the history of the development of modern group work is the part of history of social agencies evolving within a changing society. The older social services distinguished sharply between the giver and the receiver, and therefore the services thought of the concept of Self-help. In clinical terms, self-help refers to members attempting to resolve their problems without the help of intervention of professionals. In the Indian context, group work will refer to working with small group ranging between 7 to 10 members which is classified as small size group and if it’s between 10 to 20 members they fall under mid-size group.

b. Types of Groups in India

There are various groups functioning in India ranging from children's to elderly people, and these groups are functioning with various objectives. The existing group in our country can be broadly classified as Recreational Groups, Educational Groups, Support Groups, Remedial Groups and Women Groups.

c. Women Groups

Working with groups of women has become very popular in recent times and a lot of organizations working with women are forming groups of women for a variety of objectives. Self Help Groups of women have become very effective to accomplish a wide variety of objectives. These groups try to address goals such as, Education, support, Livelihood, Legal Aid and Health support.

2.3 Genesis of SHG

Human beings are social animals. They tend to live in groups. People have formed groups with others who have something in common with them. And oppressed people have joined together to overcome the conditions they face. Self Help groups, as we know them, go back at least to the 1930s, when Alcoholics Anonymous started in USA. While Self Help Groups have distinct characteristics, the philosophies of the self-help movement overlap with various other ways of working. Community Development, which became established as a discipline in the late 1980s, shares the concept of empowerment. In the past two decades, the self-help movement has mushroomed. The largest Self Help group, reports over one million members in the US (United States). One estimate places the total number of people in self-help support groups at 20 million. There are groups for addictions—Alcoholics Anonymous, Gamblers Anonymous, Debtors Anonymous; for families—Families of the Mentally Ill, Mothers of Twins Clubs; for illness/disability—National Association of People with AIDS (Acquired Immuno Deficiency Syndrome), Tourette Syndrome Association; for mental illness—

Emotions Anonymous, Recovery, Inc., GROW(Georgia Rehab Online Works); for bereavement—The Compassionate Friends, Survivors of Suicide, Widow to Widow; and for lifestyles—Single Mothers and Society for the Second Self (cross dressers), etc. Support groups in pursuit of various mutually beneficial ventures have remained a major social strategy in human history. Common goals, cooperative efforts and common sharing of rewards have brought likeminded people together as groups since centuries. The common good of members has been the motivating factor.

Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

Economic growth and development is taking place at a rapid pace since the middle of last century. Technological advances and Globalization have played a major role in propelling this advancement. One section of the global population has greatly benefitted through this development. Communities at the other end of the socio-economic ladder have not benefitted very much and a widening gap is being created between the “haves” and the “have-nots”. This has been a matter of great concern for international agencies, some world leaders and Civil Society Organizations.

Of course, there is a lot of ways and means to be used as the tools to eradicate the poverty in the society. But in the recent past, micro-finance is often considered one of the most effective and flexible strategies in the fight against global poverty. It is sustainable and can be implemented on the massive scale necessary to respond to the urgent needs of those living on less than \$1 a day, the World's poorest. Because micro credit can provide a much-needed

boost to people's earning power in remote parts of a country and an economy where the formal banking sector has shied away from lending.

The concept of micro-finance is not new in India. Savings and credit groups that have operated for centuries include the "susus" of Ghana, "chit funds" in India, "tandas" in Mexico, "arisan" in Indonesia, "cheetu" in Sri Lanka, "tontines" in West Africa, and "pasanaku" in Bolivia, as well as numerous savings clubs and burial societies found all over the world. Formal credit and savings institutions for the poor have also been around for decades, providing customers who were traditionally neglected by commercial banks a way to obtain financial services through cooperatives and development finance institutions.

Micro-finance is the extension of small loans to entrepreneurs, to poor to qualify for traditional bank loans. It can also be described as provision of small-scale financial services to clients who are economical active in various urban and rural areas. According to the accepted definition, micro-finance 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, micro-finance has become a key word with Governments, NGO (Non-Government Organisation)s and international institution like the World Bank. It has proven to be effective and popular measure in the ongoing struggle against poverty as well as for women empowerment.

Micro-finance has several other developmental objectives like mobilization of savings. It has also been used as inducers in different community development activities as an entry point in the community organizing programme and as an ingredient in a larger education or training exercise. All the programmes aim at the empowerment of poor people especially women and eradication of poverty.

According to Ledgerwood, L. (1999), micro-finance has evolved as an economic development approach intended to benefit low-income women and men. The term refers to

the provision of financial services to low income clients, including the self-employed. Financial services generally include savings and credit; however, some micro-finance organizations also provide insurance and payment services. In addition to financial intermediation, many micro financial institutions provide social intermediation services such as group formation, development of self-confidence and training in financial literacy and management capabilities among members of a group. Thus the definition of micro-finance often includes both financial intermediation and social intermediation. Micro-finance is not simply banking, it is a development tool. Micro-finance activities usually involve small loans, typically for working capital; informal appraisal of borrowers and investments; collateral substitutes, such as group guarantees or compulsory savings; access to repeat and larger loans based on repayment performance; streamlined loan disbursement and monitoring; and secure savings products.

Micro Credit Summit held in Washington in February 1997 to review and issue direction for financing to the poorest people in the underdeveloped countries defined micro-finance as programmes that provide credit for self-employment and other financial and business services to very poor persons.

The then World Bank President James Wolfenson mentioned that micro level financial schemes help people to help themselves by starting small income generation projects and business. They are particularly effective way of reaching woman, thereby helping incomes and well-being of their children and families.

Micro-finance is a concept that is helping the poor to avail of and create opportunities for economic growth. Micro-finance has fuelled the efforts of rural development, women empowerment and wealth generation by providing small-scale savings, credit, insurance and other financial services to poor and low-income households. Micro-finance thus serves as a

means to empower the poor and provides a valuable tool to help the economic development process.

The concept of micro financing and self-employment activities in rural areas has developed considerably over the last two decades. It is working neither on donation/charity nor on subsidy. It is basically rotational investment done to motivate the poor to empower themselves and practice the dictum 'save for the future and use those resources during the time of need.' Theoretically, micro-finance also known as microcredit or micro lending means making provisions for smaller working capital loans to the self-employed or self-employment seeking poor.

Micro-finance has come to be referred to as a small scale financial service (including savings, credit, insurance, business services and technical assistance) provided to rural people who operate small or micro enterprises, provide services, work for wages or commissions and other individuals and groups working at local levels (Guha, S., & Gupta, G., 2005).

Micro credit has been defined as the extension of small loans to be given in multiple doses based on the absorption capacity of the needy beneficiaries, who are too poor to qualify for formal bank loans, as they have no assets to offer as collateral security against loans (Tripathi, S., 2006).

'Micro-credit' may be defined as the credit and repeated credit provided in small measures to suit the recipient's requirements, with a comfortable pace of repayment and at an appropriate rate of interest (Nashi, S.K., 2004). Micro credit has been defined by the Micro Credit Summit held in Washington D.C. in February 1997 as "programmes that provide credit for self-employment and other financial and business services to very poor persons. Micro-finance can be interpreted in a broader context both as micro credit and micro savings, even though micro credit and micro-finance have come to be used interchangeably". However when the term 'micro finance' is used it implies some other services accompanying credit,

viz., facilities for saving and availability of services for insurance of the assets acquired with micro credit.

The Self Help Group Approach has grown out of the study and application of development concepts at a community level, and seeks to combine the social, economic and political aspects of community development, leading to empowerment. It is founded on rights-based principles that facilitate an atmosphere wherein individuals and communities can realize their potential and work towards their own development. A focus on attitudinal changes remains central to the approach and material well-being along with social and political development as well as empowerment is the final outcome.

The Self Help Group approach can be compared to building an Institution – a People's Institution built on the foundation of “Empowerment”. The institution is supported by three solid pillars – Social, Economic and Political empowerment. The term “Social” is referred from a broad perspective to include cultural and religious empowerment. This is especially true in certain societies where members, especially women are subjected to living conditions which evolve from a radical view of culture and religion. Social, economic and political empowerment is required to enable the poorest to claim and realize their rights as human beings, citizens and equal partner in civil society.

It is in 1976, Prof. Dr. Mohammad Yunus of Bangladesh started Rural Bank (literally the Village Bank) called ‘Grameen bank’ in Bangladesh. This was an experiment in giving credit to the very poor without any collateral. Prof. Yunus reasoned that if financial resources can be made available to millions of small people with their millions of small pursuits, it can add up to create the biggest development wonder. The experiment was a grand success and Prof. Yunus was awarded the Nobel Prize in 2006 for his contribution to development.

The Grameen Bank is based on the principles of:

- Mutual trust
- Accountability
- Participation and
- Creativity

Apart from the economic development, the Grameen Bank model also focuses on social issues. In their group meetings, the women are encouraged to discuss and overcome their social problems. One of the most remarkable consequences of the Grameen Bank movement is that within two decades, the fertility rate in Bangladesh declined from 6.1 to 2.9 and that too voluntarily. This illustrates the dynamic power of women in small affinity groups and the consequential trend towards gender equity. Fewer children can be provided with much better care and enhanced quality of life.

MYRADA (Mysore Resettlement and Development Agency), a development organisation in South India started looking for an alternate system of micro-credit than the banking model that the Grameen bank established. The main reason was that the poor very often engaged in different sources of livelihood and the credit had to be more flexible and lend it to diverse applications. The main feature of this credit model was that the money was saved by the group members and belonged to them. The internal lending was flexible and suited the needs of the borrower. The self help groups (SHG) were thus born and made their own lending rules. At the group meetings, time was set aside to discuss social problems and issues. Members came up with their problems and suitable solutions. They were encouraged to claim a better place in life economically and socially. MYRADA (Mysore Resettlement and Development Agency), through lobby convinced main stream financial institutions including banks to lend to Self Help Groups.

The main features of this lending pattern are:

- Lend to unregistered, informal groups that behaved like formal group
- Lend to groups without asking for the purpose of the loan.
- Lend without a collateral

The Reserve Bank of India – the apex bank in the country came up with a new policy to this effect acknowledging the existence and functioning of Self Help Groups in 1990. Apart from the economic development, the need for holistic development and empowerment was seen. Self Help Groups, which are made up of 15 to 20 members, were linked together at a second and sometimes a third level such that they could impact the whole community. A people's institution was formed. MYRADA's mission and vision was and still is to foster a process of ongoing change in favour of the poor in a way in which this process can be sustained by them through building and managing appropriate and innovative local level institutions rooted in values of justice, equity, and mutual support.

2.4 SHG Movement

The idea of SHG (Self Help Group) started to germinate in early 1980s, SHG movement in India during early stage it was cramped in the Southern States of the Nation, namely Andhra Pradesh, Tamil Nadu and Kerala. It was started as a tool to eradicate poverty, which gradually stretched through other parts of the country and started to pick momentum in 1990s, and finally it took shape as a movement. In this stage SHG started to consolidate, building their association at various levels. This phase Government and Bank started to recognize and affiliate them as group. The SHG movement enabled the unorganized, marginalized, underprivileged, minorities of the society to take up their economic, social and political agendas. Scaling up of SHG movement in our nation was based on three approaches namely SHG Movement Approach, Mission Approach and Programme Approach. The group has to go through various stages to come out as Self Help group.

These stages are:

Initial Mobilization: Drop makes an ocean, like that individuals has to come together to form a group. For coming together first awareness has be generated about the group, among the people in the society, and to build consensus about capacity building of various stake-holders of the future group. In the initial stage more stress and emphasis will be given on formation of groups.

Social Mobilization: Mobilizing the people on the basis of certain minimum guideline for formation of group. Trying to mobilize the marginalized or unreached people of the society on the basis like caste or religion and economically weaker section and try to bring them under the umbrella of SHG.

Self-awareness: One of the foremost factors of SHG movement is to cultivate self-awareness and to surface up the hidden potential and the resources of the group members. Once they are educated on this line it brings a direct and indirect change on the attitudes and mindset. This awareness helps the members to know about various programmes, benefits given by various agencies.

Capacity-building: Building up capacity of the members of the group is a basic need of the SHG movement. Which enable the members to develop their capacities to demand their legitimate right or due things from various agencies or institutions. In this process the member are enabled to increase various skill related to the programme taken up by the group.

Entry point: Entry point to become a member of SHG is self-contribution, thrift and credit as incentive for the group to remain cohesive. This offers opportunities for creating healthy inter-dependency within the group. This saving will enable the group to get access to revolving fund and some kind of subsidy given by Government of NGO's.

Collective interventions: The members come together to address some social issue or trying to bring about social change through building partnership, cooperation and collaboration.

Convergence: During this stage the group tries to consolidate so that they can sustain as SHG. Some shortcomings of convergence are due to indifferent attitude and lack of interpersonal skills and lack of leadership quality from the members.

Process/Activity: In this stage the members of the groups approach is more process and activity oriented. More focus is on time bound activities, likes access to Revolving Fund, link with bank loan, release of subsidy etc.

Long-term objective: The group member and leader will be setting a path towards empowerment, by creating an enabling environment and providing opportunities for decision making leading towards empowerment.

2.5 The Concept of Self Help Groups

- i. The group consists of likeminded rural folks; belong to particular harmonized sector of the society.
- ii. The group may be formal or informal in nature.
- iii. The group must have around 10 to 20 people as member in it.
- iv. The group functions in a transparent and democratic way.
- v. The group functions with the help of certain rules and regulations formulated by Government and Non-Government agencies
- vi. One of the important by-law of the group is to conduct meeting at regular intervals.
- vii. First and foremost goal of the group is to promotes small savings habit among their members
- viii. The group tries to generate revenue by lending their saving money within the members of the group.

2.6 The Features of Self Help Groups

- i. The group tries to empower an individual, through developing their self-confidence. Development of decision-making capacity is induced among each members of the group.
- ii. Through group the individuals develop the capacity to generate revenue, through which they can support their family. This directly or indirectly boost up the image of the women member in the family. The members of the group perform certain social activity (e.g., HIV/AIDS (Human Immunodeficiency Virus /Acquired Immuno Deficiency Syndrome) awareness program) which develops their position in the society.
- iii. The members create awareness on health and sanitation related area.
- iv. As a woman Self Help group, they work in tandem to create awareness on women education and their employment.
- v. They work on the views regarding Thinking about caste system.
- vi. The members of the group develop a positive attitude towards assisting own family, village and society in solving their problems.
- vii. The self-confidence generated through the group movement induces them to participate in social movements and politics.

2.7 Need and Importance of Self Help Groups

- i. Through sustainable growth and development of Self Help Groups. It gets help through various agencies like Banks and MFI (Micro-finance Institutions) to improve the efficiency of the credit system to unorganized and underprivileged self help group.
- ii. The SHG (Self Help Group) provides a channel of financial inclusion.
- iii. The SHG nurture the capacity building trait of its members. As a result, individuals develop the skill to mobilize various resources.

- iv. Those illiterate and under privileged members of SHG (Self Help Group), after joining the group they start to develop the saving and banking habit.
- v. The main objective of SHG is to improve the living condition of their self help group member, through imparting various self-employment skills training e.g., Tailoring, computer training.
- vi. The activities of the SHGs directly or indirectly help to empower the woman folks of their group.
- vii. The group activities help their member to get social and economic justice if they are deprived from it.
- viii. Being a group, the members join their hand to solve common issues, which reflects as a community action.
- ix. SHG helps to develop the individual skills of the community members through various training programme.
- x. Through SHG their member gets an idea or way for livelihood finance and employment generation.
- xi. The self-confidence generated through SHG has reduced the influence of unorganized sector.

2.8 Role of Self Help Groups

- i. In the process of empowering the woman folk, the first step of the SHG is to improve the communication level of their members.
- ii. The next step is to increase the self confidence level of their member through various activities.
- iii. Once their communication skill and self-confidence has increased their frequency of interactive with outsiders also increases

- iv. Once SHG members are empowered the status of access to amenities like health, sanitation, education, market, water supply, affect the economic and overall development of the members.

2.9 Formation of Self Help Groups

a. Membership of SHGs

The basic concept of A Self Help Groups is to be small and manageable members from 10 to 20 belonging to a homogenous group; they may belong to same village, religion, and caste etc. The main focus while forming a group is that the members should possibly from low-income group. It should totally function in democratic manner and there must be no hard and fast rule that the liberty must be given to the entire member to join and leave the group wherever they wish after settling the monetary account of group. In turn the group has the power to remove any of its members on the basis of any bad conduct. Groups functioning are a team effort which is based on mutual trust, cooperation, and social commitment and grievance redresses if any.

b. Rights and duties of SHG members

The members after joining hand to form a group, they have certain rights and duties.

Rights

- i. Rules and regulation has to be followed by each members of the group.
- ii. As group apply for loans from various funding agencies and generate revenue through internal loan culture.
- iii. Be proactive and make suggestions and recommendations for the betterment of the group and its members.
- iv. Keep open to all kinds of deliberation and discussions.
- v. Concentrate on the society in and around you. Raise the issues which have social importance.

- vi. Develop the information literacy skill, to know about loans, deposit, insurance and health care etc.
- vii. Pull out from the group as per its rules and regulations

Duties

- i. The group has organized meeting in regular intervals and it's the duty of the members to participate in all meetings without fail.
- ii. Internal discipline has to be developed by prompt loan repayment with interest.
- iii. Accept your fault and pay the due penalties.
- iv. Be judicious in spending the loan money and confine the use of the loan amount for the state's purpose.
- v. Be a role model and encourage your peer group members by your promptness.
- vi. Abide by bylaw of the group.
- vii. Don't run away from the responsibilities, try to shoulder it.
- viii. Help each other in hours of need.

c. Features of SHGs

Various significant features of the Self Help Groups are:

- i. The basic concept of the group is 'self-help'.
- ii. Formation of the group creates a way for their members to become a part of a cooperative society.
- iii. To get funds from various agencies first the group has to be registered with any official agency.
- iv. The group is an autonomous body and it's free from official controls.
- v. The groups can form its own association and it will be considered as legal entity.
- vi. SHG focus will be on thrift and credit management.

- vii. They are governed by themselves.
- viii. They select their leader and other officer bearers.
- ix. They have proper accounting and auditing methods which is simple and understood by laymen.
- x. Initially SHG borrowed little fund from banks which is circulated internally among their members.
- xi. The groups demand and need are met from their own resources.
- xii. Majority of the member get access to their internal funds and utilize for their upliftment.
- xiii. The loan amount taken from banks are returned in time with due interest. Some of the groups get some subsidy depending on their existence.
- xiv. Majority of the SHGs deposit their savings with bank as FDs (Fixed Deposits).
- xv. One of the important bylaws of the group is hold their regular meeting in a stipulated interval.

2.10 SHG-Bank Linkage Programme

Once the SHG is formed and it's able to sustain as a group for six month to one year, it starts to builds its saving through self-contribution and opens a formal bank account in the name of the group. Thereafter the members of the group initiates internal loan culture and start to circulate their saving with their member for nominal interest rate. The groups' activities are discussed in the group meetings which are documented properly through minutes. The financial transaction of the group is maintained in an accounting or ledger book. These qualities of the groups become a yard stick to gauge the group. Through this process, the bank gives credit rating and fixes a credit limit for an individual group. The amount given by the bank is usually utilized by SHG for income generation. This procedure generally takes six months.

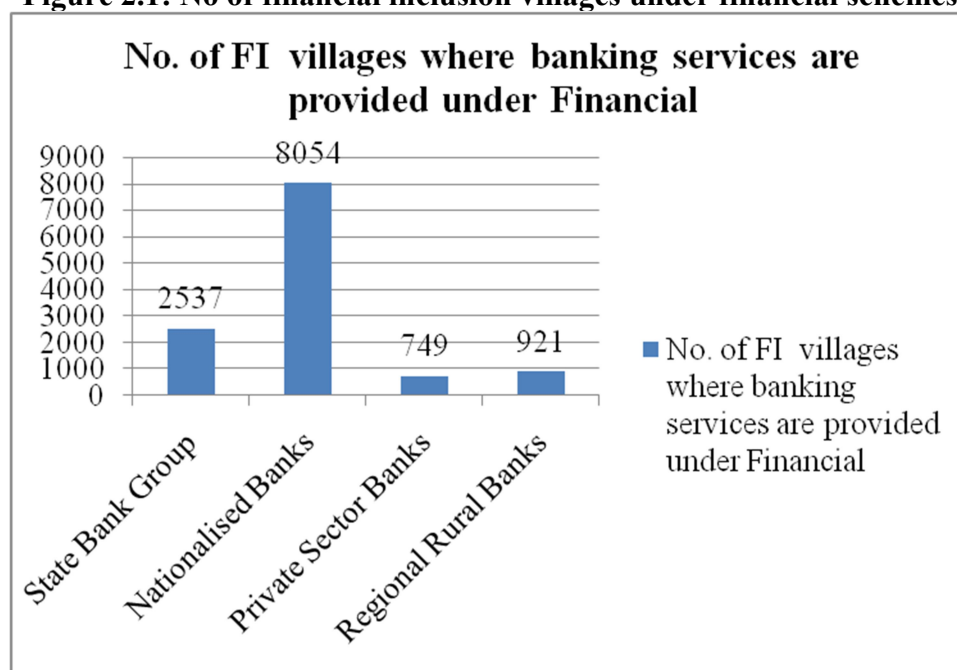
Table 2.1: Total No. of Banks in Perambalur District as of January 2015

Total No. of Banks in Perambalur District as of January 2015								
Bank of India	Canara Bank	City Union Bank	Indian Bank	Indian Overseas Bank	Pandyan Grama Bank	State Bank of India	Union Bank of India	Total No of BCs
1	13	1	2	47	1	15	14	94

Bankers Source: *State Level Source Committee Tamil Nadu*

Above are the details regarding the group-wise consolidation of the different bank branches with number of financial inclusion (FI) villages where banking services are provided under financial scheme are given (Table 2.1). Nationalized bank has highest 8054 number of FI (Financial Inclusion) villages under this scheme and private sector banks have lowest number of villages under this scheme. Following are the details (Table 2.2) regarding the banks which are working with SHGs for financial inclusions.

Figure 2.1: No of financial inclusion villages under financial schemes



Source: *Status of Micro-finance in India*

https://www.nabard.org/Publication/SMFI_2013_14.pdf

Table: 2.2 Loan Disbursed under NABARD (National Bank for Agriculture and Rural Development) scheme in Tamil Nadu during the session 2013-14

Commercial Bank		Regional Rural Bank		Cooperative Bank		Total	
No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount	No. of SHGs	Loans Disbursed Amount
93955	234526.61	13374	37023.27	27940	47731.11	135269	319280.99

Source: *Status of Micro-finance in India*

https://www.nabard.org/Publication/SMFI_2013_14.pdf

Under NABARD SHG-bank linkages programme in Tamil Nadu, a total Rs. 2, 34,526.61 lakh has been disbursed under this scheme by commercial banks to 93955 numbers of SHGs, Rs. 37023.27 lakh has been disbursed under this scheme by regional rural bank to 13374 SHGs and Rs. 47731.11 lakh has been disbursed under this scheme to 27940 SHGs. Total Rs. 319280.99 lakh has been disbursed under this scheme to 135269 number of SHGs during the period 2013-14.

Government of India has formulated certain basic criteria for the SHGs, following those they are allowed to open an account in a Bank which is nearest to the group. A group has to follow the below steps to open an account with a bank:-

Resolution

The members of a SHG has to pass a resolution in their group meeting and it has to be duly signed by all members, stating that the decision to open SB account with the bank. An attested copy of the resolution should be submitted to the bank along with a formal application.

Authorization

The SHG should authorize at least three members – any two of whom to jointly operate their account. The resolution, along with the filled in application from duly introduced by the promoter, may be filed with the bank branch.

Rules and Regulations

Copy of the rules and regulations of the SHG is to be given to the bank along with the application. The rules and regulations are generally adopted in the first meeting of the group and are included as a part of the proceedings.

Savings Bank Passbook

The bank shall issue a savings bank account passbook to the group. This should be in the name of the SHG and not in the name of any individual.

Bank loan to SHG

The SHGs are eligible to get 1 to 4 times of their groups saving as the loan amount from the bank.

Loan repayments

All loans should be repaid in time to the bank with interest; it's the groups collective responsible for the repayment of the loan. Collateral security is not necessary for the loans sanctioned to the SHG. The members of SHG know that the bank loan is their own money like savings. They are aware that they are jointly responsible for the repayment. Group exerts moral/social pressure on the members for repayment. In this way the bank gets a better repayment from the groups.

Interest rate by bank

The bank is free to determine the lending rate of interest.

Lending rate by the group

The groups decide by themselves on the rate of interest for lending to their members.

2.11 Functional Features of Self Help Groups

- i. SHG is an association of underprivileged and poor people who live a contended life.
- ii. They are engaged in traditional business, their risk appetite is very low, and hence they do not engaged in speculative business.

- iii. Generally the group is homogenous, they belong to same strata of the society, who are bound by affinity, parallel of interest and who are willing to work together.
- iv. There should be separate groups for women since their requirements and style of work is different.
- v. It's an autonomous body it does not work under the direction or control of any external agency. It is independent body.
- vi. The characteristic of the group is highly participatory.

The basic idea of micro-credit is to bring together the poorest of the poor into the umbrella of Self Help Group and to make them aware of their strength of team activity and realize them the basic theory of survival. The aim of SHG is to bring self-reliance among the members and to shatter the dependence of moneylender and other exploiters.

2.12 SHG Rules and Regulations

Self Help Groups after taking a shape and started functioning, it should formulate certain Rules and Regulations, in-line with Government norms in such a way that:

1. Rules should be formulated pertaining to its organization and management.
2. Privilege and responsibility of the members should be specified.
3. Prepare the routine for the meetings.
4. Specify the minimum amount which has to be saved by an individual member per month.
5. Spell out the interest rate for internal loans and bank loans.
6. Resolve on repayment period for different types of loans.
7. Manner in which a member can join, withdraw or can be removed from primary membership.
8. Maintain a guideline to appoint an assistant or facilitator.

9. Determine imposition of fines/penalties for:
 - a) Not attending the meetings
 - b) Irregular savings,
 - c) Non-repayment of loan on time, etc.
10. Specify the dos and don'ts for giving loans on savings and bank transaction.
11. Determine responsibilities for various members e.g., handling and retaining cash balances, convening of meetings, safe-keeping of books of the SHG etc.

A more elaborate version of these rules and regulations is written down and adopted by group members and included in the proceedings of the meeting. All members should sign these rules and regulations and be countersigned by the chairman of the meeting.

The management of the SHG is similar to a cooperative society, democratically- based on the principle of 'One Member-One Vote'. SHGs have their own rules and regulations which they adopt voluntarily and impose upon themselves and agree to abide by them. There can be several SHGs in one village.

The SHGs can form their own SHG Association which can be registered under the Societies Registration Act-1862 thereby acquiring a legal status to undertake business operations. While cooperative societies need to be registered with the Registrar of Cooperative Societies, there is no need for a SHG to be registered with any agency. The main business of SHGs is thrift and loan. Cooperative societies, especially the PACS, are multipurpose in nature. Both of them can transact business with each other and it is regarded that the SHGs are a sub-system of cooperatives as the membership of the cooperative is also open to SHGs and the membership of the two institutions is generally common.

2.13 Requirements for making SHGs strong

To be a successful and effective one, the Self Help Groups need to be:

Homogeneous

All members should be from one economic stratum – those below the poverty line. If, in addition, they are also from the same occupational group, it becomes a further contributing factor in successful functioning.

Small

The members should be preferably between 10 and 20 families, though this could vary slightly from programme to programme.

Multipurpose

SHG should be involved in an integrated set of activities in order to be self-sustained.

Voluntary

SHGs should be developed from below and evolving their own rules and regulations for membership and for all activities.

Informal and Fully Participatory

Decisions are made by all members and not through representatives.

Consensus Decision-making

Decisions of the SHG meetings must be arrived at through consensus.

Non-Political

There is no role and scope for party politics in these groups. The group should have its own rules and regulations written down clearly as a separate document or as a part of the first meeting in its meeting proceedings register and all members should sign it.

Selection of Functionaries

Groups are expected to select/elect certain functionaries to ensure a democratic functioning.

These are: President/Chairman, Secretary, and a Treasurer.

The main functions of group leaders

Chairman is to conduct meetings in a democratic manner and keep the group together; In order to avoid any singular control; the position of the Chairman is generally rotated among the members from time to time with the consent of the members.

The secretary is responsible for the upkeep of the books, maintain a constant dialogue with the members and have an active coordination with the bank; The Treasurer is responsible for the management of accounts of the members and of the group.

2.14 Linking Self Help Groups with Banks

The group members generate their resources through self-contribution; the contribution amount varies from Rs. 50 to Rs. 500 depending upon individual capacity and their groups' policy. These amounts are meagre to meet the credit requirements of the members for undertaking productive activities. If SHG has to sustain as a group and wants to empower their member through financial reliance they need supplement resources, which can be availed from Banks and NGO (Non Government Organisations)s. The Banks and NGOs don't give loan like that. In order to avail loans the SHGs has to qualify certain mandatory prerequisite, spelled out by Government, Banks and NGOs. The guidelines given by various bodies help SHGs to increase their efficacy and make their group eligible for different types of credit delivery systems.

2.15 SHG - Bank Linkage Programme

The SHG-Bank Linkage Programme was initiated by the Government. It has been initiated as a major lath of the strategy for delivering financial services to the under-developed and deprived people in a sustainable manner since its inception in the early 1990s and has made

prompt progress in exhibiting sizeable democratic functioning and group vitality. The SHG-Bank linkage model is the indigenous model of micro-credit evolved in India and has been extensively commented as successful model.

NABARD (National Bank for Agriculture and Rural Development) launched SHG-bank linkage programme in India in 1992 for promoting financial growth of the SHGs. A multi-agency rural credit delivery structure including commercial banks, RRBs (Regional Rural Banks) and cooperative banks are formed after nationalization of commercial banks in 1969. Under this scheme a massive network of more than 1,53,000 retail credit outlets has been opened for providing mandatory credit to different sectors under subsidized rates. But later on, problem started in terms of institutional structure. The institutional structure was not profitable in serving the needs of the poor. The credit requirements of the poor was small, frequent and unpredictable and these scheme only provided credit not financial services and schemes like savings, insurance etc. to the poor which were actual requirements. So to mitigate these shortcomings of the scheme, NABARD (National Bank for Agriculture and Rural Development) had started a pilot self-help group bank linkage programme in 1992. NABARD provides finance to bank at a rate lower than market interest rate under this scheme (Ansari, 2013). The following Table 2.3 observes the cumulative progress in Self Help Group-Bank linkage programmes in India.

Table 2.3 Cumulative Progress in Self Help Group-Bank Linkage Programmes in India

Cumulative progress in self help groups bank linkage programme in India (1992-1993 to 2010-2011)						
(Amount in Billion Rs.)						
Year	NO of SHGs linked		Bank loan		Refinance assistance	
	During the year	Cumulative	During the Year	Cumulative	During the year	Cumulative
1992-93*	255	255	0.29	0.29	0.27	0.27
1993-94*	365	620	0.36	0.65	0.19	0.46
1994-95	1502	2122	0.02	0.02	0.02	0.02
1995-96	2635	4757	0.04	0.06	0.04	0.06
1996-97	3841	8598	0.06	0.12	0.05	0.11
1997-98	5719	14317	0.12	0.24	0.11	0.21
1998-99	18678	32995	0.33	0.57	0.31	0.52
1999-00	81780	114775	1.36	1.93	0.98	1.5
2000-01	149050	263825	2.88	4.81	2.51	4.01
2001-02	197653	461478	5.45	10.26	3.96	7.97
2002-03	255882	717360	10.22	20.49	6.22	14.19
2003-04	361731	1079091	18.56	39.04	7.05	21.24
2004-05	539365	1618456	29.94	68.98	9.68	30.92
2005-06	620109	2238565	44.99	113.97	10.68	41.6
2006-07	1105749	-	65.7	-	12.93	54.53
2007-08	1227770	-	88.49	-	16.16	70.68
2008-09	1609586	-	122.54	-	26.2	96.88
2009-10	1586822	-	144.53	-	31.74	128.62
2010-11	1196134	-	145.48	-	25.45	154.07

Source: Reserve Bank of India. (ON298)

It is evident from the table that from the year 1992-1993, the number of SHGs linked with bank has been increased considerably. Bank loan and refinance assistance amount in billion rupees also increases gradually.

Note:

1. Data for 2010-11 are provisional.
2. Data relates to commercial banks, RRBs and co-operative banks.
3. From 2006-07 onwards, data on number of SHGs financed by bank loans are inclusive of Swarnajayanti Gram SwarozgarYojna (SGSY) SHGs and existing groups receiving repeat loans. Owing to this change, NABARD discontinued the publication of data on a cumulative basis from 2006-07.*: Rs. in Crore.

2.16 NGO–SHG-Bank Linkages

Non-Governmental organizations (NGOs) are having a vital role in bringing together the deprived and motivating them to form SHG (Self-Help Group) and make them eligible for

micro-credit. There are large number of NGOs in the country that are involved with capacity building and empowerment of rural poor which focus in particular on women. The NGOs have been successfully instilled financial value and discipline through saving and have demonstrated their value to the bank. The linkage between NGO and SHG; the joint liability is well recognized by the Banks as it is well suited to lending to the poor as it minimizes the risk for lending institutions. NGO-SHG bank linkage credit programs have bucked by conventional wisdom about financing the poor. Firstly it has revealed the poor people, especially poor women, about repaying their loans. A near- perfect repayment rate, unheard or in the formal financial sector or India, secondly the poor are willing and able to pay interest rate have reasonable the NGO to cover their cost.

This ultimately leads to build the capacity of SHGs in terms of savings mobilization, linking them with banks and providing technical support in starting viable micro enterprise by the SHG members. In this approach, the NGO is mediating contact between SHG and the banks. NGO also examine the credit worthiness of the SHGs. In all this the NGO gets financial support in terms of grant from the Apex Financial Institutions (AFI) like NABARD. NGOs also provide technical support for the beneficiaries to ensure proper utilization of loan and repayment.

The challenges before the NGOs are to innovate ways of initiating, processing and recovering loans in the SHG-bank linkage given its strength in achieving scalability. Since micro-finance remains the only one factor in the equation to alleviate poverty, NGOs feel that promoting excellent working groups and ensuring a good bank linkage. With the advancement of sustainability in microfinance, the issue of women's empowerment constituted the corner stone of the NGOs intervention on poverty alleviation.

NGO-SHG Bank linkage program helps poor women by providing independent sources of income, outside home and tend to reduce of income outside home and tend to reduce the

economic dependency of women on their husbands. The implications of the NGO-SHG bank linkage are that it will not only bring rapid economic improvement in the situation of women but also hasten their empowerment. The NGO-SHG credit members are reported to be more confident, assertive intelligent and self-reliant.

2.17 District-wise details of SHG-bank linkage programmes in Tamil Nadu

Table 2.4 shows district-wise details of SHG-bank linkage programme in Tamil Nadu. It is evident from the table about the achievement of SHG in the year 2014 -2015. Achievement has been registered as target and per cent of achievement of the target. The target amount of the each SHG has been mentioned in terms of crores. It is very interesting to note that in Namakkal district, the per cent of target achievement is 100.6 per cent in year 2014 -2015 which marks to the very high achievement among all districts in Tamil Nadu.

Table: 2.4 District-wise Details of SHG Bank Linkage Programmes in Tamil Nadu

SHG-Bank Linkage Programme						
Achievement for the Year 2014-2015 (as on 31.01.2015)						
(Rs. in Crores)						
Sl.No.	District	Target		Achievement		%
		No. of SHGs	Amount	No. Of SHGs	Amount	
1	Theni	8008	266.00	3103	94.07	35
2	Thiruvarur	8954	125.00	4125	46.05	37
3	Madurai	10249	189.00	3186	90.24	48
4	Nagapattinam	8724	143.00	3299	71.02	50
5	Dindigul	5672	144.00	3865	71.56	50
6	Chennai	10371	352.00	5320	179.32	51
7	Villupuram	20502	247.00	6336	150.11	61
8	Cuddalore	10652	186.00	5126	106.49	57
9	Thiruvallur	7352	170.00	3900	99.33	58
10	Dharmapuri	12290	345.00	4851	203.24	59
11	Thanjavur	20291	190.00	4643	113.57	60
12	Sivagangai	4751	139.00	3063	84.10	61
13	Thoothukudi	9350	137.00	3813	90.36	66
14	Trichy	4771	148.00	4413	96.42	65
15	Tirupur	4224	102.00	2906	68.18	67
16	Salem	8741	252.00	7601	178.46	71
17	Tirunelveli	11215	322.00	7262	220.91	69
18	Coimbatore	7272	191.00	4882	134.75	71
19	Kanyakumari	5394	178.00	3633	125.20	70
20	Pudukkottai	6513	146.00	3972	105.00	72
21	Ramnad	5400	121.00	4717	87.36	72
22	Perambalur	2030	36.00	1728	26.03	72
23	Kancheepuram	16000	283.00	11757	211.14	75
24	Erode	6598	116.00	4245	93.38	81
25	Thiruvannamalai	1867	227.00	6643	171.19	75
26	Nilgiris	2434	70.00	1566	53.66	77
27	Virudhunagar	7951	148.00	5556	117.45	79
28	Karur	6631	122.00	3855	97.20	80
29	Ariyalur	3006	43.00	2179	35.70	83
30	Vellore	11350	252.00	10045	224.57	89
31	Krishnagiri	18631	509.00	12600	471.54	93
32	Namakkal	5067	101.00	3522	101.62	100.6
Total		272261	6000.00	157712	4019.22	67

Source: State Level Bankers Committee Tamil Nadu, SHG Credit Linkage Achievement 2013-2014

2.18 Different Models of Self Help group - Bank Linkage

On the basis of the modes of formation and nurturing, SHGs are basically categorized into three models, which are mentioned below:

Model I

SHGs are formed and funded by banks; in this model, the bank itself acts as a Self Help group Promoting Institution (SHPI). Banks themselves take up the work of forming the groups, nurturing them over a period time, opening their saving accounts and providing loans to them after satisfying itself about their maturity to absorb credit.

Model II

SHGs formed by formal agencies other than banks, but directly financed by banks In this model, groups are formed by facilitating agencies like NGOs, government agencies, or other community-based organizations. They facilitate organizing, forming and nurturing of groups and train the Self Help group in thrift and credit management. Banks give loans directly to these SHGs. A large number of NGOs are actively participating under this model and also the State governments through their development agencies like the DRDA, DWDA and some of the centrally sponsored social sector missions are involving. Among the three models, this model is popular.

Model III

SHGs financed by banks through NGOs and other agencies as financial intermediaries. In some parts of the county, banks are not in a position to even finance SHGs promoted and nurtured by other agencies due to various reasons. In order to overcome the constraints of formal banking system, the NGOs are encouraged to approach a suitable bank for bulk loan assistance. This, in turn, is used by the NGO for lending to the SHGs. Thus, the NGOs act as both facilitators and Micro-finance Intermediaries (MFIs) in such cases. Banks finance these

federations who in turn finance their member SHGs. Other agencies like NBFCs are also coming up to take up this role.

2.19 Initiatives by NABARD

NABARD as an institution is playing a pivotal role of disseminator and facilitator, by formulating and providing conducive policy atmosphere. They also act as a mentor by providing training and capacity building activity, besides extending monetary support for the strong and healthy growth of SHG linkage programme over the year, various steps are taken in this regard which are enumerated below:-

- i. NABARD in consultation with RBI and NGOs started pilot programme in February 1992 for linking around 500 SHGs with various Banks.
- ii. Mass lending concept was started in 1993 for encouraging the NGOs to develop group approach and financial delivery systems in rural areas.
- iii. Framing favourable policy framework through provision of opening savings bank accounts the name of SHGs.
- iv. Creating awareness and providing training for the stakeholders.
- v. Provision of capacity building support of NGOs/SHGs/Banks.
- vi. Conformist approach towards SHG linkage programme, as part of corporate planning.
- vii. Encouraging banks and its associates for promoting SHGs
- viii. Providing financial support to NGOs for promoting SHGs.
- ix. Advocating rural individuals in promotion and nurturing of SHGs
- x. Having a close watch on SHGs progress.
- xi. Organizing workshop, seminar for capacity building and also disseminating knowledge through papers and print media.

- xii. Constitution of High Powered Task to look into the aspects of policy and regulation of micro-finance and suggest policy, legal regulatory measures for smooth and unhindered growth of micro-finance sector.
- xiii. Setting up a micro-finance development fund in NABARD for meeting the promotional costs of up-scaling the micro-finance interventions. The fund has since been redesigned as micro-finance development and equity fund.
- xiv. Initiating the credit rating of the micro-finance institutions through accredited credit rating agencies of India by meeting 75 per cent of the cost of the rating as grant. This is done to enable the micro-finance institution to approach banks for commercial borrowing and extending micro-credit to the poor.

2.20 Financial management in Self Help Groups

Savings and loaning are the major activities undertaken by SHGs. Each group has fixed certain minimum amount that has to be saved by each member. The fund which is raised by the members is used for internal loaning. A group is an autonomous body which manages the thrifts and credit by itself. In case the groups' requirements are more, they can approach any leading bank to borrow money.

Micro-finance is viewed as a logical extension of the Banks which are working towards inclusive growth, SHG movement is driven from micro-finance is seen as pragmatic approach to poverty reduction by providing access to credit for poor in rural, semi-urban and urban areas. Credit is effective tool which help the poor to tackle the problem of deprivation, to improve their welfare and social acceptance and credibility which directly or indirectly improve their living standards.

a. Funds of the Self Help groups

Funds of the Self Help Groups consist of:

- i. Self-Membership Fee – Generally Rs 10 per member;

- ii. Membership Fee is payable only once at the time of admission;
- iii. Minimum regular deposits every month;
- iv. Interest earned;
- v. Grants from promoters and government;
- vi. Project funds provided by promoters to carry out specific activities;
- vii. Donations and Gifts;
- viii. Development Fund etc.;
- ix. Fines and Penalties due to defaults.

b. Regular Savings

The group will pass the resolution that each of its member have to save certain minimum amount. According to the decision, each of its members saves certain minimum amount depending upon their capacity. Each of members will save the specified amount on a regular interval namely fortnightly or monthly basis.

The amount to be saved by the member: [a] can be determined by the member himself, or [b] By the group as a whole. The defaulting member is required to pay a penalty if the fixed amount is not paid in time. All incoming funds should be distributed among the members who have applied for loans and the remaining amount should be promptly deposited into the bank as soon as possible.

c. Management of SHG Funds

- i. Members shall abide by the rules and regulations of the group
- ii. Members shall be jointly and severally liable for all the debts contracted by the group
- iii. All assets and goods acquired by the SHG shall be in the joint ownership of all the members

- iv. Members shall elect and appoint a certain person to look after and manage the day-to-day affairs of the group
- v. This person shall be made responsible to manage all affairs of the group with the bank e.g., filling in loan applications, receiving the cheques from the bank, loan disbursements to the members, securing repayments for the bank etc.
- vi. The appointed person can be removed at any time by a majority vote of the members and a new person to be elected or appointed
- vii. In the event of the death of any members of the SHG all entitlements shall be handed over to the next kin of the person.

g. Loans to be granted

- i. The SHG meeting takes a decision regarding the amount to be loaned out
- ii. The amount has to be uniform
- iii. Every member should get the same amount for a particular activity
- iv. Norms for loan should be fixed for each activity and its size
- v. Loan repayment capacity should also be assessed for each activity
- vi. All the members can revise the amount of loan
- vii. All decisions pertaining to the value of loan, term of repayment, quantity of penalty and other terms relating to the loan, deposit and repayment etc. have to be taken by the group where at least 90% of the members are present
- viii. No loans are granted to non-members under any circumstance.

e.Repayment of Loans

Financial resources are one of the backbones for any institution to grow and prosper. Self-help group also survives and prospers if the funds loaned out are returned on time, in full and together with the interest due. The loaned amount is blocked because of any default

payment. In this case a genuine member who is badly in need on money will be deprived from the facility.

Since the SHG is based on the principle of mutual trust, cooperation and mutual benefit, the loans must be returned in time. It has been observed that members of SHG do not default simply because they know that they would not get the loan next time if they do not realize the importance of this principle. Regular repayment has been a special feature of a SHG. In more than 90% cases, members do return their loans.

However, in a situation where the member finds it difficult to repay in time, a special request with a specific explanation can be given to the SHG at its half-monthly meeting. The member must be present in person and must explain the reason for the default. If the reason submitted is reasonable and acceptable to the rest of the members, the repayment can be rescheduled, and the member has to pay a penalty for the default.

Recovery of loans is expected to be 100% in order to make the funds available to other members. Default in repayment is a serious matter as in the long run the financial situation of the group gets worse. The group can receive the repayment either in cash or in kind. Repayment of loan in kind should be acceptable only in case the group has ventured in marketing and storage of the product. Cash repayment is preferable since handling of kind presents a variety of problems.

f. Creation of Development Fund

The amounts deposited by the members every month and the interest earned become the Development Fund of the Group. It is from this amount that the group grants loans to the members. As the repayment gets into a regular mode without any defaults, the Development Fund continues to increase. The money collected by the group on account

of fines and penalties becomes the income of the group and is distributed equally among the members.

g. Meeting Credit Needs

The tradition of thrift and mutual help is very strong in the villages. There are grain banks and village funds in many villages. At the time of necessity, credit facilities from such institutions are provided to the villages which are repaid with interest at the time of harvest.

The interest amount so earned is utilized during village festivals, maintenance of village schools etc. This is a kind of saving. The traditions of cash savings on community basis are negligible. All cash savings are individual- oriented. By and large, people in village belong to the same socio-economic strata. This could help in group formation amongst people who shared a common ethos and culture.

h. Meeting Emergency Needs

In addition to meeting the economic needs of the members, the SHG can come forward to cover some of the emergency needs of the members. Emergency needs include: incidence of disaster like fire, collapse of the dwelling place, death of the cattle, sudden sickness etc. Such loans can be the half of the regular loan amount whiles other conditions remaining the same. The decision is to be taken in the full meeting of the group.

i. Withdrawal upon Maturity

The sure test of the sustainability, democratic management and a proper accomplishment of the objectives of Self-help group will provide level of satisfaction among the members and confidence among the leadership of the SHG. Initially the SHG is promoted, nurtured and guided by the promoters and the Assistant/ Facilitator.

If the group members and leaders are sure that they can manage their affairs independently and without any external support, the role and support of the external agency could cease. The promoters can then withdraw from the SHG in a phased manner. In case such an assistance, advice and guidance are needed again by the group, the external agency or the Assistant/Facilitator can be approached.

j. Categorization of loans given by SHGs

Loans taken from groups are used mostly for the following purposes:

- i. Improvement of land
- ii. Improvement of water channels and drains
- iii. Sinking of a hand-pump
- iv. Release from old debts
- v. Education of children and their clothing
- vi. Purchase of food grains
- vii. Purchase of household goods
- viii. Contributions towards traditional community financial contributions
- ix. Health care
- x. Purchase of cattle/livestock and their health requirements
- xi. Purchase of fertilizer and other farm inputs including implements
- xii. Nursery raising
- xiii. Bee-keeping
- xiv. Purchase of raw material for handicrafts etc
- xv. Any other income-generating activities.

Practically all the Self-help groups are engaged in a large-scale activity of improving soil, rivers, rivulets, laying anicuts, deepening of wells as per development plans worked out by the development projects in consultation with the groups and villagers themselves. A

number of villagers have now begun planting high-value trees e.g., teak, fruits, fuel wood etc. SHGs also participate in various government-sponsored rural employment programmes.

k. Books of Self Help groups

Since the Self Help group is an organization, it is necessary to maintain certain books to keep track of membership, decisions and accounts. The NABARD has suggested maintaining the following books:

i. Simple and clear books

Simple and clear books for all transactions should be maintained by all the Self Help Groups. If any member from the group is not able to maintain the books on its own, someone from outside can be engaged by the group for the purpose.

ii. Minutes Books

This book should contain the proceedings of meetings, the rules and regulations of the group, names and full addresses of the members, and details of deposits received and loans given, details and comments of the visitors and major happenings in the village etc.

iii. Savings and Loan Register

It should contain information on the savings of the members separately and of the group as a whole. Details of individual loans repayments, interest collected, balance etc. are to be entered in this book;

iv. Members' Passbooks

Individual members' passbooks encourage regular savings; A regular correspondence file needs to be maintained which should have all the correspondence of the group with the bank, members and other agencies.

v. Cash book

The book enables the group to maintain the cash flow, like credit and debit. The motivator can provide assistance in the management of these registers/records.

vi. Payment voucher

Any payment in the form of profit share, dividend or loan to its member should be documented properly in respective ledger and a revenue stamp signed payment voucher is received from the members

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### **Chapter-III**

#### **SOCIO-ECONOMIC PROFILE OF THE SELECTED SHG WOMEN MEMBERS**

### **3.1 Introduction**

Having discussed about the growth and development of SHGs in India, in the previous chapter, it has been attempted here to analyze socio- economic profile of selected Self Help group members in Perambalur district in this chapter. This district is divided into four blocks, namely, Alathur, Perambalur, Veppanthattai and Veppur block. According to the present study requirement, data was collected from four hundred respondents; hundred from each block. The following are the four blocks of Perambalur District which are included in the present study:

#### **a. Alathur Block**

Alathur is a revenue block under Perambalur district in Tamil Nadu. It has 39 Panchayatvillages under it. In Alathur block, data was collected from 10 SHG Self Help Groups functioning in various villages. From each group, data were collected from 10 Self Help Group members. All the required data was collected from 100 SHG (Self HelpGroup)members from this block.

#### **b. Perambalur Block**

Perambalur block is another block under Perambalur district in Tamil Nadu. It has 20 Panchayat villages under it and it is the head quarter of the district. In total, data were collected from 100 Self HelpGroupmembers from this block.

#### **c. Veppanthattai**

Veppanthattai block is under Perambalur district in Tamil Nadu. It has 29 Panchayatvillages. In Veppanthattai block; data were collected from 10 Self Help Groups functioning in various villages. From each group data was collected from 10 Self HelpGroups.

#### **d. Veppur**

Veppur block is a revenue block in the Perambalur district of Tamil Nadu, India. It has a total of 33 Panchayat villages. In Veppur block, data was collected from 10 Self Help

Groups functioning in various villages. Totally, 400 data was collected from 100 Self Help group members from this block.

The socio-economic profile of the SHG members has been analysed as under:

### **3.2 Block-wise analysis of the respondents**

First of all, an attempt has been made here to classify the selected SHG members on the basis their age and family income. From Perambalur district, four blocks has been selected for the study, namely, Alathur, Perambalur, Veppanthatai and Veppur. Altogether 400 respondents were selected for the study consisting of 100 from each block. To study the socio economic condition of the SHG members, it's important to know about various factors such as age, tenure of existence of SHGs, family income etc.

#### **a. Age and family income**

As such, Table 3.1 analyse the block-wise classification of selected SHG members on the basis of their age and family income. As can be seen, the members of selected SHGs are distributed across all categories. In Alathur block, under the category of annual income of below Rs. Rs 25,000, maximum of 24 respondents fall under age group of below 25 years which constitute 24 per cent and minimum of 15 respondents belong to the age group of above 40 years which constitutes 15 per cent of the total.

In Perambalur block, 23 respondents has annual income below Rs. Rs 25,000 under the age group of above 40 years and 3 respondents belong to the age group of below 25 years which constitutes 58 per cent of the total. Under the category of annual income of Rs. Rs 25,000 to Rs. 50,000, 5 respondents belong to the age group of 35 to 40 years and 19 respondents belong to the age group of above 40 years. 41 per cent of total population of the study falls under the annual income of Rs. Rs 25,000 to Rs. 50,000 under Perambalur block. In the category of Rs. 50,000 to 75,000 annual incomes in Perambalur block only one respondent belong to the age group of above 40 years which constitutes 1 per cent of the total population.

**Table 3.1: Block wise analysis of respondents on the basis of their age and family income**

| Name of the Block | Annual income in Rs | Age of the respondents |       |       |       |          | Total | %     |
|-------------------|---------------------|------------------------|-------|-------|-------|----------|-------|-------|
|                   |                     | Below 25               | 25-30 | 30-35 | 35-40 | Above 40 |       |       |
| Alathur           | Below 25000         | 24                     | 22    | 18    | 21    | 15       | 100   | 100   |
|                   | Total               | 24                     | 22    | 18    | 21    | 15       | 100   | 100   |
|                   | %                   | 24.0                   | 22.0  | 18.0  | 21.0  | 15.0     | 100.0 |       |
| Perambalur        | Below 25000         | 3                      | 9     | 8     | 15    | 23       | 58    | 58    |
|                   | 25,000-50,000       | 0                      | 7     | 10    | 5     | 19       | 41    | 41    |
|                   | 50,000-75,000       | 0                      | 0     | 0     | 0     | 1        | 1     | 1.0   |
|                   | Total               | 3                      | 16    | 18    | 20    | 43       | 100   | 100   |
|                   | %                   | 3.0                    | 16.0  | 18.0  | 20.0  | 43.0     | 100.0 |       |
| Veppanthatai      | Below 25000         | 7                      | 11    | 21    | 25    | 22       | 86    | 86.0  |
|                   | 25,000-50,000       | 1                      | 2     | 1     | 6     | 4        | 14    | 14.0  |
|                   | Total               | 8                      | 13    | 22    | 31    | 26       | 100   | 100.0 |
|                   | %                   | 8.0                    | 13.0  | 22.0  | 31.0  | 26.0     | 100.0 |       |
| Veppur            | Below 25000         | 8                      | 21    | 16    | 22    | 24       | 91    | 91.0  |
|                   | 25,000-50,000       | 4                      | 3     | 2     | 0     | 0        | 9     | 9.0   |
|                   | Total               | 12                     | 24    | 18    | 22    | 24       | 100   | 100   |
|                   | %                   | 12.0                   | 24.0  | 18.0  | 22.0  | 24.0     | 100.0 |       |
| Total             |                     | 47                     | 75    | 76    | 94    | 108      | 400   | 100   |
| %                 |                     | 11.8                   | 18.8  | 19.0  | 23.5  | 27.0     | 100.0 |       |

**Source:** *Field Survey*

In Veppanthatai block, total 86 respondents belong to annual income of below Rs. 25,000 and 14 respondents belong to the annual income category of the Rs. 25,000 to Rs. 50,000. Whereas, in Veppur block, 8 respondents belong to the age group of below 25 years and 24 respondents belong to age group of above 40 years .91 respondents in Veppur block have their annual income below Rs. 25,000. Under the category of Rs. 25,000 to Rs. 50,000 annual income, 2 respondents belong to the age group of below 30 to 35 years and 4 respondents belong to age group of below 25 years which constitute 12 per cent of Veppur block.

It can thus be concluded from the Table 3.1 that 47 (11.8 per cent) respondents belong to the age group of below 25 years and 75(18.8 per cent) respondents belong to the age group of 25 to 30 years. 76 respondents fit in to the category of 30 to 35 years age group which constitutes 19 per cent from the total .While 94 members of the selected SHGs fall under the category of 35-40 age groups(23.5 per cent), 108 respondents fall under the age group of above 40 years which constituted 27.0 per cent of the total.

In each block, maximum number of SHG members has their annual income of below Rs. Rs 25,000.

So it can be concluded that the annual income of maximum members of SHG (Self Help group) come under the category of below Rs. 25,000 and 108 members of SHG belong to the age group of above 40 years and they fall under the category of annual income below Rs. 25,000.

#### **b. Family income and tenure of existence of the SHG**

An attempt has been made to analyse the block-wise classification of selected SHG members on the basis of family income and tenure of existence of the SHG.

Table 3.2 shows the block-wise classification of respondents on the basis of Family Income and Tenure of existence of the SHG in which tenure of existence of the Self Help group has been considered as 2,3,4,5,6,7,8,12 years . Whereas the annual income of the SHG members has been 66 respondents belong to the alathur block, 19 respondents belong to the Perambalur block .The group which has completed 3 year of tenure of existence, 34 members belong to the Alathur block and 6 respondents belong to Perambalur block. In the 4 year of tenure of existence, 21 members belong to Perambalur block, 80 members belong to Veepanthatai block, and 64 members belong to Veppur block. In the 5 year of tenure of existence of the group, 36 members belong to Perambalur block, 20 members belong to Veepanthatai block and 10 members belong to Veppur block. 13 members belong to Perambalur block, 10 members belong to Veppur block.

**Table 3.2: Block-wise Classification of Respondents on the basis of Family Income and Tenure of Existence of the SHG**

| Tenure of Existence of SHG in Years | Name of the Blocks | Annual Income of the Family |                  |               | Total | %     |
|-------------------------------------|--------------------|-----------------------------|------------------|---------------|-------|-------|
|                                     |                    | below 25000                 | Rs 25,000-50,000 | 50,000-75,000 |       |       |
| 2                                   | Alathur            | 66                          | 0                | 0             | 66    | 77.6  |
|                                     | Perambalur         | 18                          | 1                | 0             | 19    | 22.4  |
|                                     | Total              | 84                          | 1                | 0             | 85    | 100.0 |
| 3                                   | Alathur            | 34                          | 0                | 0             | 34    | 85.0  |
|                                     | Perambalur         | 2                           | 4                | 0             | 6     | 15.0  |
|                                     | Total              | 36                          | 4                | 0             | 40    | 100   |
| 4                                   | Perambalur         | 16                          | 5                | 0             | 21    | 12.7  |
|                                     | Veepanthatai       | 66                          | 14               | 0             | 80    | 48.5  |
|                                     | Veppur             | 62                          | 2                | 0             | 64    | 38.8  |
|                                     | Total              | 144                         | 21               | 0             | 165   | 100.0 |
| 5                                   | Perambalur         | 18                          | 18               | 0             | 36    | 54.5  |
|                                     | Veepanthatai       | 20                          | 0                | 0             | 20    | 30.3  |
|                                     | Veppur             | 3                           | 7                | 0             | 10    | 15.2  |
|                                     | Total              | 41                          | 25               | 0             | 66    | 100.0 |
| 6                                   | Perambalur         | 3                           | 10               | 0             | 13    | 56.5  |
|                                     | Veppur             | 10                          | 0                | 0             | 10    | 43.5  |
|                                     | Total              | 13                          | 10               | 0             | 23    | 100.0 |
| 7                                   | Perambalur         | 0                           | 1                | 1             | 2     | 100.0 |
|                                     | Total              | 0                           | 1                | 1             | 2     | 100.0 |
| 8                                   | Veppur             | 16                          | 0                | 0             | 16    | 100   |
|                                     | Total              | 16                          | 0                | 0             | 16    | 100.0 |
| 12                                  | Perambalur         | 1                           | 2                | 0             | 3     | 100   |
|                                     | Total              | 1                           | 2                | 0             | 3     | 100   |
| Total                               | Alathur            | 100                         | 0                | 0             | 100   | 25    |
|                                     | Perambalur         | 58                          | 41               | 1             | 100   | 25    |
|                                     | Veepanthatai       | 86                          | 14               | 0             | 100   | 25    |
|                                     | Veppur             | 91                          | 9                | 0             | 100   | 25    |
| <b>Total</b>                        |                    | 335                         | 64               | 1             | 400   | 100%  |

**Source:** Field Survey

In the 7 year of tenure of existence, Perambalur block has 2 members .Veppur block consist of 16 members who have completed 7 year of tenure of existence. In 8 year of tenure of existence, Veppur block consist of 16 members. In Perambalur block 16 members has completed 12 year of existence are classified as below Rs 25,000, Rs25, 000 to Rs 50,000, Rs 50,000 to Rs 75,000 and above Rs 75, 000. From the table 3.2 it is evident that the group which completed 2 years.

Further, 85 members have completed 2 year of existence in the Self Help group, 40 SHG members have completed 3 years, whereas 165 members have completed the 4 year as member of Self Help group,66 respondents completed their 5 year of existence, 23 members have completed their 6 years, 2 members have completed their 7 year of existence as members of Self Help group.16 members have completed their 8 years of existence. 3 members have completed their 12 years. Maximum of 165 members have completed their 4 years of tenure of existence.

Alathur block have 100 members under the annual income category of below 25000 and in Perambalur block 58 members fall under the category of annual income of below 25000 ,41 SHG members come under the category of Rs. 25,000 to 50,000 annual income.1 member fall under the category of Rs.50,000 to Rs. 75,000.

Veppanthatai block consist of 86 members under the annual income of below Rs. 25,000 followed by 14 members under the category of Rs. 25,000 to Rs. 50,000. Similarly, Veppur block consist of 91 members which fall under the annual income category of belowRs 25,000, while only 9 members were found to be under the category of Rs. 25,000 to Rs. 50,000.

It can thus be concluded that the highest income family with the highest tenure of existence is found in Perambalur block whereas that of the lowest income SHG family with minimum tenure of existence of SHG is from Alathur block in the study area.

### **3.3 Educational background of the respondents**

It is well known fact that education plays an important role in the development process of humankind. It becomes the intangible asset of each individual. The educational background analysis of respondents has been done on the basis of age, family, annual income and tenure of existence.



**d. Block-wise classification of SHG members on the basis of educational background**

An attempt has been made in Table 3.3 to analyse the block-wise classification of SHG members on the basis of educational background.

**Table 3.3: Block-wise classification of SHG members on the basis of educational background**

| Name of the block | Education qualification of respondents |      |        |      |          | Total | %    |
|-------------------|----------------------------------------|------|--------|------|----------|-------|------|
|                   | Illiterate                             | VIII | Matric | HSS  | Graduate |       |      |
| Alathur           | 32                                     | 11   | 23     | 7    | 2        | 75    | 21.9 |
| Perambalur        | 22                                     | 29   | 20     | 15   | 1        | 87    | 25.4 |
| Veepanthatai      | 4                                      | 73   | 7      | 4    | 1        | 89    | 25.9 |
| Veppur            | 21                                     | 21   | 24     | 21   | 5        | 92    | 26.8 |
| Total             | 79                                     | 134  | 74     | 47   | 9        | 343   | 100  |
| %                 | 23.0                                   | 39.1 | 21.6   | 13.7 | 2.6      | 100   |      |

**Source:** Field Survey

As can be seen, being divided into five categories, educational background of respondents consists of the following category such as illiterate, class eight, matric, and higher secondary, graduate. In Alathur block, maximum of 32 respondents belong to the illiterate category and only 2 are graduates. In Perambalur block, 29 respondents had registered that they had studied till class eight and 1 member had studied till graduation.

In Veepanthatai block, maximum of 73 members had studied till class eight, 7 had completed till matric and again, only one graduate. 24 respondents in Veppur block had studied till matric, followed by those of 21 till class eight. Maximum are found to be qualified with higher secondary (47) and minimum (5) till graduation. It is interesting to know that 21 are illiterates.

Thus it can be concluded that 134 members who have studied till class eight. 79 members are found to be illiterates. The selected SHG members are well educated with 74 respondents (matric), 47 respondents (higher secondary), and 9 (graduates). In overall 264 members from the all blocks are educated and 79 members are uneducated.

It is found in the study the maximum number of SHG members are educated.

**e. Age and type of family**

Having analysed the block wise classification of SHG members on the basis of education background, an attempt has been made to analyse educational background of respondents on the basis of their age and type of family.

**Table 3.4: Educational background on the basis of their age and type of family**

| Educational background | Age of respondents | Type of family |              |                | Total | %    |
|------------------------|--------------------|----------------|--------------|----------------|-------|------|
|                        |                    | No response    | Joint family | Nuclear family |       |      |
| Illiterate             | 25-30              | 1              | 4            | 6              | 11    | 13.9 |
|                        | 30-35              | 2              | 5            | 8              | 15    | 19   |
|                        | 35-40              | 2              | 4            | 15             | 21    | 26.6 |
|                        | Above 40           | 3              | 13           | 16             | 32    | 40.5 |
|                        | Total              | 8              | 26           | 45             | 79    | 100  |
|                        | %                  | 10.1           | 32.9         | 57.0           | 100.0 |      |
| VIII                   | Below 25           | 2              | 6            | 1              | 9     | 6.7  |
|                        | 25-30              | 2              | 12           | 12             | 26    | 19.4 |
|                        | 30-35              | 0              | 15           | 9              | 24    | 17.9 |
|                        | 35-40              | 2              | 20           | 11             | 33    | 24.6 |
|                        | Above 40           | 6              | 21           | 15             | 42    | 31.3 |
|                        | Total              | 12             | 74           | 48             | 134   | 100  |
|                        | %                  | 9.0            | 55.2         | 35.8           | 100.0 |      |
| Matric                 | Below 25           | 1              | 1            | 14             | 16    | 21.6 |
|                        | 26-30              | 4              | 0            | 11             | 15    | 20.3 |
|                        | 30-35              | 5              | 1            | 10             | 16    | 21.6 |
|                        | 35-40              | 4              | 1            | 7              | 12    | 16.2 |
|                        | Above 40           | 6              | 1            | 8              | 15    | 20.3 |
|                        | Total              | 20             | 4            | 50             | 74    | 100  |
|                        | %                  | 27.0           | 5.4          | 67.6           | 100.0 |      |
| HSS                    | Below 25           | 1              | 2            | 5              | 8     | 17.0 |
|                        | 25-30              | 4              | 3            | 6              | 13    | 27.7 |
|                        | 30-35              | 4              | 1            | 4              | 9     | 19.1 |
|                        | 35-40              | 5              | 0            | 7              | 12    | 25.5 |
|                        | Above 40           | 2              | 0            | 3              | 5     | 10.6 |
|                        | Total              | 16             | 6            | 25             | 47    | 100  |
|                        | %                  | 34.0           | 12.8         | 53.2           | 100.0 |      |
| Graduate               | Below 25           | 0              | 3            | 0              | 3     | 33.3 |
|                        | 30-35              | 2              | 0            | 0              | 2     | 22.2 |
|                        | 35-40              | 1              | 0            | 2              | 3     | 33.3 |
|                        | Above 40           | 0              | 0            | 1              | 1     | 11.1 |
|                        | Total              | 3              | 3            | 3              | 9     | 100  |
|                        | %                  | 33.3           | 33.3         | 33.3           | 100.0 |      |
| Total                  |                    | 59             | 113          | 171            | 343   | 100  |
| %                      |                    | 17.2           | 32.9         | 49.9           | 100.0 |      |

Source: Field Survey

Educational background of the respondents on the basis of their age and type of family have been analysed in the Table 3.4. Types of family have been categorized as joint family and nuclear family. 79 respondents belong to the illiterate background in the study. 134 respondents have completed their education till class eight. 74 members have completed their matric and 47 members have completed their higher secondary schooling, whereas 9 members are graduates in the present study. From the Table 3.4 it is clear that, 113 SHG members belong to joint family, 171 members belong to nuclear family. Joint family is the family structure which consists of father, mother, their children, grand parents and relatives etc. While nuclear family is the family which consists of father, mother and kids. In the present study, there were 59 no. of responses from the respondents on the query of family types.

It can be concluded that under the category of illiterate education background, maximum number (32) members belong to the age group of above 40. Minimum numbers of respondents (11) fall under the category of age group between 25 years to 30 years. In the educational background of class eight, 42 SHG members belong to the age group of above 40 years.

In matric educational background, 16 members belong to the age group of below 25 years and 16 members belong to the age group of 30 to 35 years. In higher secondary education category, maximum members 13 (27.7 per cent) belong to the age group between 25 to 30 years. In the graduate category 3 members belong to age group of below 25 years and 2 members belong to age group of 30 to 35 years, whereas one member is graduate under the age category of above 40 years. From the study it very interesting to know that, members below the age of 25 years also join the group. It shows the trend of youngster to join the SHG. Even young graduate also join the Self Help group.

This shows the awareness of the young people towards growth of Self Help group and their interest to join the Self Help group. It is evident that the Self Help group reached the next generation as well.

**f. Educational background of SHG members on the basis of family income and tenure of existence**

Analysis of educational background of SHG members on the basis of family income and tenure of existence has been done. Table 3.5 shows analysis of Educational background of SHG members on the basis of family income and tenure of existence

It is evident that in the entire education category, maximum number of members falls under the annual income category of below Rs. 25,000. In the illiterate educational background, maximum (61) fall under the annual income of below Rs 25,000. Further minimum one respondent with annual income above Rs 50,000 to Rs 75,000. 134 members fall under class eight educational category, in which majority 110 respondents of the group have their annual income of the family as below Rs 25,000. In the matric educational classification, it is found from the table that 60 respondents are having their annual income below 25,000. And 14 members' family income is from RS 25,000 to 50,000 annually.

Out of the SHG members who have studied till higher secondary, 44 members have their annual income below Rs 25,000. It is interesting to know that in the study, altogether 9 graduates have their annual income 25,000. It is evident that in all annual income category the maximum (158) number of women fall under 4 tenure of existence.

It is clear from the following table that even with 12 year of existence also exists in the study. Further graduates belong to this study have their income below 25,000 annually. Overall, 134 members had studied till class eight in which majority 92 respondents have completed 4 year of tenure existence.

**Table 3.5: Educational background of SHG members on the basis of family income and tenure of existence**

| Educational Qualification | Annual income (Rs.) | Tenure of existence of SHG in Years |     |      |       |      |     |     |     | Total | %     |
|---------------------------|---------------------|-------------------------------------|-----|------|-------|------|-----|-----|-----|-------|-------|
|                           |                     | 2                                   | 3   | 4    | 5     | 6    | 7   | 8   | 12  |       |       |
| Illiterate                | Below 25000         | 19                                  | 14  | 15   | 6     | 6    | 0   | 1   | 0   | 61    | 77.20 |
|                           | 25,000-50,000       | 0                                   | 2   | 1    | 11    | 2    | 0   | 0   | 1   | 17    | 21.50 |
|                           | 50,000-75,000       | 0                                   | 0   | 0    | 0     | 0    | 1   | 0   | 0   | 1     | 1.30  |
|                           | Total               | 19                                  | 16  | 16   | 17    | 8    | 1   | 1   | 1   | 79    | 100.0 |
| VIII                      | Below 25000         | 12                                  | 7   | 78   | 9     | 3    | 0   | 1   | 0   | 110   | 82.10 |
|                           | 25,000-50,000       | 1                                   | 1   | 14   | 6     | 2    | 0   | 0   | 0   | 24    | 17.90 |
|                           | Total               | 13                                  | 8   | 92   | 15    | 5    | 0   | 1   | 0   | 134   | 100.0 |
| Matric                    | Below 25000         | 26                                  | 1   | 23   | 4     | 0    | 0   | 6   | 0   | 60    | 81.10 |
|                           | 25,000-50,000       | 0                                   | 0   | 2    | 5     | 6    | 0   | 0   | 1   | 14    | 18.90 |
|                           | Total               | 26                                  | 1   | 25   | 9     | 6    | 0   | 6   | 1   | 74    | 100   |
| HSS                       | Below 25000         | 12                                  | 1   | 21   | 3     | 3    | 0   | 3   | 1   | 44    | 93.60 |
|                           | 25,000-50,000       | 0                                   | 0   | 1    | 2     | 0    | 0   | 0   | 0   | 3     | 6.40  |
|                           | Total               | 12                                  | 1   | 22   | 5     | 3    | 0   | 3   | 1   | 47    | 100.0 |
| Graduate                  | Below 25000         | 2                                   | 1   | 3    | 0     | 1    | 0   | 2   | 0   | 9     | 100   |
|                           | Total               | 2                                   | 1   | 3    | 0     | 1    | 0   | 2   | 0   | 9     | 100   |
| Total                     |                     | 72                                  | 27  | 158  | 46    | 23   | 1   | 13  | 3   | 343   | 100   |
| %                         |                     | 21.0                                | 7.9 | 46.1 | 13.40 | 6.70 | 0.3 | 3.8 | 0.9 | 100.0 |       |
|                           |                     |                                     | 0   |      |       |      |     |     | 0   | 0     |       |

Source: Field Survey

### 3.4. Occupational Background of the respondents

On the basis of occupational background of the respondents, the following analysis has been made:

#### a. Block-wise classification of respondents on the basis of occupation and education

The following table 3.6 shows the block-wise classification of respondents on the basis of occupation and education.

**Table 3.6: Block-wise classification of respondents on the basis of occupation and education**

| Name of the Block | Occupation     | Educational qualification of respondents |      |        |      |          | Total | %    |
|-------------------|----------------|------------------------------------------|------|--------|------|----------|-------|------|
|                   |                | Illiterate                               | VIII | Matric | HSS  | Graduate |       |      |
| Alathur           | Housewife      | 17                                       | 6    | 15     | 4    | 1        | 43    | 57.3 |
|                   | Agri. Labour   | 10                                       | 5    | 8      | 2    | 1        | 26    | 34.7 |
|                   | General Labour | 3                                        | 0    | 0      | 1    | 0        | 4     | 5.3  |
|                   | Self-employed  | 2                                        | 0    | 0      | 0    | 0        | 2     | 2.7  |
|                   | Total          | 32                                       | 11   | 23     | 7    | 2        | 75    | 100  |
|                   | %              | 42.7                                     | 14.7 | 30.7   | 9.3  | 2.7      | 100   |      |
| Perambalur        | Housewife      | 18                                       | 16   | 14     | 10   | 1        | 59    | 67.8 |
|                   | Agri. Labour   | 2                                        | 12   | 3      | 3    | 0        | 20    | 23   |
|                   | General Labour | 1                                        | 1    | 2      | 1    | 0        | 5     | 5.7  |
|                   | Self-employed  | 1                                        | 0    | 1      | 1    | 0        | 3     | 3.4  |
|                   | Total          | 22                                       | 29   | 20     | 15   | 1        | 87    | 100  |
|                   | %              | 25.3                                     | 33.3 | 23.0   | 17.2 | 1.1      | 100.0 |      |
| Veppanthattai     | Housewife      | 3                                        | 50   | 6      | 4    | 0        | 63    | 70.8 |
|                   | Agri. Labour   | 0                                        | 13   | 1      | 0    | 0        | 14    | 15.7 |
|                   | General Labour | 1                                        | 10   | 0      | 0    | 1        | 12    | 13.5 |
|                   | Total          | 4                                        | 73   | 7      | 4    | 1        | 89    | 100  |
|                   | %              | 4.5                                      | 82.0 | 7.9    | 4.5  | 1.1      | 100.0 |      |
| Veppur            | Housewife      | 16                                       | 13   | 15     | 16   | 4        | 64    | 69.6 |
|                   | Agri. Labour   | 4                                        | 3    | 7      | 4    | 1        | 19    | 20.7 |
|                   | General Labour | 1                                        | 5    | 2      | 0    | 0        | 8     | 8.7  |
|                   | Self-employed  | 0                                        | 0    | 0      | 1    | 0        | 1     | 1.1  |
|                   | Total          | 21                                       | 21   | 24     | 21   | 5        | 92    | 100  |
|                   | %              | 22.8                                     | 22.8 | 26.1   | 22.8 | 5.4      | 100.0 |      |
| Total             |                | 79                                       | 134  | 74     | 47   | 9        | 343   | 100  |
| %                 |                | 23.0                                     | 39.1 | 21.6   | 13.7 | 2.6      | 100.0 |      |

**Source:** Field Survey

It is clear from the table that maximum respondents (43) from Alathur block are house wives.

It can be seen that maximum members in Perambalur block falls under the category of house wife, in which 29 members in Perambalur block, that is majority numbers belong to category of class eight educational qualifications. Interestingly 3 self employed are there.

In Veppanthattai block, out of majority members who belong to category of house wives, 73 members have studied till class eight, followed by 14 (agriculture labour), and 12 (general) labours. It is interesting to note that only one graduate is found among the selected respondents in this block.

In Veppur block, 64 members are from the category of house wives, followed by 19 (agricultural labour). There are 8 (general labour). It is very noteworthy that one respondent is self-employed in this block.

Regarding their educational background, 21 respondents are found to be illiterate, followed by same number of those who had completed their education till class eight. While 24 respondents had completed education till matric, 21 members had completed their education till higher secondary. It is pertinent to mention that 5 respondents from this block are graduates in their educational qualification.

From the Table 3.6, it can be concluded that in Alathur block, 43 respondents belong to the category of house wife and majority of members in the block are illiterate which constituted 32 in Alathur block.

In Perambalur block, 59 respondents fall under the category of house wife. Regarding educational qualification of respondents in this block, maximum of 29 members studied till class eight. So comparatively, Perambalur block has good educational background from Alathur block as most of the Self Help Group members are found to be educated till class eight.

In Veppanthattai block, 63 respondents belong to the category of house wife. Minimum of members contribute to general labour. According to education-wise analysis in Veppanthattai block, 73 members falls under the category of class eight education qualifications.

While comparing Alathur, Perambalur and Veppanthattai block on educational qualification-wise, Perambalur and Veppanthattai has majority of members who had completed their education till class eight.

This shows that Perambalur and Veppanthattai block consists of maximum number of educated members compared to Alathur block. In Veppur block, 64 respondents belong to house wife category and maximum 24 members had completed their matric education. From

the study it is clear that, Alathur block is lacking in education from other blocks such as Perambalur, Veppanthatai and Veppur.

### b. Occupational background on the basis of age and family type

An attempt has been made to classify the occupation on the basis of age and family type. The table 3.7 shows occupational classification on the basis of age and family type. The occupations of the respondents have been divided into four categories such as house wife, agricultural labour, general labour and self employed. Age group of the respondents has been categorized as, below 25, 25-30 years, 30 to 35 years, 35 to 40 years and above 40 years. Types of family have been categorized as joint family and nuclear family.

**Table 3.7: Occupational background on the basis of age and family type**

| Occupation          | Age group | Type of family |                | Total | %    |
|---------------------|-----------|----------------|----------------|-------|------|
|                     |           | Joint family   | Nuclear family |       |      |
| House wife          | Below 25  | 13             | 14             | 27    | 12.1 |
|                     | 25-30     | 19             | 24             | 43    | 19.2 |
|                     | 30-35     | 16             | 26             | 42    | 18.8 |
|                     | 35-40     | 20             | 30             | 50    | 22.3 |
|                     | Above 40  | 25             | 37             | 62    | 27.7 |
|                     | Total     | 93             | 131            | 224   | 100  |
|                     | %         | 41.5           | 58.5           | 100.0 |      |
| Agricultural labour | Below 25  | 7              | 6              | 13    | 17.6 |
|                     | 25-30     | 4              | 11             | 15    | 20.3 |
|                     | 30-35     | 7              | 8              | 15    | 20.3 |
|                     | 35-40     | 7              | 10             | 17    | 23   |
|                     | Above 40  | 6              | 8              | 14    | 18.9 |
|                     | Total     | 31             | 43             | 74    | 100  |
|                     | %         | 41.9           | 58.1           | 100   |      |
| General labour      | Below 25  | 1              | 1              | 2     | 6.5  |
|                     | 25-30     | 2              | 2              | 4     | 12.9 |
|                     | 30-35     | 1              | 2              | 3     | 9.7  |
|                     | 35-40     | 3              | 7              | 10    | 32.3 |
|                     | Above 40  | 8              | 4              | 12    | 38.7 |
|                     | Total     | 15             | 16             | 31    | 100  |
|                     | %         | 48.4           | 51.6           | 100.0 |      |
| Self employed       | 30-35     | 0              | 1              | 1     | 16.7 |
|                     | 35-40     | 0              | 3              | 3     | 50   |
|                     | Above 40  | 0              | 2              | 2     | 33.3 |
|                     | Total     | 0              | 6              | 6     | 100  |
|                     | %         | 0              | 100.0          | 100.0 |      |
| Total               |           | 139            | 196            | 335   | 100  |
| %                   |           | 41.5           | 58.5           | 100.0 |      |

**Source:** Field Survey



Under the category of housewife, 62 members fall under the age group of above 40 years. In agricultural labour category, 17 members which is the maximum belong to age group of 35 to 40 years. In general labour category the maximum number of respondents as 12 members fall under the category of age group above 40 years.

In the self employed category of occupation, maximum members (3) fall under the age group of 35 to 40 years. It is evident from the table that 139 members belong to joint family and 196 respondents belong to nuclear family.

In the overall, majority members (224) of the study are house wife, while 74 SHG members were agricultural labour. Further there were 31 general labours. Interestingly in the study, 6 self-employed respondents are found in the district. Maximum number of respondents is living in nuclear family.

#### **b. Occupational background of the respondents on the basis of family income and blocks**

Occupational classification on the basis of family income and blocks has been analysed .Table 3.8 shows the occupational background of the selected respondents on the basis of family income and blocks.

From the Table 3.8 it is evident that Under the category of occupation of respondents of the Self Help group,270 members fall under house wife ,87 members are agriculture labour,36 respondents are general labour.6 are self employed.

Under the category of house wife 231 respondents belong to annual income below Rs 25,000.

In the agricultural labour occupation category 67 members belong to annual income below Rs25000.20 respondents fall under the annual income category of Rs25, 000 to 50,000.

In general labour classification of occupation 31 members belong to annual income below Rs 25,000.and 5 respondents belong to annual income between Rs 25,000 to 50,000.in self employed occupation category, 5 members belong to annual income below Rs25000.one respondent belong to annual income between Rs. 25,000 to 50,000.

**Table 3.8: Occupational background on the basis of family income and blocks**

| Occupation of the respondents | Annual income (Rs.) | Name of the block |            |              |        | Total | %    |
|-------------------------------|---------------------|-------------------|------------|--------------|--------|-------|------|
|                               |                     | Alathur           | Perambalur | Veepanthatai | Veppur |       |      |
| <b>House wife</b>             | below 25000         | 61                | 39         | 63           | 68     | 231   | 85.6 |
|                               | Rs 25,000-50,000    | 0                 | 27         | 8            | 3      | 38    | 14.1 |
|                               | 50,000-75,000       | 0                 | 1          | 0            | 0      | 1     | 0.4  |
|                               | Total               | 61                | 67         | 71           | 71     | 270   | 100  |
|                               | %                   | 22.6              | 24.8       | 26.3         | 26.3   | 100.0 |      |
| <b>Agriculture labour</b>     | below 25000         | 30                | 12         | 9            | 16     | 67    | 77   |
|                               | Rs 25,000-50,000    | 0                 | 10         | 6            | 4      | 20    | 23   |
|                               | Total               | 30                | 22         | 15           | 20     | 87    | 100  |
|                               | %                   | 34.5              | 25.3       | 17.2         | 23.0   | 100.0 |      |
| <b>General labour</b>         | below 25000         | 6                 | 5          | 14           | 6      | 31    | 86.1 |
|                               | Rs 25,000-50,000    | 0                 | 3          | 0            | 2      | 5     | 13.9 |
|                               | Total               | 6                 | 8          | 14           | 8      | 36    | 100  |
|                               | %                   | 16.7              | 22.2       | 38.9         | 22.2   | 100.0 |      |
| <b>Self employed</b>          | below 25000         | 2                 | 2          | 0            | 1      | 5     | 83.3 |
|                               | Rs 25,000-50,000    | 0                 | 1          | 0            | 0      | 1     | 16.7 |
|                               | Total               | 2                 | 3          | 0            | 1      | 6     | 100  |
|                               | %                   | 33.3              | 50.0       | 0            | 16.7   | 100   |      |
| Total                         |                     | 99                | 100        | 100          | 100    | 399   | 100  |
| %                             |                     | 24.8              | 25.1       | 25.1         | 25.1   | 100.0 |      |

**Source:** Field Survey

It is concluded from above table that maximum number of respondent in the Self Help group belong to the house wife occupation which contributes to 270 respondents. Agriculture labour is 87 while that of general labour contribute to 36. It is note worthy that in all occupational category, maximum members fall under the annual income of below Rs.25,000.

### 3.5 Religious Background of the selected respondents

Having analysed the educational background of the respondents and occupational background of respondents, an attempt has been made to analyse on the basis of religious background of the SHG members.

#### a. Block-wise classification of respondents on the basis of religion and occupation

On the basis of religion and occupation, block wise classification of respondents has been done in the following table 3.9. Religion categories found in the study area are Hindu and Muslim. With none in Christian in the present study, further classification of the occupation has been done as house wife, agricultural labour, general labour, and self employed.

Table 3.9 shows the block-wise classification of respondents on the basis of their religion and occupation. It is evident that in Alathur block, 61 respondents are house wife and they belong to Hindu religion. Further 30 members were agricultural labour in which they belong to Hindu religion. It is interesting to know that 2 members of this block are self employed.

**Table 3.9: Block-wise classification of respondents on the basis of religion and occupation**

| Block        | Religion | Occupation |                     |                |               | Total | %   |
|--------------|----------|------------|---------------------|----------------|---------------|-------|-----|
|              |          | Housewife  | Agricultural Labour | General Labour | Self Employed |       |     |
| Alathur      | Hindu    | 61         | 30                  | 6              | 2             | 99    | 100 |
|              | Total    | 61         | 30                  | 6              | 2             | 99    | 100 |
|              | %        | 61         | 30                  | 6              | 2             | 100.0 |     |
| Perambalur   | Hindu    | 45         | 12                  | 3              | 3             | 63    | 63  |
|              | Muslim   | 22         | 10                  | 5              | 0             | 37    | 37  |
|              | Total    | 67         | 22                  | 8              | 3             | 100   | 100 |
|              | %        | 67.0       | 22.0                | 8.0            | 3.0           | 100.0 |     |
| Veppanthatai | Hindu    | 69         | 15                  | 13             | 0             | 97    | 97  |
|              | Muslim   | 2          | 0                   | 1              | 0             | 3     | 3   |
|              | Total    | 71         | 15                  | 14             | 0             | 100   | 100 |
|              | %        | 71.0       | 15.0                | 14.0           | 0             | 100.0 |     |
| Veppur       | Hindu    | 69         | 20                  | 8              | 1             | 98    | 100 |
|              | Total    | 69         | 20                  | 8              | 1             | 98    | 100 |
|              | %        | 70.4       | 20.4                | 8.2            | 1.0           | 100.0 |     |
| Total        |          | 268        | 87                  | 36             | 6             | 397   | 100 |
| %            |          | 67.5       | 21.9                | 9.1            | 1.5           | 100.0 |     |

Source: *Field Survey*

In Perambalur block, 63 members represent Hindu religion and 37 members belong to Muslim religion. In Veepanthatai block 97 are Hindu and 3 Muslim. In Veppur block there is no Muslim and 98 members belong to Hindu religion. It is evident from the study that maximum members (357) of the entire four blocks are Hindu members and also they are (268) house wife.

**b. Religious background of the respondents on the basis of age and family income**

Religious classification on the basis of age and family income has been done in the table 3.10. Religious classification of the respondents on the basis of age and family income has been done in Table 3.10. Under the Hindu religion 91 members belong to the age group category of above 40 years. 83 members belong to the age category of 35 to 40 years. In the Muslim religion category, 17 members belong to age group of above 40 years. 10 members belong to the age group of 35 to 40 years.

**Table 3.10: Religious background of the respondents on the basis of age and family income**

| Religion     | Age group | Family income of the SHG members |             |             | Total | %    |
|--------------|-----------|----------------------------------|-------------|-------------|-------|------|
|              |           | Below 25000                      | 25000-50000 | 50000-75000 |       |      |
| Hindu        | Below 25  | 42                               | 5           | 0           | 47    | 13.1 |
|              | 25-30     | 58                               | 10          | 0           | 68    | 19.0 |
|              | 30-35     | 60                               | 9           | 0           | 69    | 19.3 |
|              | 35-40     | 73                               | 10          | 0           | 83    | 23.2 |
|              | Above 40  | 73                               | 17          | 1           | 91    | 25.4 |
|              | Total     | 306                              | 51          | 1           | 358   | 100  |
|              | %         | 85.5                             | 14.2        | 0.3         | 100.0 |      |
| Muslim       | 25-30     | 5                                | 2           | 0           | 7     | 17.5 |
|              | 30-35     | 2                                | 4           | 0           | 6     | 15.0 |
|              | 35-40     | 9                                | 1           | 0           | 10    | 25.0 |
|              | Above 40  | 11                               | 6           | 0           | 17    | 42.5 |
|              | Total     | 27                               | 13          | 0           | 40    | 100  |
|              | %         | 67.5                             | 32.5        | 0           | 100.0 |      |
| <b>Total</b> |           | 333                              | 64          | 1           | 398   | 100  |
| <b>%</b>     |           | 83.7                             | 16.1        | 0.3         | 100.0 |      |

Source: Field Survey

It is concluded that maximum number of respondents belong to Hindu religion in study which contribute to 358 members. Muslim respondents contribute the minimum per cent in the total

population which throw in to 40 members. In age group classification maximum number of member belong to the year of 35 to 40 years and above 40 years. From the study it is concluded that in Hindu religion themaximum number of respondents fall under the category of annual income below 2500 which contribute to 85.5 per cent.And in age group classification, maximum number of respondents in the age group from 35 to 40, and above 40. This shows that in Hindu religion maximum are from above 35 years old. In Muslim religion also the maximum members fall under the annual income below 25000, age also maximum numbers of people were under the category of above 40.

### c. Religious background on the basis of tenure of existence and education

An attempt has been made to Religion classification on the basis of tenure of existence and education.

**Table 3.11: Religious background on the basis of tenure of existence and education**

| Religion     | Tenure of existence | Educational qualification of respondents |             |        |      |          | Total | %    |
|--------------|---------------------|------------------------------------------|-------------|--------|------|----------|-------|------|
|              |                     | Illiterate                               | Class Eight | Matric | HSS  | Graduate |       |      |
| Hindu        | 2                   | 19                                       | 12          | 26     | 12   | 2        | 71    | 23.1 |
|              | 3                   | 16                                       | 8           | 1      | 1    | 1        | 27    | 8.8  |
|              | 4                   | 14                                       | 82          | 24     | 20   | 3        | 143   | 46.4 |
|              | 5                   | 9                                        | 10          | 6      | 2    | 0        | 27    | 8.8  |
|              | 6                   | 8                                        | 5           | 6      | 3    | 1        | 23    | 7.5  |
|              | 7                   | 1                                        | 0           | 0      | 0    | 0        | 1     | .3   |
|              | 8                   | 1                                        | 1           | 6      | 3    | 2        | 13    | 4.2  |
|              | 12                  | 1                                        | 0           | 1      | 1    | 0        | 3     | 1.0  |
|              | Total               | 69                                       | 118         | 70     | 42   | 9        | 308   | 100  |
| Muslim       | 2                   | 0                                        | 1           | 0      | 0    | 0        | 1     | 3.0  |
|              | 4                   | 2                                        | 9           | 1      | 1    | 0        | 13    | 39.4 |
|              | 5                   | 8                                        | 5           | 3      | 3    | 0        | 19    | 57.6 |
|              |                     | Total                                    | 10          | 15     | 4    | 4        | 0     | 33   |
| <b>Total</b> |                     | 79                                       | 133         | 74     | 46   | 9        | 341   | 100  |
| <b>%</b>     |                     | 23.2                                     | 39.0        | 21.7   | 13.5 | 2.6      | 100.0 |      |

**Source:** Field Survey

Religious classification of respondent on the basis of tenure of existence and education has been done in table 3.11. In the category of Hindu religion 71 members belong to 2 years of tenure of existence, while 27 members belong to 3 year of tenure of existence.

Further 143 members as a maximum fall under the category of 4 year of tenure of existence whereas 27 members belong to 5 year of tenure of existence.

In Muslim religion, one member have completed 2 year of tenure of existence and 13 members have completed 4 year of tenure of existence. 19 members have completed 5 year of existence .

It is concluded that maximum of 143 members of the self help group SHG had completed 4 year of tenure of existence belong to the Hindu religion.

### 3.6 Community background of the selected respondents

#### a. Block-wise classification of respondents on the basis of caste and education

Block-wise classification of the respondents on the basis of caste and education has been done in the following Table 3.12:

**Table 3.12: Block wise classification of respondents on the basis of caste and education**

| Block name   | Community | Educational qualification of respondents |      |        |      |          | Total | %   |
|--------------|-----------|------------------------------------------|------|--------|------|----------|-------|-----|
|              |           | Illiterate                               | VIII | Matric | HSS  | Graduate |       |     |
| Alathur      | SC        | 18                                       | 5    | 22     | 7    | 1        | 53    | 100 |
|              | Total     | 18                                       | 5    | 22     | 7    | 1        | 53    | 100 |
|              | %         | 34.0                                     | 9.4  | 41.5   | 13.2 | 1.9      | 100.0 |     |
| Perambalur   | SC        | 5                                        | 5    | 8      | 2    | 0        | 20    | 23  |
|              | OBC       | 17                                       | 15   | 8      | 10   | 1        | 51    | 58  |
|              | General   | 0                                        | 9    | 4      | 3    | 0        | 16    | 18  |
|              | Total     | 22                                       | 29   | 20     | 15   | 1        | 87    | 100 |
|              | %         | 25.3                                     | 33.3 | 23.0   | 17.2 | 1.1      | 100   |     |
| Veppanthatai | SC        | 4                                        | 73   | 7      | 4    | 1        | 89    | 100 |
|              | Total     | 4                                        | 73   | 7      | 4    | 1        | 89    | 100 |
|              | %         | 4.5                                      | 82   | 7.9    | 4.5  | 1.1      | 100   |     |
| Veppur       | SC        | 6                                        | 2    |        | 3    | 1        | 12    | 100 |
|              | Total     | 6                                        | 2    |        | 3    | 1        | 12    | 100 |
|              | %         | 50                                       | 16.7 |        | 25.0 | 8.3      | 100.0 |     |
| Total        |           | 50                                       | 109  | 49     | 29   | 4        | 241   | 100 |
| %            |           | 20.7                                     | 45.2 | 20.3   | 12.0 | 1.7      | 100.0 |     |

Source: Field Survey

Block wise classification of respondents on the basis of caste and education was done in the Table 3.12. The block is classified into four and community classified as four categories as SC, OBC, general. It is evident from the above table that in alathur block, all the SHG

members belong to SC community, which contribute to 53 as a whole. In Perambalur block, respondents from SC, OBC and General were present. In Veppanthatai block, 89 respondents fall under SC category. In Veppur block, 12 members belong to SC category. In Alathur block, under SC category, maximum of respondents (22) have studied till matric. Whereas in Perambalur block, maximum (8) members have completed their education till their matric level of education. In OBC category, maximum (17) members are illiterate.

In Veppanthatai block, SC (73) members had studied till class eight.

In Veppur block, maximum (6) are illiterate. It can be concluded that in the entire four blocks, SC community respondents are there and maximum of SC respondents are educated till matric in all four block. In Perambalur block, OBC were concentrated and maximum of OBC community respondents were illiterates.

So it can be concluded that in the block-wise analysis of respondents in four blocks, SC community has got good educational background when compared to other communities in the study.

### **c. Community background of the respondents on the basis of occupation and religion**

Community background of the respondents has been analysed on the basis of occupation and religion in the following Table 3.13:

In analysing the community background of the respondents, among the SC respondents, it has been found that 137 are house wives, followed by 44 (agricultural labour), 19 (general labour) and 3 (self- employed).

In case of OBC community, maximum of them (39) are house wives, followed by 12 (agricultural labour), 6 (general labour) and 2 (self employed).

**Table 3.13: Community background of the respondents on the basis of occupation and religion**

| Community | Occupation of the respondents | Religion |        | Total | %    |
|-----------|-------------------------------|----------|--------|-------|------|
|           |                               | Hindu    | Muslim |       |      |
| SC        | Housewife                     | 135      | 2      | 137   | 67.5 |
|           | Agricultural Labour           | 44       | 0      | 44    | 21.7 |
|           | General Labour                | 18       | 1      | 19    | 9.4  |
|           | Self Employed                 | 3        | 0      | 3     | 1.5  |
|           | Total                         | 200      | 3      | 203   | 100  |
|           | %                             | 98.5     | 1.5    | 100.0 |      |
| OBC       | Housewife                     | 18       | 21     | 39    | 66.1 |
|           | Agricultural Labour           | 2        | 10     | 12    | 20.3 |
|           | General Labour                | 1        | 5      | 6     | 10.2 |
|           | Self Employed                 | 2        | 0      | 2     | 3.4  |
|           | Total                         | 23       | 36     | 59    | 100  |
|           | %                             | 39.0     | 61.0   | 100.0 |      |
| General   | Housewife                     | 12       | 1      | 13    | 81.3 |
|           | Agricultural Labour           | 2        | 0      | 2     | 12.5 |
|           | General Labour                | 1        | 0      | 1     | 6.3  |
|           | Total                         | 15       | 1      | 16    | 100  |
|           |                               | 93.8     | 6.3    | 100.0 |      |
| Total     |                               | 238      | 40     | 278   | 100  |
| %         |                               | 85.6     | 14.4   | 100.0 |      |

**Source:** Field Survey

Further, among the General category, it is found that 13 are house wives followed by 2 (agricultural labour) and 1 (general labour). In all the community, the maximum members are house wives only, followed by the agricultural labour. General labour stands in the third position. Religion-wise, maximum respondents are Hindus and Muslim respondents are very less.

**d. Community background of the respondents on the basis of family income and age**

An attempt has been made to analyse the Community background of the respondents on the basis of family income and age.



**Table 3.14: Community classification of respondents on the basis of family income and age**

| Community | Family Annual income (Rs.) | Age group of respondents |       |       |       |          | Total | %    |
|-----------|----------------------------|--------------------------|-------|-------|-------|----------|-------|------|
|           |                            | Below 25                 | 26-30 | 31-35 | 36-40 | Above 41 |       |      |
| SC        | below 25000                | 32                       | 33    | 29    | 43    | 31       | 168   | 82.8 |
|           | 25,000-50,000              | 2                        | 5     | 5     | 10    | 12       | 34    | 16.7 |
|           | 50,000-75,000              | 0                        | 0     | 0     | 0     | 1        | 1     | 0.5  |
|           | Total                      | 34                       | 38    | 34    | 53    | 44       | 203   | 100  |
|           | %                          | 16.7                     | 18.   | 16.7  | 26.1  | 21.7     | 100.0 |      |
| OBC       | below 25000                | 1                        | 5     | 4     | 11    | 17       | 38    | 64.4 |
|           | 25,000-50,000              | 0                        | 4     | 6     | 1     | 10       | 21    | 35.6 |
|           | Total                      | 1                        | 9     | 10    | 12    | 27       | 59    | 100  |
|           | %                          | 1.7                      | 15.3  | 16.9  | 20.3  | 45.8     | 100.0 |      |
| General   | below 25000                | 1                        | 3     | 3     | 3     | 5        | 15    | 93.8 |
|           | 25,000-50,000              | 0                        | 0     | 0     | 0     | 1        | 1     | 6.3  |
|           | Total                      | 1                        | 3     | 3     | 3     | 6        | 16    | 100  |
|           | %                          | 6.3                      | 18.8  | 18.8  | 18.8  | 37.5     | 100.0 |      |
| Total     |                            | 36                       | 50    | 47    | 68    | 77       | 278   | 100  |
| %         |                            | 12.9                     | 18.0  | 16.9  | 24.5  | 27.7     | 100.0 |      |

Source: Field Survey

As can be seen from Table 3.14, under the SC community background, 32 members belong to annual income category of below Rs 25,000, followed by 33 respondents belonging to the age group of 26 to 30 years and 29 members belonging to the age group of 36 to 40 years. and 31 in above 41.

2 respondents belong to the age group of below 25years. 5 members belong to age group of 26 to 30 and 5 members belong to age group 31 to 35.10 SHG members belong to age group of above 41.In OBC category, one respondent belong to the age group of below 25, 5 respondents belong to age group of 26 to 30 years.4 members belong to age group of 31 to 35.11 respondents belong to 36 to 40 age group.17 member in above 41.

In the annual income of category from Rs 25,000 to 50,000 4 members belong to 26-30 age groups. 6 belong to age group 31 to 35. One represents age group 36 to 40. 10 members are there in age group above 41.

In general category, in the annual income of below 25000 one belong to age group below 25 years, 3 are there in age group between 26 to 30, 3 are between the age group 31 to 35, 3 members in the age group between 36 to 40, and 5 members in age group above 41 in the annual income of category between Rs 25,000 to 50,000 one respondent fall under this category.

It is concluded that in SC 43 members fall under the category of age group between 35 to 40 in the annual income category ranging below Rs 25,000. In OBC category of community of SHG members maximum of 17 members belong to age above 41 years and they fall under the category annual income below Rs 25,000. In General category, it is found that maximum of 5 members belong to age group of above 41 under the annual income of below Rs 25,000.

#### **d. Community background of the respondents on the basis of family type and tenure of existence**

Community background of respondents on the basis of family type and tenure of existence has been analysed in the Table 3.15.

Table 3.15 shows the community classification of respondents on the basis of family type and tenure of existence. In SC community 112 respondents belong to joint family. 88 respondents' belong to nuclear family.

**Table 3.15: Community background of the respondents on the basis of family type and tenure of existence**

| Community | Family Type    | Tenure of existence |     |      |      |      |     |     | Total | %     |
|-----------|----------------|---------------------|-----|------|------|------|-----|-----|-------|-------|
|           |                | 2                   | 3   | 4    | 5    | 6    | 7   | 12  |       |       |
| SC        | Joint family   | 25                  | 0   | 66   | 10   | 8    | 1   | 2   | 112   | 56    |
|           | Nuclear family | 41                  | 1   | 19   | 12   | 13   | 1   | 1   | 88    | 44.0  |
|           | Total          | 66                  | 1   | 85   | 22   | 21   | 2   | 3   | 203   | 100   |
|           | %              | 33.0                | 0.5 | 42.5 | 11.0 | 10.5 | 1.0 | 1.5 | 100   |       |
| OBC       | Joint family   | 0                   | 0   | 0    | 11   | 0    | 0   | 0   | 11    | 18.6  |
|           | Nuclear family | 6                   | 5   | 16   | 21   | 0    | 0   | 0   | 48    | 81.4  |
|           | Total          | 6                   | 5   | 16   | 32   | 0    | 0   | 0   | 59    | 100   |
|           | %              | 10.2                | 8.5 | 27.1 | 54.2 | 0    | 0   | 0   | 100.0 |       |
| General   | Nuclear family | 13                  | 0   | 0    | 1    | 2    | 0   | 0   | 16    | 100   |
|           | Total          | 13                  | 0   | 0    | 1    | 2    | 0   | 0   | 16    | 100   |
|           | %              | 81.3                | 0   | 0    | 6.3  | 12.5 | 0   | 0   | 100.0 |       |
| Total     |                | 85                  | 6   | 101  | 55   | 23   | 2   | 3   | 278   | 278   |
| %         |                | 30.9                | 2.2 | 36.7 | 20.0 | 8.4  | 0.7 | 1.1 | 100   | 100.0 |
|           |                |                     |     |      |      |      |     |     |       | 0     |

**Source:** Field Survey

In OBC category, 11 respondents belong to joint family and 48 respondents live in nuclear family under. It is peculiar to know from the analysis that members of SHG who belong to general category (16) live in nuclear family.

It can be concluded that maximum number of respondents in SC community live in joint family and in OBC maximum members live in nuclear family, in general community all are nuclear family, whereas maximum number of respondents have completed 4 year of tenure of existence.

**Chapter IV**

**ANALYSIS OF THE FINANCIAL MANAGEMENT SKILLS OF SHG  
MEMBERS**

## **4.1 Introduction**

An attempt is made here to analyse the financial management skills of selected SHG members after joining the Self Help Groups. Financial management skills incorporated for this study comprises of:

- i.) Financial decision on utilization of fund, loan transactions, maintenance of accounts, loan distribution, auditing method, track record, book entry method and utilization of revolving fund, etc.
- ii.) The skills which enable the members to handle the financial processes like investment strategy,
- iii.) Accounting method followed by each group members and
- iv.) To analyze the investment strategy, in terms of loans and personal savings and to assess the accounting methods followed by each group under the study.

## **4.2 Financial decision on utilization of funds**

Financial decision of utilization of funds have been taken for the study and analyzed. Here, the decision taken to utilize the common fund has been categorized as:

- a) Decision by group meeting,
- b) On the basis of leader advice, and
- c) On the basis of NGO advice.

Common fund is the corpus amount accumulated by the group members through their thrift amount, the monthly contribution of the members or the loan given by the Bank to the SHGs. This accumulated amount had to be utilized by the group. Hence for the utilizing of common fund decision has to be taken at group level. Question was asked among the members that how decision is taken to utilize the common fund whether decision is taken in group meeting or on the basis of leader advice or on the basis of NGO advice. The block-wise analysis of financial decision on utilization of fund has been analysed in the Table 4.1.

In the Alathur block, 100 (25 per cent) members had told that decision is unilaterally taken in group meeting only.

In Perambalur block, 90 (22.5 per cent) members agreed that decision regarding common fund utilization is decided in group meeting only while 10 (2.5 per cent) respondents also agreed that the decision is also done on the basis of NGOs advice.

In Veepanthatai, 80 (20 per cent) members agreed that decision is taken in group meeting while 11(2.8 per cent) told that decision is also taken on the basis of their leaders advice if it's genuine reason and 9 (2.3 per cent ) also told that their group also take the NGOs advice for utilization of common fund.

In Veppur block, decision regarding common fund utilization has been taken by group Meeting by all group SHG members without any disparity.

While 11 (2.8 per cent) and 19 (4.8 per cent) had agreed that the decision is taken on the basis of leaders advice and NGOs advice.

It can thus be concluded that 370 (92 per cent) of respondents, included under the study, had agreed that decision regarding utilization of common fund is done on the basis of the groups unanimous decision.

**Table 4.1: Financial decisions on utilization of fund**

| Name of the Block |       | Decision taken to utilize common fund |                               |                            | Total      | %          |
|-------------------|-------|---------------------------------------|-------------------------------|----------------------------|------------|------------|
|                   |       | Decision by group Meeting             | On the Basis of Leader advice | On the Basis of NGO advice |            |            |
| Alathur           | Total | 100                                   | 0                             | 0                          | 100        | 25         |
|                   | %     | 25                                    | 0                             | 0                          | 25         |            |
| Perambalur        | Total | 90                                    | 0                             | 10                         | 100        | 25         |
|                   | %     | 22.5                                  | 0                             | 2.5                        | 25         |            |
| Veppanthattai     | Total | 80                                    | 11                            | 9                          | 100        | 25         |
|                   | %     | 20                                    | 2.8                           | 2.3                        | 25         |            |
| Veppur            | Total | 100                                   | 0                             | 0                          | 100        | 25         |
|                   | %     | 25.0                                  | 0                             | 0                          | 25         |            |
| <b>Total</b>      |       | <b>370</b>                            | <b>11</b>                     | <b>19</b>                  | <b>400</b> | <b>100</b> |
| %                 |       | 92.5                                  | 2.8                           | 4.8                        | 100        |            |

**Source:** Field Survey

Altogether, all the 400 respondents from four block of Perambalur district responded to the study through questionnaire. Almost maximum of the Self Help Groups in all four block i.e. Alathur, Perambalur, Veppanthattai and Veppur take decision regarding utilization of common fund through group meetings only.

#### 4.3 Common fund account maintenance

Account maintenance of self help group members are taken into consideration for the present study. The two ways, through which the common funds are maintained by SHG are:-

- a. A common group account in the name of the particular SHG (Self Help group) and
- b. Individual account maintained by every member.

The Government agencies provide set of documents for maintaining the account of the group as a whole and individually. In the study area, it was found that the groups are maintaining the formal account ledger given from the Government agencies, Bank passbook and also some kind of informal or rough book. An attempt has been made here to analyse the block-wise classification of SHGs on the basis of account maintenance (Table 4.2).

**Table 4.2: Block-wise Classification of Self Help Groups on the basis of Account Maintenance**

| Name of the Block | Common fund account is maintained |                                                 | Total      | %          |            |
|-------------------|-----------------------------------|-------------------------------------------------|------------|------------|------------|
|                   | Have separate bank account        | Group maintain both formal and informal account |            |            |            |
| Alathur           | Total                             | 54                                              | 46         | 100        | 25         |
|                   | %                                 | 13.5                                            | 11.5       | 25.0       |            |
| Perambalur        | Total                             | 71                                              | 29         | 100        | 25         |
|                   | %                                 | 17.8                                            | 7.3        | 25.0       |            |
| Veppanthattai     | Total                             | 74                                              | 26         | 100        | 25         |
|                   | %                                 | 18.5                                            | 6.5        | 25.0       |            |
| Veppur            | Total                             | 62                                              | 38         | 100        | 25         |
|                   | %                                 | 15.5                                            | 9.5        | 25.0       |            |
| <b>Total</b>      |                                   | <b>261</b>                                      | <b>139</b> | <b>400</b> | <b>400</b> |
| %                 |                                   | 65.3                                            | 34.8       | 100.0      | 100.0      |

*Source: Field Survey*

From the block-wise analysis, it was found that in Alathur 54 (13.5 per cent) respondents have separate bank accounts while that of 46 (11.5 per cent) maintain both formal and informal account books.

In case of Perambalur block, 71 (17.8 per cent) members maintain bank account while 29 (7.3 per cent) of the members maintain both the documents i.e. formal and informal account books. In Veepanthatai block 74 (18.5 per cent) of population have bank account while 26 (6.5 per cent) had maintained both the documents. Further in Veppur block, 62 (15.5 per cent) and 38 (9.5 per cent) respondents maintain bank account and other types of formal and informal documents respectively.

It can thus be concluded that 261 (65.3 per cent) of the members only maintain the account in form of bank passbook while 139 (34.8 per cent) members maintain both formal and informal account to maintain the common fund in the study area. From the analysis it is evident that maximum number of the members maintains separate bank account for the common fund account maintenance.

#### **4.4 Loan distribution decision**

One of the important activities of the groups is to generate revenue for the group through interest generated by distributing the corpus fund to its members in the form of internal loan. This loan is distributed to its members on three criteria like common decision of all members, individual members request or on rotation basis.

An effort has been made here to study the block-wise analysis of selected SHG members on the basis of loan distribution decision taken by the SHG.

From the Table 4.3, it was found that 179 (44.8 per cent) respondents agreed that the loan was distributed to them on the basis of common decision taken by all members; 107 (26.8 per cent) of the selected members informed that loan is distributed on the basis of individual member's request and that of 114 (28.5 per cent) responded that loan is given on rotation



basis. From the above analysis, it can be concluded that the loan is distributed to SHG members in a democratic manner through members' meeting and unanimous decisions.

**Table 4.3: Block-wise distribution of loan distribution decision**

| Basis of decision  |       | Name of the Block |            |               |        | Total | %    |
|--------------------|-------|-------------------|------------|---------------|--------|-------|------|
|                    |       | Alathur           | Perambalur | Veppanthattai | Veppur |       |      |
| Common decision    | Total | 39                | 49         | 48            | 43     | 179   | 44.8 |
|                    | %     | 9.8               | 12.3       | 12.0          | 10.8   | 44.8  |      |
| Individual request | Total | 15                | 37         | 37            | 18     | 107   | 26.8 |
|                    | %     | 3.8               | 9.3        | 9.3           | 4.5    | 26.8  |      |
| On rotation basis  | Total | 46                | 14         | 15            | 39     | 114   | 28.4 |
|                    | %     | 11.5              | 3.5        | 3.8           | 9.8    | 28.5  |      |
| Total              |       | 100               | 100        | 100           | 100    | 400   | 100  |
| %                  |       | 25                | 25         | 25            | 25     | 100   |      |

Source: Field Survey

#### 4.5 Auditing awareness among the SHG members

As a group, each SHG has to carry out auditing every year and have to upraise it to MahalirThittam office every year. A question arises why auditing awareness among the members are important in analysing their financial management skills.

In fact, it is very important for each and every member to know about the auditing awareness and the reasons for doing auditing. Auditing knowledge of Self Help Group members has been analysed based on the classification such as, auditing done every year, not aware of auditing, aware but not done auditing etc.

From the below Table 4.4, it can be observed that 179 (44.8 per cent) members are aware of their SHG having done with auditing process every year, while that of 87 (21.8 per cent) members are not aware of any auditing.

**Table 4.4: Awareness of auditing knowledge by SHG members**

| Auditing                    | Frequency | per cent |
|-----------------------------|-----------|----------|
| Every year                  | 179       | 44.8     |
| Not aware of auditing       | 87        | 21.8     |
| Aware but not done auditing | 132       | 33.0     |
| Total                       | 398       | 99.5     |
| Missing                     | 2         | 0.5      |
| Total                       | 400       | 100.0    |

Source: Field Survey

It is interesting to note that 132 (33.8 per cent) members were aware about auditing but they have no idea whether auditing of their group and individual account has been done or not.

#### 4.6 Track record of loan repayment

Track record denotes the loan repayment culture of the SHG members. To analyse this factor, the following three questions were asked to the respondents:

- a. How many of them repay their loan in time?
- b. Is there any occasional defaulter among the respondent? and
- c. Is there any regular defaulter among the respondents?

**Table 4.5: Analysis of track record of SHG members**

| Track record         | Frequency | per cent | Valid per cent | Cumulative per cent |
|----------------------|-----------|----------|----------------|---------------------|
| On time loan repayer | 302       | 75.5     | 94.7           | 94.7                |
| Occasional Default   | 13        | 3.3      | 4.1            | 98.7                |
| Regular Default      | 4         | 1        | 1.3            | 100                 |
| Total                | 319       | 79.8     | 100            |                     |
| Missing              | 81        | 20.3     |                |                     |
| Total                | 400       | 100.0    |                |                     |

**Source:** *Field Survey*

Here, an attempt has been made to analyse the regularity of loan repayment by selected SHG members. From the Table.4.5, it is evident that 319 group members responded and 81 members didn't respond. Out of these, 302 (74.8 per cent) members repay their loan on time, followed by 13 (3.3 per cent) members who are occasionally defaulters in repaying their loan. It is noteworthy from the analysis that 4 (1 per cent) SHG members were found to be regular defaulters in repayment of their loans taken from their respective SHG. This shows that maximum of respondents are regular in loan repayment and very few regular defaulters are found in the study.

It can thus be concluded that in the present study, a good track record is maintained by the SHG members in repayment of their loan.

#### 4.7 Type of entry in the accounts book

In Perambalur district, Self Help Group members maintain a separate account book. The different types of book entry methods maintained by Self Help Groups are Double Entry Method, Single Entry Method, Rough Book, etc. For account maintenance, SHGs are provided with a formal record book by the Government in the format of ledger. SHGs also maintain an informal record in the format of rough books for maintaining records individually. Double entry is the entry method in which accounts data will be entered in both the government formal record book and the informal rough book. Single entry method is the method in which account data is entered only in the ledger provided by government. In the following Table 4.6, the types of book entry methods followed by SHG Members were analyzed.

**Table 4.6: Type of Book Entry methods followed by SHG Members**

| Type of entry Method | Frequency | per cent |
|----------------------|-----------|----------|
| Double entry         | 195       | 48.8     |
| Single entry         | 97        | 24.3     |
| Rough book           | 90        | 22.5     |
| Total                | 382       | 95.5     |

**Source:** *Field Survey*

A total of 400 members belonging to 54 SHGs were distributed among the 4 blocks in the district. Among these 400 members, 382 members replied to the above enquiry and 18 members have not responded.

From the above Table 4.6, it can be seen that out of total 382 members, 195 (48.8 percent) members agreed that they maintain double entry method for keeping account records, while 97 (24.3 percent) members responded that they maintained only single entry method for account keeping and 90 (22.5 per cent) members replied that they used rough books for record keeping.

Further, an attempt is made here to analyse the type of entry in account books with reference to the tenure of existence of the concerned SHGs.

The groups were divided on the basis of tenure of existence starting from minimum 2 years to maximum 12 years of existence as a SHG. Depending on the tenure of existence of SHG, the type of entry method followed by members has been analyzed. So from the following Table 4.7, it's apparent that in case of double entry method, out of the total 382 members who had responded, 195 members follows double entry method for maintaining account

**Table 4.7: Analysis of account book entry method on the basis of their tenure of existence as SHG**

| Type of entry in account book | Tenure of existence(in years) |    |     |    |    |   |    |    | Total |
|-------------------------------|-------------------------------|----|-----|----|----|---|----|----|-------|
|                               | 2                             | 3  | 4   | 5  | 6  | 7 | 8  | 12 |       |
| Double entry                  | 2                             | 4  | 117 | 31 | 18 | 5 | 12 | 6  | 195   |
| Single entry                  | 3                             | 35 | 36  | 19 | 4  | 0 | 0  | 0  | 97    |
| Rough book                    | 90                            | 0  | 0   | 0  | 0  | 0 | 0  | 0  | 90    |
| Total                         | 95                            | 39 | 153 | 50 | 22 | 5 | 12 | 6  | 382   |

*Source: Field Survey*

Further, it is apparent that during the course of time, the accounting method followed by Self Help Groupshas improved. Self Help Groupshavestarted maintaining accounting method more accurately and systematically in due course of time. From the above table, it is lucid that groups which have completed only 2 years are keeping only rough book for maintaining accounting records. But as the groups became older, they started maintaining records in government provided ledgers.As the tenure of existence rises, the groups established account maintenance in both Government ledger book and rough book for keeping records.

#### **4.8 Types of financial training received by SHG members**

Financial management training is an essential factor which helps improving the financial management skills of SHG members by imparting the knowledge of financial management skills. Government provides financial management training to the Self Help group members through NGO to improve the financial management skill to the Self HelpGroup members. Impact of financial management training on financial literacy has been inevitable. In the present study, the impact of financial management training on financial literacy has been

analyzed. A five-point likert-scale has been used to analyze the impact of financial management training on the financial literacy of the Self Help group members of Perambalur district. The five point likert-scales which consist of five point measure such as Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. The respondents of the study responded to the five point likert-scale to analyze the impact of financial management training over the financial literacy.

**Table 4.8: Impact of financial literacy training on Financial Management**

| Impact of financial literacy training | Attended Training On Financial Management |           | Total      | %          |
|---------------------------------------|-------------------------------------------|-----------|------------|------------|
|                                       | Yes                                       | No        |            |            |
| Strongly Disagree                     | 14                                        | 3         | 17         | 4.45       |
| Disagree                              | 17                                        | 8         | 25         | 6.55       |
| Neutral                               | -                                         | -         | -          | -          |
| Agree                                 | 164                                       | 39        | 203        | 53.14      |
| Strongly Agree                        | 109                                       | 28        | 137        | 35.86      |
| <b>Total</b>                          | <b>304</b>                                | <b>78</b> | <b>382</b> | <b>100</b> |
| %                                     | 79.58                                     | 20.41     | 100        |            |

**Source:** *Field Survey*

Out of total 400 SHG members, 382 Self Help group members responded to the present analysis. From the Table 4.8, it is evident that 304(79.58percent) respondents have attended financial management and financial literacy training and 78(20.41percent) didn't attend financial management and financial literacy skill training.

So out of 304(79.58per cent) members who attended training programs, 164 (42.93 per cent) respondents had agreed that training program has good impact on financial management skills of the SHG members and it has improved their financial management skill. Followed by 109 (28.53 per cent) members who had strongly agreed that financial management training they have attended has profound impact on their financial management skills and improved it. Overall, from the total 273 (71.46 per cent) members agreed that financial training programs have impact on their skills to manage finance and improved it.

It can further observed that 14(3.66percent) members had strongly disagreed that training program have impact on their financial management skills and improved it. 17(4.45percent) members slightly disagreed that training program has any impact on their financial management skills.

Again, out of 78(20.42per cent) members who have not attended any financial management training, 3(0.79percent) members strongly disagreed that financial management training has impact on their financial management skills, followed by those of 8(2.09per cent) members who slightly disagreed that financial management training has any impact on their financial management skills.

It is interesting to note that 39 (10.21 percent) members, even though they haven't attended any financial management training, were aware that financial management training has impact on financial management skills, followed by those of 28(7.33percent) members who strongly agreed that financial management training has impact on their financial management skills. So it is clear that 67(17.53percent) members had agreed that financial management training have impact on their financial management skills.

It is therefore concluded herethatout of 304 members who have attended training, 273 members agreed that the training have impact on improvement of financial management skills.

#### **4.9 Analysis of method adopted by SHG to get credit rating and revolving fund**

An attempt has been made to the analysis of method adopted by SHG to get credit rating and revolving fund.

##### **a. Eligibility Criteria to get access to Revolving Fund from Government**

Eligibility Criteria to get access to Revolving Fund from Government include,

- i) Sustaining as a group,
- ii) Savings habit of the group,
- iii) Regular group meeting of Self Help group members,
- iv) Accounts Documentation of the group,
- v) Internal Loan culture,
- vi) Good Loan Repayment Culture of the Group.

Credit rating is essential for SHGs to become eligible for getting financial assistance in terms of revolving fund from government. For this, there are certain criteria which the SHGs have to fulfil. Following are the criteria on which questions were asked to the 400 respondents in 4 blocks using 5 point Likert-scale where the respondents were asked to evaluate the following items selecting the expressions, such as, extremely unimportant, slightly unimportant, somewhat important, much important, very much important.

Each SHG have to full fill these eligible criteria to get access to revolving fund. Good saving habit of the Self HelpGroupshouldbe maintained properly by the group members. Regular meetings within the groups with equal time period have to be maintained. Documentation of the accounts must be maintained properly. Internal loan cultures have to be maintained. A good loan repayment culture of a group plays an important role in the access of revolving fund. In the present study, a five point likert-scale have been used to analyze the factors influencing the eligible criteria for accessing the revolving fund in Perambalur district

**Table 4.9: Eligibility Criteria for Getting Revolving Fund from Government**

|                      |            | Sustain As Group |        |        |        |         | Savings Habit |        |        |        |         | Members Meeting |        |        |        |         | Documentation |        |        |        |         | Internal Loan Culture |        |        |        |         | Good Repayment Culture |        |        |        |         |
|----------------------|------------|------------------|--------|--------|--------|---------|---------------|--------|--------|--------|---------|-----------------|--------|--------|--------|---------|---------------|--------|--------|--------|---------|-----------------------|--------|--------|--------|---------|------------------------|--------|--------|--------|---------|
|                      |            | A                | P      | V      | VE     | Total   | A             | P      | V      | VE     | Total   | A               | P      | V      | VE     | Total   | A             | P      | V      | VE     | Total   | A                     | P      | V      | VE     | Total   | A                      | P      | V      | VE     | Total   |
| Externly Unimportant | Count      | N.R              | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | N.R             | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | 5                     | 9      | 5      | 5      | 24      | 4                      | 9      | 3      | 4      | 20      |
|                      | % of Total | N.R              | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | N.R             | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | 1.30%                 | 2.30%  | 1.30%  | 1.30%  | 6.00%   | 1.00%                  | 2.20%  | 0.80%  | 1.00%  | 5.00%   |
| Slightly Unimportant | Count      | N.R              | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | 17              | 19     | 3      | 6      | 45      | 0             | 35     | 0      | 0      | 35      | 43                    | 34     | 29     | 33     | 139     | 21                     | 50     | 15     | 16     | 102     |
|                      | % of Total | N.R              | N.R    | N.R    | N.R    | N.R     | N.R           | N.R    | N.R    | N.R    | N.R     | 4.30%           | 4.80%  | 0.80%  | 1.50%  | 11.30%  | 0.00%         | 8.80%  | 0.00%  | 0.00%  | 8.80%   | 10.80%                | 8.50%  | 7.30%  | 8.30%  | 34.90%  | 5.20%                  | 12.50% | 3.80%  | 4.00%  | 25.50%  |
| Some What Important  | Count      | 2                | 6      | 0      | 0      | 8       | 23            | 12     | 7      | 9      | 51      | 10              | 25     | 5      | 5      | 45      | 11            | 24     | 22     | 20     | 77      | 52                    | 57     | 65     | 61     | 235     | 40                     | 35     | 60     | 39     | 174     |
|                      | % of Total | 0.50%            | 1.50%  | 0.00%  | 0.00%  | 2.00%   | 5.80%         | 3.00%  | 1.80%  | 2.30%  | 12.80%  | 2.50%           | 6.30%  | 1.30%  | 1.30%  | 11.30%  | 2.80%         | 6.00%  | 5.50%  | 5.00%  | 19.30%  | 13.10%                | 14.30% | 16.30% | 15.30% | 59.00%  | 10.00%                 | 8.80%  | 15.00% | 9.80%  | 43.50%  |
| Much Important       | Count      | 29               | 43     | 32     | 32     | 136     | 33            | 53     | 34     | 35     | 155     | 64              | 41     | 62     | 62     | 229     | 89            | 41     | 77     | 79     | 286     | N.R                   | N.R    | N.R    | N.R    | N.R     | 3                      | 6      | 6      | 6      | 21      |
|                      | % of Total | 7.30%            | 10.80% | 8.00%  | 8.00%  | 34.20%  | 8.30%         | 13.30% | 8.50%  | 8.80%  | 38.90%  | 16.10%          | 10.30% | 15.60% | 15.60% | 57.50%  | 22.40%        | 10.30% | 19.30% | 19.80% | 71.90%  | N.R                   | N.R    | N.R    | N.R    | N.R     | 0.80%                  | 1.50%  | 1.50%  | 1.50%  | 5.20%   |
| Very Much Important  | Count      | 69               | 51     | 67     | 67     | 254     | 44            | 35     | 58     | 55     | 192     | 9               | 15     | 29     | 26     | 79      | N.R           | N.R    | N.R    | N.R    | N.R     | N.R                   | N.R    | N.R    | N.R    | N.R     | 32                     | 0      | 16     | 35     | 83      |
|                      | % of Total | 17.30%           | 12.80% | 16.80% | 16.80% | 63.80%  | 11.10%        | 8.80%  | 14.60% | 13.80% | 48.20%  | 2.30%           | 3.80%  | 7.30%  | 6.50%  | 19.80%  | N.R           | N.R    | N.R    | N.R    | N.R     | N.R                   | N.R    | N.R    | N.R    | N.R     | 8.00%                  | 0.00%  | 4.00%  | 8.80%  | 20.80%  |
| Total                | Count      | 100              | 100    | 99     | 99     | 398     | 100           | 100    | 99     | 99     | 398     | 100             | 100    | 99     | 99     | 398     | 100           | 100    | 99     | 99     | 398     | 100                   | 100    | 99     | 99     | 398     | 100                    | 100    | 100    | 100    | 400     |
|                      | % of Total | 25.10%           | 25.10% | 24.90% | 24.90% | 100.00% | 25.10%        | 25.10% | 24.90% | 24.90% | 100.00% | 25.10%          | 25.10% | 24.90% | 24.90% | 100.00% | 25.10%        | 25.10% | 24.90% | 24.90% | 100.00% | 25.10%                | 25.10% | 24.90% | 24.90% | 100.00% | 25.00%                 | 25.00% | 25.00% | 25.00% | 100.00% |

Source: Field Survey

A-Alathur P-Perambalur V-Veppanthatai VE-Veppur



From the total 399 (100percent) respondents who responded in the present enquiry, 203 (50.8 per cent) respondents used revolving fund as internal loan, 40 (10 per cent) for buying productive assets and 156 (39 per cent) for depositing in bank.

#### **a. Sustainability as a group**

Sustainability of Self Help Groups(SHGs) as a group for minimum 6 months becomes more essential for getting financial aids in terms of revolving funds from the government. It is one of the criteria to fulfil the conditions for getting financial aids in terms of revolving funds.

From the Table 4.9, it has been observed that 398(100.0 per cent) respondents replied to the above enquiry. It has been pragmatic that in Alathur block, 2 (0.5percent) respondents considered that sustaining as group is somewhat important, followed by 29 (7.3per cent) members considering it as much important. On the other hand, 69 (17.3 per cent) members responded as sustaining as group is very much important.

In Perambalur block,6 respondents (1.5percent) had responded that sustaining as group is somewhat important, while 43 members (10.8percent) considers sustaining as group as much important. Sustaining as group as very much important was registered by 51 members (12.8percent) in the study.

In Veeppanthatai, 32 (8.0per cent) members had replied thatsustaining as group is as much important and 67 (16.8percent) members considers as very much important.

In Veppur block, 32 (8.0percent) respondents has considered sustaining as group is much important and 67 (16.8percent) membersconsiders as very much important.

From the total 398 (100percent) respondents in 4 blocks, 8 (2.0percent) respondents considered sustainability as a group as somewhat important, whereas that of 136 (34.2percent) respondents regards it as much important. Majority of them i.e. 254 (63.8 per cent) respondents regards it as very much important.

From the above analysis it can be concluded that maximum 254(63.8percent) respondents considers sustaining as group as very much important for getting revolving fund from the government.

#### **b. Savings habit of the SHG members**

Savings habit is another criterion to be fulfilled by Self Help Groups(SHG) in order to get the first credit rating. Here, savings habit refers to the SHGs savings habit of the members in terms of small deposits periodically. In the present analysis an attempt has been made to analyse the savings habit as eligibility criteria for getting revolving fund from the government. From the above analysis, (Table 4.9) it is clear that 398(100.0per cent) respondents replied to the above enquiry.

In Alathur block, 23(5.8 per cent) respondents considers savings habit as somewhat important, 33 (8.3 per cent) respondents have replied as much important and 44 (11.1percent) respondents as very much important.

In Perambalur block, 12(3.0 per cent) members believe savings habit as of somewhat important, while 53 (13.3per cent) respondents considers this as much important. 35 (8.8percent) respondents have replied that savings habit as very much important.

In Veepanthatai block, 7(1.8percent) respondents had responded that savings habit as somewhat important whereas that of 34 (8.5percent) respondents had replied that savings habit as much important for getting access to revolving fund from the Government. And 58 (14.6percent) respondents consider this as very much important.

In Veppur block, it is clear that 9(2.3percent) respondents considers savings habit as of somewhat importance and 35 (8.8percent) considers savings habit as of much importance for getting revolving fund. From the Table 4.10, it can be seen that majority of respondents 55(13.8 per cent) considers savings habit as very much important.

Totally, it is evident that 51 (12.5per cent) respondents had registered that savings habit as somewhat important, while 155(38.9per cent) respondents believe savings habit as much important. Maximum of the respondents i.e. 192 (48.2 per cent) respondents had replied savings habit as very much important.

From the above analysis, it can be concluded that maximum respondents considered savings habit as very much important for getting revolving fund.

### **c. SHG members meeting**

Members of Self Help Groups(SHG) meets regularly on daily, weekly or monthly basis for assessing the different activities of the group like decision making, loan repayment, account checking, leadership matters, planning etc. Members were asked upon to respond as to whether SHG members meeting are important for getting access to the revolving fund or not.

In Alathur block, 17 (4.3per cent) consider members meeting is slightly unimportant, followed by 10 (2.5 per cent) respondents who consider it as somewhat important. It is interesting to note that 64 (16.1per cent) respondents consider the member meeting as much important and 9 (2.3per cent) respondents had registered that members meeting as very much important for getting access to revolving fund.

In Perambalur block,19 (4.8 per cent) respondents consider members meeting as slightly unimportant as an eligible criterion for getting access to revolving fund.25 (6.3per cent) respondents had registered that members meeting as somewhat important. Further 41(10.3 per cent) members of the selected SHG consider members meeting as much important for accessing the revolving fund and 15 (3.8 per cent) SHG members had registered that members meeting as very much important.

In Veeppanthatai block, 3(0.8 per cent) respondents had replied that members meeting as slightly unimportant for getting access to the revolving fund and 5(1.3 per cent) respondents had registered that members meeting as somewhat important. Further, 62 (15.6 per cent)

members had answered that members meeting as eligible criterion as much important, while 29 (7.3per cent) respondents of the selected SHG members had replied that members meeting as much important eligible criteria for getting access to revolving fund.

In Veppur block, 6 (1.5 per cent) respondents had considered that members meeting as slightly unimportant, while 5 (1.3 per cent) respondents of the SHG think that members meeting as somewhat important. Further 62 (15.6 per cent) reflect on members meeting as much important and 26(6.5 per cent) members in the block , deem that members meeting as eligible criteria for accessing revolving fund as very much important.

From the analysis it is clear that majority of respondents i.e. 229 (57.5 per cent) considers members' meeting as much important and 79(19.8per cent) respondents reflect on members meeting as very much important for getting access to revolving fund. Whereas 45 (11.3 per cent) members in the whole Perambalur district had recorded that members meeting as slightly unimportant for getting access to revolving fund.45(11.3per cent) members had responded that members meeting as somewhat important.

From the above analysis it can be concluded that maximum respondents consider members' meeting as much important for getting first credit rating to become eligible for getting revolving funds.

#### **d. Documentation of activities of Self Help Groups**

Documentation is a systematic account or record of activities of Self Help groups. These include loan documentation, documentation of minutes of meetings etc., in ledger format. Certain kinds of ledgers for maintaining account and minutes are issued by the governments to the SHGs as a minimum requirement. Apart from that, during the study it was found that majority of the groups are maintaining account records in two type of documents i.e. one in rough documents and another copy in formal documents provided by governments.

Documentation is necessary for periodical evaluation and checking. It helps in assessing the activities of the SHGs and setting goals for the future.

It is seen that 398(100.0 per cent) respondents had replied to the query regarding the documentation as eligible criteria for getting access to revolving fund.

From the Table 4.9 it has been found that in Alathur block, 11 (2.8 per cent) respondents had replied that documentation is somewhat important for accessing the revolving fund. And 89 (22.4per cent) respondents had registered that documentation as much important for getting access to revolving fund.

In Perambalur block, 35(8.8 per cent) respondents had considered that documentation as slightly unimportant for getting access to revolving fund. While 24 (6.0 per cent) respondents consider documentation as somewhat important. 41 (10.3 per cent) respondents had registered that documentation as much important for getting access to the revolving fund.

In Veeppanthatai block, 22 (5.5 per cent) respondents replied that documentation as somewhat important and 77 (19.3 per cent) respondents had responded that documentation as much important for getting access to revolving fund.

In Veppur block, 20 (5.0 per cent) respondents had replied that for getting access to revolving fund , documentation as somewhat important, while majority of respondents i.e. 79 (19.8 per cent) consider documentation as much important.

In total, majority of 286 (71.9 per cent) members of the SHG group had responded that documentation is much important, while 35(8.8per cent) considers documentation as slightly unimportant for getting access to revolving fund. And 77 (19.3per cent) respondents in Perambalur district from the selected SHG group had registered in the analysis that documentation as somewhat important for getting access to revolving fund.

From the above analysis, it can be concluded that maximum 286 members of the SHG group considers documentation as much important for getting first credit rating to become eligible for availing the revolving funds.

#### **e. Loan culture in SHGs**

Loan culture in SHGs refers to sanctioning internal loans to its members from the Groups savings. Good repayment by the borrower is the main criteria for loan culture. Loans are taken for various income generating activities like purchasing productive assets, live stocks etc.

From the above Table 4.9, it has been observed that 398(100.0 per cent) respondents replied to the above enquiry. In Alathur block, 52 (13.1per cent) respondents consider that internal loan culture as somewhat important to get access revolving to fund. 43 (10.8 per cent) respondents consider internal loan culture among the SHG members as slightly unimportant, 5 (1.3 per cent) respondents consider loan culture as extremely unimportant.

In Perambalur block,57 (14.3 per cent) respondents consider loan culture as somewhat important for getting access to revolving fund.34 (8.5 per cent) respondents consider loan culture as slightly unimportant. On the other hand 9(2.3per cent) respondents consider loan culture is extremely unimportant for getting access to revolving fund.

In Veepanthatai,65 (16.3 per cent) respondents consider it somewhat important for accessing the revolving fund. While 29 (7.3per cent) respondents considers maintaining good internal loan culture as slightly unimportant for revolving fund access. It is noteworthy to note that 5 (1.3 per cent) respondents consider loan culture as extremely unimportant for getting access to revolving fund.

In Veppur, 5 (1.3per cent) respondents consider loan culture is extremely unimportant, while 33(8.3 per cent) members consider loan culture as slightly unimportant. Members, who

consider loan culture as somewhat important for getting access to revolving fund, contribute to 61 members(15.3per cent).

From the above analysis, it is concluded that from the total ,maximum of 235(59.0 per cent) respondents considers loan culture as somewhat important for getting first credit rating to become eligible for receiving revolving funds, while that of 139 (34.9per cent) members consider loan culture as slightly unimportant for getting credit rating to become eligible for revolving fund.

It is very interesting to note that 24 (6.0 per cent) respondents considered loan culture as extremely unimportant for getting access to the revolving funds.

#### **f. Good Loan Repayment Culture of SHG members**

Good repayment culture refers to the proper and timely repayment of the loans taken by SHG members on the pre-settled terms and conditions.

In Alathur block, 40 respondents (10.0 per cent) consider good repayment culture of loan of the SHG members as somewhat important for getting access to revolving fund. Further 32 (8.0 per cent) members of the SHG consider good repayment culture is very much important for accessing the revolving fund provided by the Government. While 21 (5.2 per cent) members of the group had registered that good repayment culture as slightly unimportant for accessing the revolving fund.4(1.0per cent) respondents consider good repayment culture as extremely unimportant and 3 respondents (0.8 per cent) had registered that good repayment culture of loan as much important for getting access to revolving fund.

In Perambalur block, 9(2.2per cent) members consider good repayment culture is extremely unimportant, while 50 (12.5 per cent) members consider this is slightly unimportant for getting access to revolving fund. Good repayment culture of the group members is regarded

as somewhat important for getting access to revolving fund by 35 (8.8 per cent) respondents of the selected SHG members and 6 (1.5 per cent) members of the SHG consider that good repayment culture is much important for getting access to revolving fund provided by Government.

In Veepanthatai, 60 (15.0 per cent) respondents consider good repayment culture of loan by the SHG members as somewhat important for getting access to revolving fund. While 15 (3.8 per cent) members had replied as slightly unimportant to have good repayment culture as eligible criteria for getting access to revolving fund. 3 (0.8 per cent) respondents consider good repayment culture is extremely unimportant for accessing revolving fund. Further 6 (1.5 per cent) members of selected SHG considers good repayment culture is much important and 16 (4.0 per cent) self help group members of the SHG considers loan repayment culture as very much important as a criteria for getting access to revolving fund.

In Veppur, the response as good repayment culture is extremely unimportant for getting access to revolving fund was given by 4 (1.0 per cent) respondents. It is noted that 16 (4.0 per cent) respondents consider loan repayment of the self help group members is slightly unimportant. Further, it was found from the Table 4.9 it is evident that 39 (9.8 per cent) members consider good repayment culture is somewhat important for assessment of revolving fund. As such, 6 (1.5 per cent) respondents consider a good repayment culture of loan by the selected SHG members as much important for accessing the revolving fund, and 35 (8.8 per cent) members consider this is very much important.

Of total 400 (100 per cent) respondents including 4 blocks, it was found that 174 (43.5 per cent) respondents consider good repayment culture is somewhat important for getting access to revolving fund and 102 (25.5 per cent) respondents consider this as slightly unimportant. While 83 (20.8 per cent) respondents consider good repayment culture is very much important



for getting access to revolving fund. It is interesting to know that 20(5.0per cent) respondents consider good repayment culture is extremely unimportant. While 21 (5.2per cent) respondents consider the culture of loan repayment is much important for getting access to revolving fund.

From the above analysis it can be concluded that maximum respondents of the SHG consider good repayment culture of the self help group members as somewhat important.

#### **4.10 Utilization of Revolving Fund**

Revolving fund is a grant provided by government to Self Help Groups after attaining minimum stability (Sudarsan&Narasamma, 2012). Revolving fund is usually provided to SHGs to supplement their group capital and to enhance the financial management skills. SHGs become eligible for revolving funds only after passing first credit rating which is undertaken after 6 months from the date of formation of SHGs. After getting revolving fund for the first time, later on the SHG group acquire revolving fund subsidy under various schemes. Self Help Groups SHG become facilitate for government aids only after attaining minimum stability which depend on the following factors like

- i. Sustainability of the group,
- ii. Savings habit of the group,
- iii. Periodical meeting of the members of the self groups,
- iv. Documentation of the accounts and other activities, loan culture, good repayment culture etc.

In Perambalur district, 400 respondents were taken into consideration for analysis on utilization of revolving funds. Block-wise classification of utilizing revolving funds was analyzed in Table 4.10. It can be seen that revolving funds were utilized for providing

internal loans or buying productive assets like live stocks (goats, chickens, emu bird etc.) and sewing machines or to deposit in banks. The analysis can be seen as under:

**Table 4.10: Block-wise Classification of utilization of revolving fund by the SHG members**

| Utilization of revolving fund |                                 |       | Name of the Block |            |              |        | Total | %      |     |
|-------------------------------|---------------------------------|-------|-------------------|------------|--------------|--------|-------|--------|-----|
|                               |                                 |       | Alathur           | Perambalur | Veepanthatai | Veppur |       |        |     |
| Utilization of Revolving fund | Internal loan                   | Total | 45                | 55         | 45           | 58     | 203   | 50.9   |     |
|                               |                                 | %     | 11.3              | 13.8       | 11.3         | 14.5   | 50.9  |        |     |
|                               | Productive assets & Live stocks | Total | 9                 | 12         | 9            | 10     | 40    | 10.0   |     |
|                               |                                 | %     | 2.3               | 3.00       | 2.3          | 2.50   | 10    |        |     |
|                               | Deposit in Bank                 | Total | 46                | 33         | 46           | 31     | 156   | 39.1   |     |
|                               |                                 | %     | 11.50             | 8.3        | 11.5         | 7.8    | 39.1  |        |     |
|                               |                                 |       | Total             | 100        | 100          | 100    | 99    | 399    | 100 |
|                               |                                 |       | %                 | 25.10      | 25.10        | 25.10  | 24.81 | 100.00 |     |

**Source:** *Field Survey*

**a. Block-wise use of money received from revolving funds for providing internal loans**

Internal loan is the amount provided to SHG members from the income generated by the SHGs including revolving fund and group savings.

While in Perambalur block, maximum members (55) had replied that they utilize the revolving fund for internal loaning. In Veeppanthatai block, 45 respondents had replied that the amount of revolving fund has been used for internal loaning. Further members who use the revolving fund for internal loaning contributes to 45 in Alathur block.. While that of in Veppur block, 58 respondents who contributed the maximum in the block had registered that they utilize the revolving fund for internal loans.

It can be concluded that among all the four block in Veppur maximum of respondents utilize their revolving fund for internal loaning.

**b. Block-wise use of money getting from revolving funds for buying productive assets and live stocks**

Productive assets include sewing machines for tailoring and other equipments and live stocks include, chicken, ducks, emu birds, goat rearing etc. Since in the study area, all the members response for the enquiry about productive asset here, were only sewing machine and regarding live stock their response were only chicken, duck, emu birds, goat rearing are also used. Based on the response given by the SHG members the analysis of money from revolving fund for buying productive assets and live stocks are done. 40 members use the money of revolving fund for productive assets and live stocks.

In block wise analyse, maximum members from Perambalur block(12 out of 40) had invested the revolving fund in buying productive asset and live stock. 10 members ( out of 40) from Veppur block use the fund for buying productive asset. While alathur and Veepanthatai block contribute less number of members utilizing the revolving fund in buying the productive asset and live stocks.

**c. Block-wise use of money from revolving funds in depositing in Bank.**

SHG members can deposit money in bank got from revolving funds. From the Table 4.10, 46(11.5 per cent) respondents of the selected SHG in Alathur block use the revolving fund amount in depositing in bank as savings for future. While 33(8.3 per cent) self help group members in Perambalur block also deposit the money in bank account. Further it is noticed that 46 (11.5 per cent) group members in Veepanthatai block make use of the revolving fund to deposit in bank. And 31(7.8per cent) self help group members in Veppur block utilize the money got from revolving funds to deposit in bank. From this it is evident that , when compared block –wise, in alathur and in veepanthatai block, maximum( 46 each) number of SHG members use revolving fund for depositing in the bank

It can be thus concluded that, from the total, maximum (58) members who belong to the Veppur block utilize the revolving fund for internal loaning. Further it is noticed that 55 members of SHG from the Perambalur block utilize the revolving fund for internal loaning .while that of 46 SHG members from alathur block has deposited the revolving fund amount in Bank. It is evident from the Table 4.10 that minimum of members i.e. 9 respondents utilize the revolving fund amount for purchasing productive asset and live stock which will again re-multiply the capital amount of investment.

This shows that apart from investing the money in internal loaning and depositing in the Bank, some members have initiated to buy productive assets and live stocks.

It is concluded from the study that majority of respondents of selected SHG utilize the revolving fund for internal loan and depositing in Bank. Whereas, less number of respondents utilize the revolving fund amount for buying the productive asset and live stock.

#### **4.11 Analysis about women empowerment in Perambalur district**

##### **a. Introduction about Women Empowerment Scale**

Nanda, G (2011) prepared compendium of gender scales for the change project in 2011. Women empowerment is a part of this gender scale which is used to analyze the gender related issues of women. The items which are included in this scale are women's mobility, women's freedom from family domination, women's economic security and contribution to family support.

1. Women's mobility includes the following items (Nanda, G, 2011);
  - a. Have you ever been to the bazaar?
  - b. Have you ever been there alone?
  - c. Have you ever been to the hospital/clinic/doctor?
  - d. Have you ever gone there alone?

- e. Have you ever gone to the cinema?
- f. Have you ever gone there alone?
- g. Have you ever gone outside the village?
- h. Have you ever gone there alone?

2. Women's freedom from family domination scale includes following items (Nanda, G, 2011);

- a. Have any of the following happened to you in the past 12 months?
- b. Husband/other family member took your money when you didn't want him to?
- c. Husband/other family member took your land/jewellery/poultry/livestock when you didn't want him to?
- d. Husband/other family member prevented you from visiting your parents?
- e. Husband/other family member prevented you from working outside the home?

3. Women's economic security and contribution to family support includes (Nanda, G, 2011);

- a. Do you, in your own name, own any land, your homestead land, or your house?
- b. Do you yourself own any productive assets (for example, cattle or sewing machine)?
- c. Do you have any cash savings?
- d. Have you ever used your savings for business or money-lending?
- e. Of your total household expenses, what proportion is met through your own earnings?

With the influence of above variable and depending on the study to be carried out the following variables were used for studying the hypothesis for this survey:

- 1. Mobility to Bazaar without any assistance from husband and family and marketing alone after joining SHGs or not.

2. Increase in health awareness leading to periodical visit to Hospitals for consulting doctors increased after joining SHGs.
3. Financial awareness leading to increased bank visits and ATMs for transactions and other banking activities increased after joining SHGs.
4. Movement to outside areas of village without any assistance from family members and husband has increased after joining SHGs.
5. Whether Hus/Family member took the money generated through SHG after joining SHGs.
6. Whether Hus/Family member took your jewellery to sell or pledge without your permission.
7. Whether Hus/Family interfere in SHG matters.
8. After joining SHG do you own any productive assets or helping in running your house.
9. After joining SHG cash saving is increased or not.

The women empowerment scale was used in Bangladesh (Schuler, SR, Hashemi, SM, and Riley, AP. 1997.), for examining the impact of income generation programs and women's empowerment on contraceptive use among rural women in Bangladesh.

Here the authors used the following items to analyze women empowerment;

- i. Mobility
- ii. Ability to make small purchases,
- iii. Ability to make larger purchases and involvement in major decisions,
- iv. Relative freedom from domination within family,

- v. Political and legal awareness,
- vi. Participation in public protests and political campaigning, and
- vii. Economic security and contribution to family support.

The following analysis has been carried out using gender scale and the variable which is measured in women empowerment. Here, the variables have been modified in accordance with the type of the study and measured using 5 point likert-scale. In Perambalur District, responses from 400(100 per cent) respondents were observed for the present study in which each block shares 100(25.0 per cent) respondents.

#### **b. Independent Mobility after Joining SHG**

SHG members' independent mobility to bazaars with confidence for marketing without any assistance from husband and family after joining SHGs have been analyzed for the present study (Table 4.11).

In Alathur block, 34 (8.5 per cent) respondents strongly agree that after joining SHGs they were proficient to move out to bazaars with confidence without any assistance from their husbands and family members which shares the largest part of the overall 100 (25.0 per cent) respondents in this block, followed by 28 (7.0 per cent) respondents agreeing with this and 24 (6.0 per cent) respondents who were neutral in this case without any preference.

In Perambalur block, majority i.e. 44 (11.0 per cent) respondents strongly agreed that after joining SHGs they were proficient to move out to bazaars with confidence without any assistance from their husbands and family members. This contributes the largest among the respondents which are strongly agreed in rest of the blocks. Subsequently, it is followed by 27 (6.8 per cent) respondents agreeing with it. Whereas, 27 (6.8 per cent) respondents are neutral and 2(0.5 per cent) respondents disagree with it.

**Table 4.11: Block wise Analysis of SHG members independent mobility out to bazaar after joining SHG**

| Name of the Block |               | Moving out to Bazaars increased after Joining SHG |          |           |            |                 | Total      |            |
|-------------------|---------------|---------------------------------------------------|----------|-----------|------------|-----------------|------------|------------|
|                   |               | Strongly Disagree                                 | Disagree | Neutral   | Agree      | Strongly Agrees |            |            |
| Name of the Block | Alathur       | Total                                             | 1        | 13        | 24         | 28              | 34         | 100        |
|                   |               | %                                                 | 0.3      | 3.3       | 6.0        | 7.0             | 8.5        | 25.0       |
|                   | Perambalur    | Total                                             | 0        | 2         | 27         | 27              | 44         | 100        |
|                   |               | %                                                 | 0.0      | .5        | 6.8        | 6.8             | 11.0       | 25.0       |
|                   | Veppanthattai | Total                                             | 2        | 7         | 39         | 42              | 10         | 100        |
|                   |               | %                                                 | .5       | 1.8       | 9.8        | 10.5            | 2.5        | 25.0       |
|                   | Veppur        | Total                                             | 0        | 0         | 52         | 28              | 20         | 100        |
|                   |               | %                                                 | 0.0      | 0.0       | 13.0       | 7.0             | 5.0        | 25.0       |
| Total             |               | <b>Total</b>                                      | <b>3</b> | <b>22</b> | <b>142</b> | <b>125</b>      | <b>108</b> | <b>400</b> |
|                   |               | %                                                 | .8       | 5.5       | 35.5       | 31.3            | 27.0       | 100.0      |

**Source:** *Field Survey*

In Veppanthattai block, the scenario have been little different, attributing to the fact that out of 100(25.0 per cent) respondents, only 10 (2.5 per cent) respondents strongly agreed that they are able to move to bazaars with confidence and purchase items without any assistance after joining SHGs, whereas 42 (10.5 per cent) members of the block had agreed that after joining the SHG their mobility to bazaars with confidence had increased. Without any preference 39 (9.8 per cent) were neutral about the confidence level after joining the SHG. 7(1.8per cent) members had disagreed that joining SHG had increased their confidence level to move to bazaars. And only 2 (0.5 per cent) respondents strongly disagreed with the preposition.

In case of Veppur block, 52 (13.0 per cent) respondents opined neutrality about their mobility to bazaar with after joining SHG, whereas 28 (7.0 per cent) members of the group in the block had agreed that they had after joining the SHG mobility to bazaar with confidence had increased, 20 (5.0 per cent) respondents had strongly agree with increase in moving out to bazaars. No respondents in Veppur disagree or strongly disagree with the preposition that



they are able to move to bazaars with confidence and purchase items without any assistance after joining SHGs

From the Table 4.11, it is observed that among 400 respondents in all 4 blocks, 142 (35.5 per cent) respondents, in the whole district, were neutral without any preferences i.e. neutral, followed by those of 125 (31.2 per cent) respondents who agreed and 108 (27.0 per cent) respondents who strongly agreed with increase in moving out to bazaars.

On the other hand, only 22 (5.5 per cent) respondents in the whole district of Perambalur had disagreed, followed by 3 (0.8 per cent) who strongly disagreed that after joining SHGs they were proficient to move out to bazaars with confidence without any assistance from their husbands and family members. As such, taking only the respondents who responded as agreed and strongly agreed together, then total 233(58.3 per cent) of the total population agreed with the fact that moving out to bazaars has increased after joining SHGs.

Consequently, from the above analysis, it can be concluded that in every block i.e. from Alathur to Veppur, SHG members' mobility to bazaar independently have been increased after joining SHG. Attributing to the fact that most of the respondents agreed, thereby showing that SHGs are helping their women members to empower themselves. It owes to the market awareness programs conducted by SHGs to increase awareness.

### **c. Health awareness of women folk after joining SHG**

Health awareness is an important factor that can analyse whether women folks have been empowered or not after joining SHG. Health care literacy in case of SHG members is the know-how imparted to the SHG members for understanding health related issues so that they are able to make timely decisions for treatments. For SHG members, different health related issues regarding contagious and non- contagious diseases are necessary. These diseases vary

from normal flue to AIDS for which SHG members should be informed through different health literacy programs

According to U.S. Department of Health and Human Services, health literacy is the extent to which one individual can obtain process and understand basic health information needed to make health related decision.

An attempt is made here to study the block-wise analysis of health awareness and periodical visit to hospitals for consulting doctors without assistance from their husbands and family members by using five point likert-scales.

**Table 4.12: Block-wise analysis of Health Awareness of SHG members after Joining SHG**

| Name of the Block | Periodical visit to Hospitals individually increased after Joining SHG |                   |           |           |            |                 | Total      |
|-------------------|------------------------------------------------------------------------|-------------------|-----------|-----------|------------|-----------------|------------|
|                   | Likert scale                                                           | Strongly disagree | Disagrees | Neutral   | Agree      | Strongly Agrees |            |
| Alathur           | Total                                                                  | -                 | 7         | 11        | 33         | 49              | 100        |
|                   | %                                                                      | -                 | 1.8       | 2.8       | 8.3        | 12.3            | 25.0       |
| Perambalur        | Total                                                                  | -                 | 14        | 16        | 43         | 27              | 100        |
|                   | %                                                                      | -                 | 3.5       | 4.0       | 10.8       | 6.8             | 25.0       |
| Veppanthattai     | Total                                                                  | -                 | 2         | 7         | 78         | 13              | 100        |
|                   | %                                                                      | -                 | .5        | 1.8       | 19.5       | 3.3             | 25.0       |
| Veppur            | Total                                                                  | -                 | 0         | 22        | 58         | 20              | 100        |
|                   | %                                                                      | -                 | 0.0       | 5.5       | 14.5       | 5.0             | 25.0       |
| <b>Total</b>      |                                                                        | -                 |           | <b>23</b> | <b>212</b> | <b>109</b>      | <b>400</b> |
| %                 |                                                                        |                   |           | 5.8       | 53.0       | 27.3            | 100.0      |

Source: Field Survey

It is evident from the Table 4.12 that in Alathur block, 49 (12.3 per cent) respondents strongly agreed that after joining SHGs, visit to hospital individually without any assistance from husband and family members has increased, followed by those of 33 (8.3 per cent) who agreed. Only 11(2.8 per cent) respondents were neutral about this without any preference and 7(1.8 per cent) were there who had disagreed.

In Perambalur block, majority i.e. 43 (10.8 per cent) respondents agreed to the fact that there was increase in mobility individual hospital visits without any assistance from husband

and family members owing to increased in health awareness, followed by those of 27 (6.8 per cent) who strongly agreed. Only 16 (4.0 per cent) respondents were neutral without any preferences and that of 14 (3.5 per cent) only who had disagreed.

In Veppanthattai, 78 respondents (19.5 per cent) fully agreed with the increase in mobility to hospital visits followed by those of 13 (3.3 per cent) respondents being strongly agreed. It is interesting to know only 7 (1.8 per cent) respondents were neutral without any preferences and that of 2 (0.5 per cent) who had disagreed with it.

In Veppur block, 58 (14.5 per cent) had agreed with the increase in mobility to hospital visits followed by 20 (5.0 per cent) respondents being strongly agreed, and that of 22 (5.5 per cent) who were neutral with it.

Within the district, it can be concluded that 212 (53.0 per cent) respondents had agreed on the increase in visit to hospital individually after joining SHGs and that of 109 (27.3 per cent) respondents who strongly agreed with it. So, altogether 321 (80.3 per cent) respondents had agreed that individual mobility to hospitals without any assistance from family husbands and family members has increased after joining SHGs. So from the above analysis of different blocks, it can be concluded that most of the respondents are admitting to the fact that visit to the hospitals by women in those blocks has been increased after joining SHGs, which may be due to increase in health awareness programs frequently conducted by SHGs on different commutable and non-commutable diseases.

#### **d. Financial Awareness after Joining SHG**

For the present study, in order to analyse whether joining SHG has helped to empower the women folks in this district in the means of financial awareness, a five point Likert-scale has been utilized. Each block members were provided with question containing five point Likert-scales to ensure their mobility to bank and ATM after joining SHG. Financial awareness

which leads to increased bank visits and ATMs for transactions and other banking activities after joining SHGs have been analysed. Financial literacy can be defined as the knowledge regarding money management starting from simple mathematical calculation to complex financial rules and regulations. It includes knowledge regarding opening bank accounts, doing transactions, using of ATMs, interest rates, loans, government financial aids for SHGs etc.,

From the Table 4.13, it is evident that In Alathur block, 58(14.5 per cent) respondents strongly agree on increase in visits to banks and ATMs for making transactions and other bank activities owing to increased financial awareness followed by 23 (5.8 per cent) respondents agree with this, 12 (3.0 per cent) respondents are neutral about this without any preferences and 7(1.8 per cent) disagree with this.

In Perambalur block, significant number of respondents 85 respondents (21.3 per cent) strongly agreed with increase in bank visits and ATMs after joining SHGs, while 7 (1.8 per cent) respondents had agreed that after joining SHG mobility to visit bank and ATM had increased , 7(1.8per cent) respondents were neutral about it without any disparity.

Interestingly 1(.3) respondents from the block has disagreed that mobility to bank and ATM has improved after joining SHG.

In Veppanthattai block, 61(15.3 per cent) respondents strongly agree on increase in visits to bank and ATMs, followed by 18 (4.5 per cent) respondents who agreed. While 16 (4.0 percent) respondents were neutral without any preferences, that of 3(.8 per cent) respondent from the block had disagreed that mobility had improved after joining SHG and 2(0.5 per cent) respondents had strongly disagreed with it.

**Table 4.13: Block-wise analysis of mobility of SHG Members after joining SHG**

| Name of the Block |               | Visit to Bank and ATM after Joining SHG |           |         |       |                 | Total |       |
|-------------------|---------------|-----------------------------------------|-----------|---------|-------|-----------------|-------|-------|
|                   |               | Strongly Disagree                       | Disagrees | Neutral | Agree | Strongly Agrees |       |       |
| Name of the block | Alathur       | Total                                   | 0         | 7       | 12    | 23              | 58    | 100   |
|                   |               | %                                       | 0.0       | 1.8     | 3.0   | 5.8             | 14.5  | 25.0  |
|                   | Perambalur    | Total                                   | 0         | 1       | 7     | 7               | 85    | 100   |
|                   |               | %                                       | 0.0       | 0.3     | 1.8   | 1.8             | 21.3  | 25.0  |
|                   | Veppanthattai | Total                                   | 2         | 3       | 16    | 18              | 61    | 100   |
|                   |               | %                                       | 0.5       | 0.8     | 4.0   | 4.5             | 15.3  | 25.0  |
|                   | Veppur        | Total                                   | 0         | 0       | 37    | 17              | 46    | 100   |
|                   |               | %                                       | 0.0       | 0.0     | 9.3   | 4.3             | 11.5  | 25.0  |
|                   | Total         | Total                                   | 2         | 11      | 72    | 65              | 250   | 400   |
|                   |               | %                                       | 0.5       | 2.8     | 18.0  | 16.3            | 62.5  | 100.0 |

*Source: Field Survey*

In Veppur block, 46(11.5 per cent) respondents strongly agreed about increase in visits to Bank and ATMs after joining SHGs ,while followed by 37(9.3per cent) respondents who were neutral without any preferences and 17 (4.3 per cent) respondents of the block had agreed that their mobility to Bank and ATM after joining SHGs.

From the total 400 (100 per cent) respondents, 250 (62.5 per cent) respondents strongly agreed that mobility after joining the SHG had increased and 65 (16.3 per cent) respondents agree with increase in visits to bank and ATM. However, 72(18.0 per cent) respondents are neutral in this case, while 11(2.8 per cent) disagreed stating that there is no development in mobility in bazaar after joining SHG. It is noteworthy that 2(.5 per cent) are found to be strongly disagreeing with it. If strongly agreed respondents and agreed respondents are taken together then 315(78.8 per cent) respondents has admitted that visit to bank and ATM after joining SHGs have been increased owing to different financial awareness programs conducted by SHGs on banking activities including need of opening bank accounts and using modern banking services like using ATMs etc.

It can thus be concluded that maximum portion of the respondents had agreed with increase in banking activities like visiting banks and ATMs for opening accounts and transactions thereby showing significant increase in women empowerment after joining SHGs.

**e. Block-wise analysis of independent mobility to outside the village after joining SHG.**

Here, SHG members' independent mobility outside the village has been taken for the analysis. An attempt is made here to analyse the block-wise analysis of SHG members' movement to outside the village after joining the SHGs.

**Table 4.14: Block Wise Analysis of independent mobility to Outside the Village after joining SHG**

| Name of the Block |               | Movement to outside areas of village increased after Joining SHG |           |         |       |                 | Total |       |
|-------------------|---------------|------------------------------------------------------------------|-----------|---------|-------|-----------------|-------|-------|
|                   |               | Strongly Disagree                                                | Disagrees | Neutral | Agree | Strongly Agrees |       |       |
| Name of the block | Alathur       | Total                                                            | 0         | 13      | 17    | 35              | 35    | 100   |
|                   |               | %                                                                | 0.0       | 3.3     | 4.3   | 8.8             | 8.8   | 25.0  |
|                   | Perambalur    | Total                                                            | 0         | 32      | 9     | 29              | 30    | 100   |
|                   |               | %                                                                | 0         | 8       | 2.3   | 7.3             | 7.5   | 25.0  |
|                   | Veppanthattai | Total                                                            | 2         | 6       | 10    | 71              | 11    | 100   |
|                   |               | %                                                                | 0.5       | 1.5     | 2.5   | 17.8            | 2.8   | 25.0  |
|                   | Veppur        | Total                                                            | 0         | 0       | 9     | 74              | 17    | 100   |
|                   |               | %                                                                | 0.0       | 0.0     | 2.3   | 18.5            | 4.3   | 25.0  |
| Total             |               | Total                                                            | 2         | 51      | 45    | 209             | 93    | 400   |
|                   |               | %                                                                | 0.5       | 12.8    | 11.3  | 52.2            | 23.2  | 100.0 |

**Source:** *Field Survey*

In Alathur block, 35(8.8 per cent) respondents strongly agreed and another 35(8.8 per cent) respondents agreed with increase in movement to outside areas of village with confidence after joining SHGs. While 17 (4.3per cent) respondents were neutral, 13(3.3 per cent)respondents disagreed.

In Perambalur block, analysis shows a different scenario owing to maximum of respondents 32 (8.0 per cent) disagreeing with increase in movement outside village, followed by 30(7.5 per cent) being strongly agreed with increase in movement outside village. Respondents had agreed that increase in movement outside village contribute to 29(7.3 per cent) members in the block and 9 (2.3 per cent) respondents were neutral in this case.

In Veppanthattai block, 71 (17.8 per cent) respondents had agreed that moving out of village without family support had increased after joining SHG. Respondents who strongly agree with increase in movement outside village after joining SHG contribute to 11(2.8 per cent). 10(2.5 per cent) respondents in the block were neutral with it. It is noteworthy that 6(1.5per cent) respondents disagree and 2(.5per cent) respondents strongly disagree with increased mobility of SHG members after joining the self help group.

In Veppur block ,it have been observed that 74(18.5 per cent) respondents agree with increase in mobility of SHG members after joining SHG and 17 (4.3 per cent) respondents strongly agreed with increase in movement outside village after joining SHGs . while 9(2.3 per cent)respondents are neutral in this case.

It is seen from the Table 4.14, it can be concluded from the total, altogether 302(75.5 per cent) respondents have admitted that their movement outside village have increased after joining SHGs which owes to the confidence build up due to different awareness programs by SHGs.

#### **f. Utilization of SHG Fund by Husband/Family Members**

In Perambalur district, analysis have been proceeded to study whether husband/family member took the money generated through SHG. Block-wise analysis has been done to check whether SHG fund has been utilized by the family members or husband. The following Table

4.15 shows the analyse of utilization of SHG fund by husband /family members to check the SHG members their integrity.

**Table 4.15: Utilization of SHG Fund by Husband/Family Members**

| Name of the block    |       | Hus/Family member took the money generated through SHG |      | Total |
|----------------------|-------|--------------------------------------------------------|------|-------|
|                      |       | Yes                                                    | No   |       |
| <b>Alathur</b>       | Total | 12                                                     | 82   | 94    |
|                      | %     | 3.1                                                    | 21.2 | 24.4  |
| <b>Perambalur</b>    | Total | 15                                                     | 81   | 96    |
|                      | %     | 3.9                                                    | 21.0 | 24.9  |
| <b>Veppanthattai</b> | Total | 17                                                     | 83   | 100   |
|                      | %     | 4.4                                                    | 21.5 | 25.9  |
| <b>Veppur</b>        | Total | 7                                                      | 89   | 96    |
|                      | %     | 1.8                                                    | 23.1 | 24.9  |
| Total                |       | 51                                                     | 335  | 386   |
| %                    |       | 13.2                                                   | 86.8 | 100.0 |

**Source:** Field Survey

From the Table 4.15, it is seen that in Alathur block, 94(24.4 per cent) responded to the above enquiry. In which,82(21.2 per cent) respondents of the block had answered that husband or family members didn't take the money generated through SHGs after joining SHGs and only 12(3.1 per cent) answered that husband or family members took the money.

In Perambalur block, 96(24.9 per cent) members of SHG responded to the above enquiry. From this 81(21.0 per cent) respondents had answered that husband and family members didn't take the money and 15(3.9 per cent) respondents answered that husband and family members didn't take the money.

In Veeppanthatai block, 100(25.9 per cent) had responded to the above enquiry. It is evident that 83(21.5 per cent) had replied that their husband and family members didn't take the money and 17(4.4 per cent) responded said that their husbands and family members took the money generated through SHG after joining SHGs. It is seen from the table 96 (24.9 per cent) responded to the above enquiry. Out of this 89(23.1 per cent) responded that their husband and family members didn't take the money which highest than other blocks and only 7(1.8



per cent) answered yes that their husband and family members took the money which lowest than other blocks.

From the present study, it is clear that 335(86.8 per cent) replied that their husband and family members didn't take the money and 51(13.2 per cent) replied that their husband and family members took the money.

From the data it is concluded that the male partners or the family members have some respect to the women folk and they started to recognize that it's their earnings and they can't take that money without their consent.

#### **g. Family members' respect to SHG members**

In this study, it's aimed to analyse the family members' respect to SHG members by asking the question whether husband/family member took your jewellery to sell or pledge without your permission?. Analysis of family members' respect to the SHG member of their family has been made in the Table 4.16.

**Table 4.16: Family members seek permission**

| Name of the block |       | Hus/Family member took your jewellery to sell or pledge without your permission |      | Total |
|-------------------|-------|---------------------------------------------------------------------------------|------|-------|
|                   |       | Yes                                                                             | No   |       |
| Alathur           | Total | 6                                                                               | 87   | 93    |
|                   | %     | 1.6                                                                             | 22.8 | 24.3  |
| Perambalur        | Total | 23                                                                              | 68   | 91    |
|                   | %     | 6.0                                                                             | 17.8 | 23.8  |
| Veppanthattai     | Total | 27                                                                              | 73   | 100   |
|                   | %     | 7.1                                                                             | 19.1 | 26.2  |
| Veppur            | Total | 12                                                                              | 86   | 98    |
|                   | %     | 3.1                                                                             | 22.5 | 25.7  |
| Total             |       | 68                                                                              | 314  | 382   |
| %                 |       | 17.8                                                                            | 82.2 | 100.0 |

**Source:** *Field Survey*

It is evident from the table in Alathur block, 93(24.3 per cent) members had responded to the above enquiry. From this 87(22.8 per cent) respondents from the block had answered that their husband or family members did not take their jewellery to sell or pledge without their

permission and only 6(1.6 per cent) answered that their husband or family members took their jewellery.

In Perambalur 91(23.8 per cent) responded to the above enquiry. From this 68(17.8 per cent) responded that their husband or family members did not take their jewels to sell or pledge without their permission and 23(6.0 per cent) responded that their husband and family members took their jewellery.

In Veppanthattai 100(26.2 per cent) responded to the above enquiry. From this 73(19.1 per cent) responded that husband and family members didn't take their jewellery to sell or pledge without their permission and 27(7.1 per cent) responded that their husband or family members took their jewellery to sell or pledge without their permission.

In Veppur 98(25.7 per cent) responded to the above enquiry. From this 86(22.5 per cent) responded their husband or family members did not take their jewellery to sell or pledge without their permission and 12 (3.1 per cent) responded that their husband or family members took their jewellery to sell or pledge without their permission.

As a whole from the total, 382 (100.0 per cent), maximum 314(82.2 per cent)respondents had responded that their husband and family members did not take their jewellery to sell or pledge without their permission and 68(17.8 per cent) responded that husband and family members took their jewellery to sell or pledge without their permission. So this interpretation of data ,shows that SHGs has played a vital role in empowering women of these blocks after they join SHGs.

#### **h. Interference of family members/husband in SHG matters**

Analysis of interference of SHG matters by family members/husband was done in Table 4.17.

**Table 4.17: Interfere of family members/husband in SHG Matters**

| Name of the block |       | Hus/Family interfere in SHG matters |      | Total |
|-------------------|-------|-------------------------------------|------|-------|
|                   |       | Yes                                 | No   |       |
| Alathur           | Total | 14                                  | 81   | 95    |
|                   | %     | 3.7                                 | 21.1 | 24.8  |
| Perambalur        | Total | 14                                  | 77   | 91    |
|                   | %     | 3.7                                 | 20.1 | 23.8  |
| Veppanthattai     | Total | 17                                  | 83   | 100   |
|                   | %     | 4.4                                 | 21.7 | 26.1  |
| Veppur            | Total | 7                                   | 90   | 97    |
|                   | %     | 1.8                                 | 23.5 | 25.3  |
| Total             |       | 52                                  | 331  | 383   |
| %                 |       | 13.6                                | 86.4 | 100.0 |

**Source:** *Field Survey*

As can be seen, it is evident that in Alathur block 95(24.8 per cent) responded to the above enquiry. From this 81(21.1 per cent) respondents replied that husband and family members don't interfere in SHG matters whereas 14(3.7 per cent) respondents had replied that husband and family members interfere in SHG matters.

In Perambalur 91(23.8 per cent) responded to the above enquiry. From this 77(20.1 per cent) respondents replied that husband and family members don't interfere in SHG matters and 14 (3.7 per cent) replied that husband and family members interfere in SHG matters.

In Veppanthattai block, 100(26.1 per cent) responded to the above enquiry. From this 83(21.7 per cent) respondents had responded that husband and family members don't interfere in SHG matters and 17 (4.4 per cent) members had replied that husband and family members interfere in SHG matters.

In Veppur block, 97(25.3 per cent) replied to the above enquiry. From this highest number of respondents i.e. 90(23.5 per cent) had replied that their husband and family members don't interfere in SHG matters and lowest number of respondents 7(1.8 per cent) respondents had replied that husband and family members interfere in SHG matters.

It is seen from the table that maximum of 331 respondents (86.4 per cent) replied that their husband and family members don't interfere in SHG matters and 52 respondents (13.6 per cent) had responded that their husband and family members interfere in SHG matters. This implies that interference of Husband or family in SHG matters is very less. From the analysis it is interpreted that Veppur is showing improvement in Women empowerment than other blocks.

**i. Analysis of owning Any Productive Assets or Helping in administering family of SHG members**

An attempt has been made to block wise analysis owning any productive assets or helping in administering family of SHG members in the Table 4.18. The following question has been asked that after joining SHG do you own any productive assets or helping in running your house? The answers for which has been registered by the SHG members as joined in SHG helped in buying Sewing Machine, Helped in Agriculture, Helped in children education and none.

**Table 4.18: Analysis of owning Any Productive Assets or Helping in administering family of SHG members**

| Name of the block |       | After joining SHG do you own any productive assets or helping in running your house |                        |                    |      | Total |
|-------------------|-------|-------------------------------------------------------------------------------------|------------------------|--------------------|------|-------|
|                   |       | Sewing Machine                                                                      | Helping in Agriculture | Children education | None |       |
| Alathur           | Total | 16                                                                                  | 41                     | 36                 | 7    | 100   |
|                   | %     | 4.0                                                                                 | 10.3                   | 9.0                | 1.8  | 25.1  |
| Perambalur        | Total | 12                                                                                  | 43                     | 41                 | 4    | 100   |
|                   | %     | 3.0                                                                                 | 10.8                   | 10.3               | 1.0  | 25.1  |
| Veppanthattai     | Total | 9                                                                                   | 46                     | 41                 | 4    | 100   |
|                   | %     | 2.3                                                                                 | 11.5                   | 0.3                | 1.0  | 25.1  |
| Veppur            | Total | 10                                                                                  | 37                     | 42                 | 10   | 99    |
|                   | %     | 2.5                                                                                 | 9.3                    | 10.5               | 2.5  | 24.8  |
| Total             |       | 47                                                                                  | 167                    | 160                | 25   | 399   |
| %                 |       | 11.8                                                                                | 41.9                   | 40.1               | 6.3  | 100.0 |

Source: Field Survey

In Alathur, total 100(25.1 per cent) responded to the above enquiry. From this 41(10.3 per cent) respondents answered that after joining SHGs, they are able to help in Agricultural activities which is followed by 36(9.0 per cent) respondents are now able to help with their

children's education, 16(4.0per cent) respondents own sewing machines and only 7(1.8 per cent) don't own any assets after joining SHGs.

In Perambalur block total 100(25.1 per cent) responded to the above enquiry. Out of this 43(10.8 per cent) respondents are able to help in agriculture, which is followed by 41(10.3 per cent) respondents now can help with education of their children, 12(3.0 per cent) now own sewing machines and only 4(1.0 per cent) don't own any assets.

In Veppanthattai block 100(25.1 per cent) responded, out of which 46(11.5 per cent) respondents now can help in agricultural activities after joining SHGs, 41(10.3 per cent) can help their children with education, 9(2.3 per cent) respondents own sewing machines and only 4(1.0 per cent) respondents does not own any assets.

In Veppur block 99 (24.8 per cent) responded out of which 42 (10.5 per cent) respondents now can help their children with their education, 37(9.3 per cent) now are able to help in agricultural activities, 10(2.5 per cent) respondents own sewing machine and remaining 10(2.5 per cent) respondents don't own any assets.

From the total 399(100 per cent) respondents in 4 blocks, 167(41.9 per cent) respondents are now able to help in agricultural activities, 160(40.1per cent) now can help their children in educational activities, 47(11.8 per cent) own a sewing machine and only 25(6.3 per cent) don't own any assets. This has been possible due to different initiatives taken by SHGs to make its members financially strong and literate. These initiatives are mainly assisting its members financially by granting loans, undertaking literacy programs to make its members literate in different aspects so that they can help their children with their education and assist in agricultural activities.

#### j. Block-wise Analysis of SHG Members Cash Saving Habit

Having analysed about SHG members owning productive asset and helping in children education in the previous table an effort has been made to block-wise analysis of SHG members' cash saving habit which is shown in the Table 4.19.

**Table 4.19:Block Wise Analysis of SHG Members Cash Saving Habit**

| Name of the Block |       | After joining SHG cash saving is increased or not |      | Total |
|-------------------|-------|---------------------------------------------------|------|-------|
|                   |       | Yes                                               | No   |       |
| Alathur           | Total | 87                                                | 10   | 97    |
|                   | %     | 22.4                                              | 2.6  | 25    |
| Perambalur        | Total | 83                                                | 13   | 96    |
|                   | %     | 21.4                                              | 3.4  | 24.7  |
| Veppanthattai     | Total | 84                                                | 11   | 95    |
|                   | %     | 21.6                                              | 2.8  | 24.5  |
| Veppur            | Total | 86                                                | 14   | 100   |
|                   | %     | 22.2                                              | 3.6  | 25    |
| Total             |       | 340                                               | 48   | 388   |
| %                 |       | 87.6                                              | 12.4 | 100   |

**Source:** *Field Survey*

The Table 4.20 gives a clear picture that 97 ( 25.0 per cent) respondents responded in Alathur block under the enquiry, out of which 87 ( 22.4 per cent) respondents have responded that their savings has been increased after joining SHGs and 10 (2.6 per cent) have responded that their cash savings has not increased after joining SHGs.

From 96 (24.7 per cent) members of the selected SHG responded in Perambalur block of which 83 (21.4 per cent) respondents have registered that their cash savings has been increased after joining the SHG. It is interesting and also note-worthy to know that from the above given Table that 13(3.4 per cent) members of the SHG had replied that their cash savings after joining the SHG has not increased.

From the 95 (24.5 per cent) respondents who responded in Veppanthattai block, 84( 21.6 per cent) SHG members of this block have registered that their cash savings has increased

after joining SHGs. While 11 (2.8 per cent) have responded that their cash savings has not increased.

Out of 100 ( 25.8 per cent) respondent who responded in Veppur block, 86 ( 22.2 per cent) respondents have answered that their cash savings has increased. Further 14 (3.6 per cent) members of the block had responded that their cash savings has not increased.

From the total 388 (100.0 per cent) respondents in all 4 blocks, 340 (87.6 per cent) have responded that their cash savings has been increased and 48 (12.4 per cent) have responded that their cash savings has not been increased after joining SHG. It implies that after joining SHG groups, the majority of the members were able to increase cash saving.

#### **4.12 Testing of Hypotheses**

An attempt is made here to test the first hypothesis which is given below:

Ho= Educational background of SHG members & training given by NGOs to SHGs members has no impact on their Financial Management Skills.

H<sub>1</sub>=Educational background of SHG members & training given by NGOs to SHGs members has an impact on their Financial Management Skills.

##### **a. Educational background of the respondents Vs Financial Management**

Education plays a vital role in once individual life; with the help of education an individual can reach new highs. In same way in the present study, it was tried to see whether the members educational background help their group in managing various financial activities. The activities are classified as Maintaining Record Book, Maintain Account in Bank, Tracking Loan History and to Calculate Interest/Dividend. The members were asked whether their educational qualification had helped to maintain the above five activities are not. The members are classified into four groups on the basis of

their education like illiterate, educated till class eight, passed metric, completed higher secondary and graduate.

**Table 4.20: Educational background of the respondents Vs Financial Management**

| Statements                                                  | Educational qualification of respondent |            |      |        |     |          | Total<br>N=400 |
|-------------------------------------------------------------|-----------------------------------------|------------|------|--------|-----|----------|----------------|
|                                                             | Scale                                   | Illiterate | VIII | Matric | HSS | Graduate |                |
| Educational background helps to manage finance              | Neutral                                 | 3          | 2    | 0      | 0   | 0        | 5              |
|                                                             | Agree                                   | 10         | 7    | 9      | 7   | 0        | 33             |
|                                                             | Strongly Agree                          | 64         | 124  | 63     | 40  | 9        | 300            |
| Total                                                       |                                         | 77         | 133  | 72     | 47  | 9        | 338            |
| Educational background helps to maintain record book        | Neutral                                 | 0          | 3    | 2      | 0   | 0        | 5              |
|                                                             | Agree                                   | 7          | 7    | 3      | 4   | 0        | 21             |
|                                                             | Strongly Agree                          | 70         | 123  | 67     | 43  | 9        | 312            |
| Total                                                       |                                         | 77         | 133  | 72     | 47  | 9        | 338            |
| Educational background helps to maintain account in bank    | Neutral                                 | 11         | 40   | 17     | 8   | 2        | 78             |
|                                                             | Agree                                   | 8          | 8    | 4      | 4   | 0        | 24             |
|                                                             | Strongly Agree                          | 58         | 85   | 51     | 35  | 7        | 236            |
| Total                                                       |                                         | 77         | 133  | 72     | 47  | 9        | 338            |
| Educational background helps to track loan history          | Neutral                                 | 0          | 3    | 2      | 0   | 0        | 5              |
|                                                             | Agree                                   | 17         | 51   | 21     | 12  | 2        | 103            |
|                                                             | Strongly Agree                          | 60         | 79   | 49     | 35  | 7        | 230            |
| Total                                                       |                                         | 77         | 133  | 72     | 47  | 9        | 338            |
| Educational background helps to calculate interest/dividend | Neutral                                 | 0          | 1    | 0      | 0   | 0        | 1              |
|                                                             | Agree                                   | 10         | 39   | 18     | 7   | 2        | 76             |
|                                                             | Strongly Agree                          | 67         | 93   | 54     | 40  | 7        | 261            |
| <b>Total</b>                                                |                                         | 77         | 133  | 72     | 47  | 9        | 338            |

**Source:** Field Survey

For this particular point 338 out of 400 had responded. For the all five activities none of group had give negative opinion like disagree and strongly disagree. In all the five cases mode of occurrence is “Strongly Agree”. Hence, from the above Table 4.20, it can concluded that irrespective of their educational background, the entire group had given node that their educational background had helped them in managing their groups financial activities in better way.



**Table 4.21: Pearson Chi-square test between Financial Management Variables and Education qualification of the respondents**

|                                                                         | Pearson Chi-square test |    |                       |
|-------------------------------------------------------------------------|-------------------------|----|-----------------------|
|                                                                         | Value                   | df | Asymp. Sig. (2-sided) |
| Manage finance vs. Educational qualification of respondent              | 7.111                   | 4  | .130                  |
| Maintain record book vs. Educational qualification of respondent        | 7.573                   | 8  | .476                  |
| Maintain account in bank vs. Educational qualification of respondent    | 12.372                  | 8  | .135                  |
| Track loan history vs. Educational qualification of respondent          | 9.270                   | 8  | .320                  |
| Calculate interest/dividend vs. Educational qualification of respondent | 7.843                   | 4  | .097                  |

**Source:** *Field Survey*

In this study, the impact of educational background on the following 5 variables has been tested using Pearson Chi-square. These 5 variables are

1. Educational background helps to manage finance
2. Educational background helps to maintain record book
3. Educational background helps to maintain account in bank
4. Educational background helps to track loan history
5. Educational background helps to calculate interest/dividend

In all the 5 variables value of the Chi-square is greater than .05 significance level which are 7.111 in managing finance, 7.573 in maintaining record book, 12.372 in maintaining account in bank, 9.270 in tracking loan history and 7.843 in to calculate interest/dividend . It means that educational background has positive impact in managing finance, maintaining record book, maintaining account in bank, tracking loan history and to calculate interest. Hence the null hypothesis “Educational background does not have any affect in finance management” is rejected and alternate hypothesis “Educational background helps in finance management” is accepted. From the result it’s concluded that irrespective of the educational background of the individual member all the respondent ascertained that their individual educational background helps them to manage the finance in a better manner.

### Fisher exact test

Fisher's exact test is used for data set having two nominal variables. Fisher's test is more accurate than chi square test in case of five count response. Fisher's exact test is done for grouped data having 2×2 tables for testing hypothesis. This test is performed when expected frequency is less than five counts. The P value of fisher's exact test indicates the validity of null hypothesis. If the value of P is less than or equal to 0.05 then we accept the null hypothesis and it is statistically significant. The test was performed on two groups; one group has attended financial literacy programme and other group had not attended the training programme. To analysis how the groups have view on training programme with regard to financial management Fisher exact test was performed (Table 4.22).

**Table 4.22: Fisher's Exact Test**

|                              | Value | df | Sump. Sig.<br>(2-sided) | Exact Sig.<br>(2-sided) | Exact Sig.<br>(1-sided) |
|------------------------------|-------|----|-------------------------|-------------------------|-------------------------|
| Fisher's Exact Test          |       |    |                         | 0.421                   | .240                    |
| Linear-by-Linear Association | 0.793 | 1  | 0.373                   |                         |                         |
| N of Valid Cases             | 382   |    |                         |                         |                         |

**Source:** *Field Survey*

Here the value of P for Fisher's exact test is 0.421 which is greater than 0.05 and above significant level. Hence, null hypothesis is rejected and the alternate hypothesis is accepted. And it is concluded that financial literacy training programme has impact on financial management skills of SHG members.

Further, an attempt is been made here to test the second hypothesis which is given below:

Ho= Getting credit rating and access to revolving fund has no impact on the SHGs' accounting methods and their performance.

H1= Getting credit rating and access to revolving fund has an impact on the SHGs' accounting methods and their performance.

An attempt has been made to analyse, whether getting credit rating and access to revolving fund has any impact on the SHGs accounting methods and their performance. Table 4.23 shows the impact of credit rating and revolving fund on SHG s accounting method.

**Table 4.23: Impact of credit rating and revolving fund on SHGs accounting method**  
**Case Processing Summary**

| Access to revolving fund * After getting Credit rating, revolving fund the book keeping method improved | Valid |          | Missing |          | Total |          |
|---------------------------------------------------------------------------------------------------------|-------|----------|---------|----------|-------|----------|
|                                                                                                         | N     | per cent | N       | per cent | N     | per cent |
|                                                                                                         | 398   | 99.5     | 2       | 0.5      | 400   | 100.0    |

Source: *Field Survey*

From the Table 4.23, it is evident that 398 respondents have answered that after getting credit rating, revolving fund has improved.

**Table 4.24: Time frame for Access to revolving fund**

| Time frame for Access to revolving fund |                  |                |                       |       |
|-----------------------------------------|------------------|----------------|-----------------------|-------|
| No. of group getting revolving fund     | After six months | After one year | After eighteen months | Total |
|                                         | 18               | 31             | 8                     | 57    |

Source: *Field Survey*

From the above Table 4.24, it can be understood that out of total 57 groups 18 groups have got revolving fund after six months, 31 groups had received after a year and 8 groups received the same after 18 months and further it can be concluded that majority of the groups had got revolving fund after one year.

Revolving fund is the assistance given by the Government to the SHG for internal lending among the group members. This amount is given to SHG for income generating activities. SHGs can get Revolving Fund after fulfilling basic criteria like sustaining for minimum of six months' time period. The amount received as revolving fund can be utilized by the members on the basis of group decision.

**Table.4.25: Improvement of book keeping method after getting revolving fund**

| Access to revolving fund                                                     |                   |                  |                |                       |             |
|------------------------------------------------------------------------------|-------------------|------------------|----------------|-----------------------|-------------|
|                                                                              |                   | After six months | After one year | After eighteen months | Total N=400 |
| After getting Credit rating, revolving fund the book keeping method improved | Strongly Disagree | 17               | 19             | 2                     | 38          |
|                                                                              | Disagrees         | 19               | 13             | 4                     | 36          |
|                                                                              | Neutral           | 18               | 56             | 0                     | 74          |
|                                                                              | Agree             | 40               | 55             | 5                     | 100         |
|                                                                              | Strongly Agree    | 53               | 82             | 15                    | 150         |
| Total                                                                        |                   | 147              | 225            | 26                    | 398         |
| No. of SHG                                                                   |                   | 18               | 31             | 8                     | 57          |

Source: Field Survey

From Table 4.25, Likert scale response was analysed. From 18 groups 147 had responded out of them 53 members' had strongly agreed and 40 SHG members had agreed that their book keeping method has improved after getting access to revolving fund. While 18 members' of the group had replied neutral about the enquiry. It is noteworthy that 19 members' had disagreed stating that their book keeping method has not improved after getting access to revolving fund. It is evident from the table that 17 members' had strongly disagreed stating that getting revolving fund had not helped them in book keeping.

In the next category of self help group, which got revolving fund after a year, 82 respondents of the self help group had strongly agreed while 55 members had agreed that access to revolving fund has a positive impact on their book keeping method. 56 of them were neutral to this opinion. while 13 respondents had disagreed that getting revolving fund had helped them in book keeping and 19 had strongly disagreed to his point.

From the response from the third group which have got the revolving fund after 18 months, it have been registered that 15 members have strongly agreed that book keeping method had improved after getting revolving fund. 5 members of the group had agreed that after getting revolving their book keeping method has improved substantially. On the other hand, 4 members of the group has disagreed to the statement that book keeping method had improved

after getting revolving fund and 2 members in the group interestingly strongly disagreed to the enquiry.

**Table 4.26: Correlation test between the book keeping method and access to revolving fund and credit rating**

| <b>Correlation Test</b> |       |                                |                        |              |
|-------------------------|-------|--------------------------------|------------------------|--------------|
|                         | Value | Asymp. Std. Error <sup>a</sup> | Approx. T <sup>b</sup> | Approx. Sig. |
| Spearman Correlation    | .061  | .051                           | 1.217                  | .224         |
| Pearson's R             | .071  | .052                           | 1.414                  | .158         |
| N of Valid Cases        | 398   |                                |                        |              |

**Source:** *Field Survey*

To test statistically regarding members opinion about accessing to revolving fund and whether it is an instigating factor in improving their book keeping method irrespective of the time frame like six months, twelve month and eighteen months in getting revolving fund.

From the table 4.26 it is evident that getting credit rating and access to revolving fund has impact on the SHGs' accounting methods and their performance, since the significance value is greater than .05. Hence the null hypothesis is rejected and concluded that, alternate hypothesis is accepted.

Third hypothesis

**H<sub>0</sub>**= SHGs have not paved way for financial reliance and it has not empowered the women folks.

**H<sub>1</sub>**=SHGs have paved way for financial reliance and it has empowered the women folks

Responses were recorded regarding empowerment of women after joining SHGs. In the above table univariate analysis of the Likert five-point scale for the following variables which are "I support my family financially", "Status is increased inside and outside the family", "Self confidence has increased", "Mobility outside village increased after Joining SHG",

“Mobility to Bank and ATM increased after Joining SHG”, “Mobility to Bazaar increased after Joining SHG”, “Mobility to Hospital individually increased after Joining SHG”, “Do MF have positive impact on Enterprise level”, “Do MF have positive impact on Individual level”.

**Table 4.27 Financial Reliance and Women Empowerment through Self-Help Group**

|                    |         | <b>Statistics</b>               |                                  |                                                   |                               |                                                      |                                            |                                                |                                                     |                                                |                                               |                                                |
|--------------------|---------|---------------------------------|----------------------------------|---------------------------------------------------|-------------------------------|------------------------------------------------------|--------------------------------------------|------------------------------------------------|-----------------------------------------------------|------------------------------------------------|-----------------------------------------------|------------------------------------------------|
|                    |         | I support my family financially | I try to inspire more women folk | Status is increased inside and outside the family | Self confidence has increased | Mobility outside village increased after Joining SHG | Mobility to Bank and ATM after Joining SHG | Mobility to Bazaar increased after Joining SHG | Mobility to Hospital individually after Joining SHG | Do MF have positive impact on Enterprise level | Do MF have positive impact on household level | Do MF have positive impact on Individual level |
| N                  | Valid   | 400                             | 400                              | 400                                               | 400                           | 400                                                  | 400                                        | 400                                            | 400                                                 | 391                                            | 390                                           | 383                                            |
|                    | Missing | 0                               | 0                                | 0                                                 | 0                             | 0                                                    | 0                                          | 0                                              | 0                                                   | 9                                              | 10                                            | 17                                             |
| Mean               |         | 1.71                            | 2.17                             | 2.04                                              | 1.81                          | 4.17                                                 | 4.38                                       | 3.78                                           | 4.02                                                | 2.06                                           | 4.37                                          | 4.02                                           |
| Std. Error of Mean |         | .049                            | .044                             | .019                                              | .060                          | .048                                                 | .045                                       | .047                                           | .040                                                | .035                                           | .038                                          | .034                                           |
| Median             |         | 1.00                            | 2.00                             | 2.00                                              | 1.00                          | 4.00                                                 | 5.00                                       | 4.00                                           | 4.00                                                | 2.00                                           | 5.00                                          | 4.00                                           |
| Mode               |         | 1                               | 3                                | 2                                                 | 4                             | 4                                                    | 5                                          | 3                                              | 4                                                   | 2                                              | 5                                             | 4                                              |
| Std. Deviation     |         | .976                            | .877                             | .380                                              | 1.202                         | .962                                                 | .906                                       | .931                                           | .802                                                | .699                                           | .760                                          | .669                                           |
| Variance           |         | .953                            | .770                             | .144                                              | 1.446                         | .925                                                 | .821                                       | .867                                           | .644                                                | .489                                           | .577                                          | .447                                           |
| Range              |         | 3                               | 3                                | 3                                                 | 4                             | 4                                                    | 4                                          | 4                                              | 3                                                   | 3                                              | 3                                             | 3                                              |
| Minimum            |         | 1                               | 1                                | 1                                                 | 1                             | 1                                                    | 1                                          | 1                                              | 2                                                   | 1                                              | 2                                             | 2                                              |
| Maximum            |         | 4                               | 4                                | 4                                                 | 5                             | 5                                                    | 5                                          | 5                                              | 5                                                   | 4                                              | 5                                             | 5                                              |
| per cent           | 25      | 1.00                            | 1.00                             | 2.00                                              | 4.00                          | 4.00                                                 | 4.00                                       | 3.00                                           | 4.00                                                | 2.00                                           | 4.00                                          | 4.00                                           |
|                    | 50      | 1.00                            | 2.00                             | 2.00                                              | 4.00                          | 4.00                                                 | 5.00                                       | 4.00                                           | 4.00                                                | 2.00                                           | 5.00                                          | 4.00                                           |
|                    | 75      | 3.00                            | 3.00                             | 2.00                                              | 4.00                          | 4.00                                                 | 5.00                                       | 5.00                                           | 5.00                                                | 3.00                                           | 5.00                                          | 4.00                                           |

**Source:** Field Survey

**a. Support My Family Financially**

All the woman folks in the study area wanted to help their family financially. Having this idea in their backdrop each member had joined SHG, so that each individual can support their family. To know that each of them really support their family monetarily, the respondents were asked to replay in “Likert Scale”, from the response it was found that the income generated through SHG was meagre; hence majority of respondents has said that they strongly disagree that they were able support their family financially.

**b. Status is increased inside and outside the family**

Status of woman in a family plays a prominent role for her overall development. An analysis has been attempted to know whether that after joining SHG, member status inside and outside the family has increased or not. For this “five point liker-scale” has been used for getting responses. Here the minimum scale point is strongly disagreeing and maximum point is strongly agreed. Mode for this analysis is 2 i.e. maximum respondents are slightly disagreeing that their socio economic status is not increased inside and outside family after joining SHG.

**c. Self-confidence has increased** SHG gives different kind of skill development training to its members. In order to know whether these programmes have developed the self confidence in the members, five point Likert-scales has been used for getting responses from the respondent; viz., Strongly Disagree, Slightly Disagree, Neutral, Agree and Strongly Agree. Here the minimum scale point is strongly disagreeing, and maximum point is strongly agreed. Mode for this variable is “Strong Disagree”. So, maximum respondents strongly disagreed that self-confidence has increased after joining SHG.



**c. Mobility Outside Village Increased After Joining SHG**

Unless a woman doesn't have the confidence to move alone outside her home town we can't, say that a woman is empowered. After joining SHG the member had to visit the headquarters for various group related activities. So hence we want to know that after joining the group the members are moving out of their village or not. Five point Likert-scales was used for getting responses which include the scaling as Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Here the minimum scale point is strongly disagreeing and maximum point is strongly agreed. Here mode is "Agree". So, maximum respondents are agreeing that they are able move outside village alone without any assistance from husband and family members after joining SHGs. This clearly shows those women are empowered after joining SHG.

**f. Mobility to bank and ATM after joining SHG**

To empower woman folk one important dynamics is that they must be in a position to access financial institution. Through SHG financially literacy programme are conducted for their member, so we want know that these literacy programme had enabled them to access bank and bank related facilities are not. Here five point scales is used for getting responses. These are Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Here the minimum scale point is strongly disagreeing, and maximum point is strongly agreed. Mode for this variable is 5. Which shows that maximum respondents are strongly agree that they are able go to bank and ATMs alone without any assistance from husband and family members after joining SHGs. So from this positively skewed response is clear that SHG had helped their member to access financial institution in better way.

**g. Mobility to bazaar increased after joining SHG**

Another important factor that has to be taken account for woman empowerment is mobility of the woman outside their home to bazaar. Here an attempt has been done to analyse respondent's movement to bazaar after joining SHG. Also it has been analysed to know

whether mobility to bazaar has improved or not; here 5 point Likert scale was used for getting responses. The scale points used in likert scale are Strongly Disagree, Disagree, Neutral, Agree and Strongly Agrees. Here the minimum scale point is strongly disagreeing and maximum point is strongly agreed. The mode for this analysis is 3, so maximum respondents are neutral in this case that they can't say that SHG movement has no role in their mobility to bazaar.

#### **h. Mobility to Hospital individually increased after Joining SHG**

An attempt has been made here to study the role of SHGs in empowering women members byway accessing hospital facility individually after joining SHG. To analyse this, five point likert-scale was used which include scale point as Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Here the minimum scale point is 2, i.e. disagree and maximum scale point is strongly agree. Here mode is 4 i.e. maximum respondents agreed that after joining SHG, they are able to visit hospitals alone without any assistance from husband and family members for consulting health related problems and issues.

#### **i. Does micro-finance (MF) have positive impact on enterprise level?**

For this, five point Likert-scales were used for getting responses from the selected SHG members. These are Strongly Disagree, Disagree, Neutral, Agree and Strongly Agree. Mode for this was "disagree" so maximum of the respondents had disagreed that micro-finance (MF) has positive impact on enterprise level.

#### **j. Does MF have positive impact on Individual Level?**

Here, five point Likert-scales were used for getting responses. The scale point includes Strongly Disagree, Disagree, Neutral, Agree, and Strongly Agree. Maximum occurrence for this is "Agree", which means that micro-finance has positive impact on individual level. Here the minimum scale point is disagreeing and maximum scale point is agreed. It can be concluded that null hypothesis has been rejected and alternate hypothesis has been accepted.

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## **CHAPTER V**

### **CONCLUSION AND SUGGESTIONS**

## **Conclusion and Suggestions**

### **5.1 Introduction**

This chapter discusses the major findings of the present study and provides suggestions to the Self -Help Groups, Government, general public, NGOs, Banks and financial institutions. Women are considered as life partners in a men's family life and supposed to have equal right in the house and outside the house. But in real life their social, economical and political status are found much lower than that of the men. In our country, women population constituted around 50 per cent and they also constituted 50 per cent of the work force in our country. Unless these set of population is developed, the economy cannot progress in positive direction. If, women get their due position and recognition in the society, they could think and act independently and participate in the on-going economic activities in an assertive manner. Self help group approach is seen as one of the avenue to channelize the under privileged women folks in the economic activities.

From the study, it has been concluded that the main motive behind formation of SHG is to generate some kind of income for the group activities and support their family with the supplementary income what they can generate from group activities. In many groups the leader was the main motivator and the NGO played a vital role in building each group. The study found that there is a shift in using in banking and medical facilities by the members. The various skill development programme given by NGO or Govt. agencies has induced the thought of developing micro enterprise in each group. Though majority are in nascent stage every group have their own plan to become an entrepreneur. After joining SHG their overall knowledge of politics, health care, cleanliness, planning for future, agriculture related activities has gone to next level.

NABARD defines Self Help Groups as ‘a homogenous group of rural poor voluntary formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute and emergent credit needs’. The members of SHGs comprises of very poor women, mainly of rural background who do not have access to formal financial institutions. They act as the forum for the members to provide space and support to each other. It also enables the members to learn to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost effective delivery mechanism for small credit to its members. The SHGs significantly contribute to the empowerment of poor women by involving them in some productive activity which in turn will yield something to overcome their poverty. A new programmes known as ‘Swarnajayanti Gram Swarozgar Yojana’ (SGSY) has been launched from April 1999. This is a holistic programme covering all aspects of self-employment such as organisation of the poor in to Self-Help Groups, training, credit, technology, infrastructure and marketing. SHGs need credit support to undertake income generating activities which the self-help groups undertake is marketing of commodities manufactured by them. NGO helps the SHGs in procuring raw materials and also marketing of the produce.

The main objectives of SHG is to inculcate the habit of thrift savings, banking culture, that is, availing the loan and repaying the same over a given period of time and in the process, again economic prosperity through credit. SHGs are mostly informal groups whose members pool their savings and relent within the group on rotational or need basis. SHGs have helped micro enterprises by women individually and as groups. The examples are raising vegetables in the land commonly owned, ready-made garment making, developing model farms - integrating agriculture, horticulture and animal husbandry, cultivation of medicinal herbs, Mushroom cultivation, pot making, stone

quarrying, sheep breeding and marketing wool, preparation of pickles, running canteens in Government office premises, taking on lease coconut groves, making sheet metal products, setting up mechanized dry cleaning centres, running public distribution outlets and so on. In a nutshell the SHGs have involved in activities of Manufacturing, Trading, Agriculture and Service activities. Self help groups provided outside employment income; reduced dependency; enhanced women's autonomy and assertiveness; raised women's prestige and status such that they had relatively better control over material resources.

In short it is seen that SHGs in the study area have greatly helped for the empowerment of rural women in Perambalur District. The following are the main findings and conclusions:

## **5.2 Socio-economic profile of the selected SHG members**

Altogether 400 respondents were selected for the study consisting of 100 members from each block. In each block various villages are located in it. To study, the socio economic condition of the SHG members it's important to know about various factors such as religion and age. From the study, it is evident that majority of respondents belong to Hindu religion and sizeable population of Muslim representation was also found and they are concentrated in Perambalur block.

In the study, block- wise classification of SHG members on the basis of age and religion of the respondents has been analysed .The members were classified into five categories, according to their age groups such as below 25 years, 25-30 years, 30-35 years, 35-40 years and Above 40 years. From the analysis, it was found that the members are distributed across all categories but 75 per cent of the respondents are above 35 years.

### **5.2.1 Block-wise analysis of the respondents.**

Block wise analysis of respondents were done on the basis of their age, income, tenure of existence, educational background etc.

#### **a. Block-wise analysis on the basis of age and family income**

The annual income of maximum SHG (Self Help Group) members come under the category of below Rs.25,000 and 108 members of SHG belong to the age group of above 40 years.

#### **b. The block-wise classification of respondents on the basis of family income and tenure of existence of the SHGs**

The highest income family with the longest tenure of existence of SHG is found in Perambalur block whereas that of the lowest income SHG family with minimum tenure of existence of SHG is from Alathur block in the study area.

#### **c. The block-wise classification of SHG members on the basis of educational background**

It is evident that maximum numbers of respondent (264) of the study are educated, whereas minimum number (79) of SHG members is illiterate in the selected study area in Perambalur district. This shows that education-wise, the SHG members included in the study are found to be mostly educated, more particularly in Veppur and Veppanthatai blocks.

### **5.2.2 Analysis on the basis of educational background of the respondents**

#### **a. Educational background of respondents on the basis of their age and type of family**

It is very interesting to know from the study that members even below the age of 25 years had joined the SHGs. It shows the trend of youngsters to join the SHG. Even young graduates are also joining the Self Help Groups. This shows the awareness of the



young people towards growth of Self Help Groups and their interest to join the Self Help Groups. It is evident that Self Help group reached the next generation as well.

**b. Analysis of Educational background of SHG members on the basis of family income and tenure of existence**

SHG members with maximum 12 years of existence are found in the study. Further, graduates in the present study have their income below Rs. 25,000 annually. Overall, 134 members had studied till class eight in which majority 92 respondents have joined and completed 4 years of tenure existence in their respective SHGs.

**5.2.3 Analysis on the basis of occupational background.**

**a. The block-wise classification of respondents on the basis of occupation and education qualification**

It was found that Perambalur and Veppanthatai block consists of maximum number of educated members compared to Alathur block. In Veppur block, 64 respondents belong to house wife category, and maximum 24 members had completed their matric education. From the study it is clear that, Alathur block is lacking in education from other blocks such as Perambalur, Veppanthatai and Veppur.

**b. Occupational background on the basis of age and family type**

In the overall, majority members (224) of the study are house wife, while 74 SHG members were agricultural labour. Further there were 31 general labours. Interestingly in the study, 6 self-employed respondents are found in the district. While, maximum number of respondents is living in nuclear family.

**c. Occupational background on the basis of family income and blocks**

Occupational background on the basis of family income and blocks has been done under the study. Under the category of occupation of respondents of the self help groups. It can be concluded that maximum number of respondent in the self help group belong to the house wife occupation which contributes to 270 respondents. Agriculture labour is

87 while that of general labour contribute to 36. It is note worthy that in all occupational category, maximum members fall under the annual income of below Rs.25,000.

#### **5.2.4 Analysis on the basis of religious background**

##### **a. The Block-wise classification of respondents on the basis of their religion and occupation**

It is evident from the study that maximum members (357) of the entire four blocks are Hindu members and among them, maximum of them are house wives (268).

##### **b. Religious classification of respondent on the basis of tenure of existence and education**

Religious classification of respondents on the basis of tenure of existence of the concerned SHG and education has been done in the study. It can be concluded that maximum of 143 members of groups who have completed 4 years of tenure in existence belongs to the Hindu religion.

#### **5.2.4 Analysis on the basis of community background**

##### **a. Block-wise classification of respondents on the basis of caste and education**

In all the communities, the maximum members are house wives only, followed by the agricultural labour. General labour stands in the third position. From the analysis it is found that, very few respondents (5) are self-employed.

##### **b. Community classification of respondents on the basis of family income and age**

Community-wise classification of respondents on the basis of family income and age has been done under the study. It is found that among the SCs, 43 members fall under the category of age-group between 35 to 40 years in the annual income category ranging below Rs 25,000. Again, among the OBC category of community, of SHG members

maximum of 17 members belong to age above 41 years and they fall under the category annual income below Rs 25,000. In General category, it is found that maximum of 5 members belong to age group of above 41 years under the annual income of below Rs 25,000.

**c. The community background of respondents on the basis of family type and tenure of existence**

The community background of respondents on the basis of family type and tenure of existence has also been done. Among the SC community, 112 respondents belong to joint family, followed by 88 respondents who belonged to nuclear family. In case of OBC category, 11 respondents belong to joint family, whereas 48 respondents fall under nuclear family category. Among the general category, 16 respondents belong to nuclear family. Whereas maximum number of respondents have completed 4 year of tenure of existence.

Having analysed the socio-economic profile of the respondents, an attempt was made again to analyse the financial management skills of SHG members in Perambalur district.

**5.3 The financial management skills of selected SHG women members**

Analysis of financial management skills of SHG members after joining the Self Help Groups has been done. Financial management skills incorporated for this study comprises of:

- i.) Financial decision on utilization of fund, loan transactions, maintenance of accounts, loan distribution, auditing method, track record, book entry method, utilization of revolving fund, etc.
- ii.) The skills which enable the members to handle the financial processes like investment strategy,

iii.) Accounting methods followed by each SHG group members

### **5.3.1 Financial Decision**

#### **i. Utilization of Fund**

Financial decision of utilizations of fund have been taken for the study and analyzed. Here the decision taken to utilize the common fund has been categorized as decision by group meeting, on the basis of leader's advice and on the basis of NGO advice. It is concluded that utmost all the Self Help Groups in all four block, i.e. Alathur, Perambalur, Veppanthattai, and Veppur takes decision regarding utilization of common fund through group meetings only.

#### **ii. Common fund account maintenance**

Common Fund Account Maintenance has also been taken for the study. From the analysis, it is evident that maximum number of the members maintains separate bank account for the maintenance of common fund account.

#### **iii. Block-wise Classification of Self Help Groups on the basis of Account**

##### **Maintenance**

Maximum i.e. 261 (65.3 per cent) of the members only maintain the account in form of bank passbook while that of 139 (34.8 per cent) members maintain both formal and informal account.

#### **iv. Loan distribution decision**

It was found that 179 (44.8 per cent) respondents agreed that the loan was distributed to them on the basis of common decision taken by all members; 107 (26.8 per cent) of the selected members informed that loan is distributed on the basis of individual member's request and that of 114 (28.5 per cent) responded that loan is given on rotational basis. At the same time, maximum number of self help group members agrees that decision

regarding loan distribution among members has been taken on the basis of common decision of all members.

#### **iv. Auditing awareness**

It was observed that 179 (44.8 per cent) members are aware of their SHG having done with auditing process every year, while that of 87 (21.8 per cent) members are not aware of any auditing. It is interesting to note that 132 (33.8 per cent) members were aware about auditing but they have no idea whether auditing of their group and individual account has been done or not.

#### **v. Track record**

Maximum of respondents are regular in loan repayment and very few regular defaulters are found in the study. It can thus be concluded that in the present study, a good track record is maintained by the SHG members in repayment of their loan.

It is noteworthy from the analysis that 4 (1 per cent) SHG members were found to be regular defaulters in repayment of their loans taken from their respective SHG.

#### **vi. Type of entry in the account book**

It is lucid that groups which have completed only 2 years are keeping only rough book for maintaining accounting records. But as the groups became older, they started maintaining records in government provided ledgers. As the SHGs' tenure of existence rises, the groups' had established account maintenance in both Government ledger book and rough book for keeping records.

#### **vii. Types of financial training received by SHG members**

Impact of financial management training on the improvement of financial management skills has been analysed. It is concluded here that out of 304 members who have attended training, 273 members agreed that the training have impact on improvement of financial management skills.

### **5.3.2 Credit rating and revolving fund**

#### **i. Eligibility criteria to get access to revolving fund from the Government**

##### **a. Sustainability as a group**

From the analysis it can be concluded that maximum 254 (63.8 per cent) respondents considers sustainability as a group as very much important for getting revolving fund from the government.

##### **b. Savings habit of the SHG members**

Totally, it is evident that 51 (12.5per cent) respondents had registered that savings habit as somewhat important, while 155(38.9per cent) respondents believe savings habit as much important. Maximum of the respondents i.e. 192 (48.2 per cent) respondents had replied savings habit as very much important.

From the above analysis, it can be concluded that maximum respondents considered savings habit as very much important for getting revolving fund.

##### **c. SHG Members Meeting**

From the study, it is clear that majority of respondents i.e. 229 (57.5 per cent) considers members' meeting as much important and 79 (19.8 per cent) respondents reflected on members meeting as very much important for getting access to revolving fund. Only 45(11.3 per cent) members had responded that members meeting as somewhat important. On the other hand, 45 (11.3 per cent) members in the whole Perambalur district in the selected SHG had recorded that members meeting of the self help group as slightly unimportant for getting access to revolving fund,

From the above analysis, it has been observed that maximum respondents consider members' meeting as much important for getting first credit rating to become eligible for getting revolving funds.

**d. Documentation of activities of Self Help Groups**

In total, majority of 286 (71.9 per cent) members of the SHGs had registered that documentation of accounts, minutes, meeting, decision is much important for getting access to revolving fund. While 35 (8.8 per cent) considers documentation as slightly unimportant for getting access to revolving fund. And 77 (19.3per cent) respondents in Perambalur district from the selected SHG group had registered in the analysis that documentation as somewhat important for getting access to revolving fund.

It has also been observed that all together maximum 363 members of the SHG group considers documentation activities of Self Help groups as important for getting first credit rating to become eligible for availing the revolving funds.

**e. Loan Culture in SHGs**

Maximum 235 (59.0 per cent) respondents considered loan culture as somewhat important for getting first credit rating to become eligible for receiving revolving funds, followed by 139 (34.9 per cent) considering loan culture as slightly unimportant. Only 24 (6.0 per cent) respondents considered loan culture as extremely unimportant for getting fund from the government.

**f. Good loan repayment culture of SHG members**

Out of the total 400(100 per cent) respondents, only 20(5.0 per cent) respondents considered good repayment culture as extremely unimportant while 102 (25.5 per cent) respondents had registered that loan repayment culture of the group and group members as slightly unimportant for getting fund for revolving fund. Further, maximum number

174 (43.5 per cent) of respondents considers good repayment culture as somewhat important. When 21 (5.2 per cent) respondents consider this is much important, maximum i.e. 83 (20.8 per cent) respondents considered good loan repayment culture as very much important.

From the analysis it has been observed that maximum i.e. 174 (43.5 per cent) respondents consider good loan repayment as somewhat important for getting funds from the government.

#### **g. Utilization of Revolving Fund**

Block-wise classification of revolving funds for providing internal loans or buying productive assets like live stocks (goats, chickens, emu bird etc.) and sewing machines or to deposit in banks were analysed

##### **i. Block-wise use of money getting from revolving funds for providing internal loans**

Internal loan is the amount provided to SHG members from the income generated by the SHGs including revolving fund and group savings . It can be concluded that among all the four block in Veppur block, maximum of respondents utilize their revolving fund for internal loaning.

##### **ii. Block-wise use of money getting from revolving funds for buying productive assets and live-stocks**

Here, how many respondents are using revolving funds for buying productive assets and live-stocks are analysed. Productive assets and live stocks including sewing machines, chicken, ducks, emu birds, goat rearing etc. are purchased by the SHG members. In block wise analyse, maximum members from Perambalur block had



invested the revolving fund in buying productive asset and live stock. Maximum members from Veppur block also use the fund for buying productive asset. While Alathur and Veepanthatai block contribute less number of members utilizing the revolving fund in buying the productive asset and live stocks.

**iii. Block-wise use of money getting from revolving funds for depositing in bank**

SHG members also deposit the revolving fund money in bank. It is evident that , when compared block-wise, maximum number of Alathur and Veepanthatai block, deposit the revolving fund amount in the Bank.

**5.4 Women empowerment in Perambalur district.**

To analysis the empowerment of SHG members after joining SHG a scale that is women empowerment scale contributed by Geeta Nanda (2011) has been used.

**a. Independent mobility after joining SHG**

Consequently from the analysis, it can be concluded that in every block i.e. from Alathur to Veppur, SHG members' mobility to bazaar independently have been increased after joining SHG. Attributing to the fact that most of the respondents agreed, thereby showing that SHGs are helping their women members to empower themselves. It owes to the market awareness programs conducted by SHGs to increase awareness.

**b. Health awareness of women folks after joining SHG.**

Most of the respondents are admitting to the fact that visit to the hospitals by women in those blocks has been increased after joining SHGs, which may be due to increase in health awareness programs frequently conducted by SHGs on different commutable and non-commutable diseases.

**h. Financial awareness after joining SHG**

If strongly agreed respondents and agreed respondents are taken together then 315(78.8 per cent) respondents has admitted that visit to banks and ATMs after joining SHGs have been increased owing to different financial awareness programs conducted by SHGs on banking activities including need of opening bank accounts and using modern banking services like using ATMs etc

**i. Block-wise analysis of independent mobility to outside the village after joining SHG**

It evident that, from the total, altogether 302(75.5 per cent) respondents have admitted that their movement outside village have increased after joining SHGs which owes to the confidence build up due to different awareness programs by SHGs.

**j. Utilization of SHG fund by husband/family members**

From the current study, it is clear that 335(86.8per cent) respondents replied that their husband and family members didn't take any SHG money and 51(13.2per cent) respondents had replied that their husband and family members took the money from them.

It can thus be concluded that the male partners or the family members have some respect to the women folk and they started to recognize that it's their earnings and they can't take that money without their consent.

**k. Family members respect for SHG members**

As a whole from the total, 382 (100.0 per cent), maximum 314(82.2 per cent)respondents had responded that their husband and family members did not take their jewellery to sell or pledge without their permission and 68(17.8 per cent) responded that husband and family members took their jewellery to sell or pledge

without their permission. So this interpretation of data, shows that SHGs has played a vital role in empowering women of these blocks after they join SHGs.

#### **l. Interference of family members/husband in SHG matters**

Maximum of the 331 respondents (86.4 per cent) replied that their husband and family members don't interfere in SHG matters and 52 respondents (13.6 per cent) replied that their husband and family members interfere in SHG matters. This implies that interference of husband or family in SHG matters is very less. From the analysis it can be interpreted that Veppur is showing improvement in Women empowerment than other blocks.

#### **m. Analysis of owning any productive assets or helping in administering family of SHG members**

From the total 399(100 per cent) respondents in 4 blocks, 167(41.9 per cent) respondents are now able to help in agricultural activities, followed by 160(40.1 per cent) who can help their children in educational activities. Regarding productive assets, 47(11.8 per cent) respondents own sewing machines and only 25(6.3 per cent) don't own any assets. This has been possible due to different initiatives taken by SHGs to make its members financially strong and literate. These initiatives are mainly assisting its members financially by granting loans, undertaking literacy programs to make its members literate in different aspects so that they can help their children with their education and assist in agricultural activities.

#### **5.5 Block-wise analysis of SHG members' cash saving habits**

Out of the 388 (100.0 per cent) respondents in all 4 blocks, 340(87.6 per cent) have responded that their cash savings has been increased and 48(12.4 per cent) have responded that their cash savings has not been increased after joining SHG. It implies

that after joining SHG groups, maximum of the members are able to increase their cash savings.

SHG members' cash saving habits are further analysed under the following heads:

**a. Support my family financially**

All the women folks in the study area wanted to help their family financially. Having this idea in their backdrop, each member had joined SHG so that each individual can support their family. Majority of respondents has said that they strongly disagree that they were able support their family financially because their income is very low to support the family as a whole.

**b. Status is increased inside and outside the family**

Status of woman in a family plays a prominent role for her overall development. Here the minimum scale point is “strongly disagree “and maximum point is “strongly agreed”. Mode for this analysis is 2 i.e. maximum respondents are slightly disagreeing that their socio economic status is not increased inside and outside family after joining SHG.

**c. Self-confidence has increased**

SHG gives different kinds of skill development training to its members. Under the study, maximum respondents are strongly disagreeing that self confidence has increased after joining SHG.

**d. Mobility Outside Village Increased After Joining SHG**

Unless a woman doesn't have the confidence to move alone outside her home or town, a woman cannot be considered as empowered. After joining SHG, the members have come to the district headquarter for various group related activities. Maximum (mode=4) respondents are agreeing that they are able move outside village alone without any

assistance from husband and family members after joining SHGs. This clearly shows those women are empowered after joining SHG.

**e. Mobility to bank and ATM after joining SHG**

To empower woman folk one important dynamics is that they must be in a position to access financial institution. Through SHG financially literacy programme are conducted for their member, so it is important to know that these literacy programmes had enabled them to access bank and bank related facilities are not. Mode for this variable is 5, which shows that maximum respondents had strongly agreed that they are able go to bank and ATMs alone without any assistance from husband and family members after joining SHGs.

**f. Mobility to bazaar increased after joining SHG**

Another important factor that has to be taken account for woman empowerment is mobility of the woman outside their home to bazaar. The mode for this analysis is 3, so maximum respondents are neutral in this case that they can't say that SHG movement has any role in their mobility to bazaar.

**g. Mobility to hospital individually increased after joining SHG**

Maximum respondents (mode=4 in Table 4.28 )agreed that after joining SHG, they are able to visit hospitals alone without any assistance from husband and family members for consulting health related problems and issues. It is clear sign of women empowerment through micro-finance.

**h. Does micro-finance (MF) have positive impact on enterprise level?**

For this, five point Likert-scales were used for getting responses. These are Strongly Disagree, Disagree, Neutral and Agree. Mode for this was “disagree”, so maximum populace had disagreed that micro-finance (MF) has positive impact on enterprise level.

**a. Micro-finance(MF) has positive impact on individual level**

Maximum occurrence for this is “Agree” in the five point Likert-scales in response, which means that micro-finance has positive impact on individual level. Here the minimum scale point was disagreeing and maximum scale point was agreed.

**5.6 Suggestions of the study**

In view of the above findings, the following suggestions are offered to improve the overall functioning of the Self Help Groups and in turn to confer its fruits to each and every poor woman in the country:

- f) Suggestions to the women SHG Members
- g) Suggestions to the Government
- h) Suggestions to the Bank and other financial institutions
- i) Suggestions to the general public
- j) Suggestions to the NGOs

The above named suggestions are further elaborated as follows:

**a) Suggestions to the women SHG members**

- i. Self Help Groups must be pro-active and have forward vision. If this culture is nurtured to each SHG, getting credit from the financial institution is not an issue.
- ii. By providing the group as credit worthy, group must try to generate more finance within the group and outside the group as the thrift money provided to the group monthly is very meagre. The revolving fund which SHG members get from bank and government agency is between Rs. 50,000 to Rs. 1 lakh on an average which is again a small amount when it is compared to a group consisting of 5 to 20 members in size.
- iii. From the analysis, it is found that the majority of SHG members use revolving fund for internal loan purpose only in the Perambalur district in the study area.

As such, SHG members should increase their entrepreneur skills to start new ventures with the money they get from the bank.

- iv. The members need to attend all the skill development programmes and training given by NGOs and various government agencies. Training and development programmes are given in order to develop the entrepreneur skills of SHG members. And also to make them ready for the group's future venture.
- v. Financial literacy and health care literacy have enabled them move to banks and hospitals seamlessly. At the same time, the SHG members have to transfer this knowledge to other women folks in their village or locality to empower more women folks in the area.
- vi. Apart from depending on the NGOs and other development officers SHG groups must try function independently.
- vii. Self Help Group should not only concentrate on growth of group but also must involve in social and environmental issues like health, education of their girl children, cleaning their village pond ,lake ,etc to develop the entire village.
- viii. SHGS must be aware of all new government schemes related to Self Help Groups and should make use of them in their group development.
- ix. SHG members are advised to utilize the money for assigned task only.
- x. SHG members should undergo training related to utilization of money properly and generating capital from the activities such as product development, recent trend among the customers, etc..,
- xi. Rotation of leadership in the group can help to get an opportunity to play managerial role among members.

- xii. Members should select their activities keeping in mind, the availability of raw materials, financial support, marketing facilities available, and also demand for their product.
- xiii. Self-Help Groups can utilize Indian Institute of Foreign Trade, National Small Industries Corporation, Small Industries Development Organisation, Handicrafts and Handloom Exports Corporation of India, State Small Industries Corporation and State Small Industries Corporation for marketing their products.
- xiv. Branding of product must be done. Produces made by SHGs can capture the new market area and to increase the volume of sales.

**b) Suggestions to the Government**

- i. Government must instruct financial institution and Banks to respect the group members and treat them as other customers of the bank.
- ii. The government must substantially increase the revolving fund amount if they want to see the group to develop as an entrepreneur.
- iii. Proper education has to be given to rural poor, so that they can understand the financial inclusion policy of the Government by their own. There should be coordinated efforts by all, particularly the state government for developing simple financial literacy programmes for the SHG members.
- iv. The training should be provided on the basis of the regional factor. For example, the research area where has been done is cotton producing area in utmost level. So the government should provide training related to manufacturing of cotton product in small scale.
- v. In the study area, it has been found that majority of women folks are young mothers on an average have 2 to 3 kids below 10 years each, so the government



should focus on more health care literacy programme which will highlight on various vaccination and sanitary programme.

- vi. Though Tamil Nadu is one of the developed states in the country, still the entire population is not literate. In the present sample area, 20 per cent of the population was illiterate. As education is the backbone for woman empowerment, adult literacy programmes should be carried out. So that 100 per cent empowerment of women can be achieved.
- vii. More skill development training has to be provided with a focused approach rather than giving many kinds of training programmes. Entrepreneur skill development programmes must be based on agricultural products. Because majority of members belong to the farming community.
- viii. The Government must increase the credit facilities to groups. As of today Rs.50000 or 60000 is not enough to start a micro enterprise. By considering the credit worthiness of the group, the Government must give a better credit.
- ix. Encouraging and providing government support to NGOs may be suggested in order to attempt a group approach and create a favourable policy environment for SHGs to open their bank accounts with ease.
- x. There is always a possibility of loss of resources of the poor if not protected adequately against any possible crisis. As such, there is a need to streamline the norms that regulate the micro-finance initiatives in the country.
- xi. The members trained by the Mahalir Thittam through NGOs must train the other Self Help Group members in an effective manner.
- xii. Finalisation of training course curriculum, venues and duration of training programmes for SHG women can be done in consultation with the concerned SHG.

- xiii. Social workers, professionally trained and well experienced may be employed at the project officer's level who is supposed to deal with SHG members.
- xiv. Generally the literacy levels of SHG members are low and hence efforts may be enhanced to increase the literacy levels on priority basis.
- xv. Mass media campaign may be suggested for highlighting grass-root issues on Self-Help Groups and micro-credit in the district.
- xvi. Governments can take necessary and immediate steps to coordinate and sign memorandum of understanding, if possible, with universities to provide proper education and training for SHG members.
- xvii. Governments should ensure the local people realize that the SHGs are the main medium of rural employment generation and support by the government will solve the problem of rural employment.
- xviii. Government should come with a special policy to create awareness as well as a separate department or cell for solving problems of SHGs.
- xix. To order to ensure a sustainable livelihood by the micro enterprises, government should encourage every block of the district to concentrate on specialized key activities or areas, based on the local resources, occupational skills of the people and the supporting market conditions.
- xx. Government should emphasize on the training programmes so as to create awareness about the different types of livelihood means like mushroom cultivation, cattle breeding, computer education, yoga and meditation etc.
- xxi. There should be advertisements in newspapers, journals, television, and films to increase the awareness of the public about the products of SHG. Government should subsidize a portion of its expenditure.

- xxii. To solve the problem of shortage of supply of raw material supply to the SHG members necessary steps have to be initiated.
- xxiii. To sell SHG products through its civil supplies like good products, government should take necessary steps.
- xxiv. Government should encourage the SHG members by exporting the products by bearing the discount in the products which is allowed by groups on the sale of their products.

**c) Suggestions to the Bank and other financial institutions**

- i. Banks should be proactive and friendly towards SHG members when they approach the bank for the financial products.
- ii. In the study area, it has been found that SHG bank linkage program is through PSU banks only, so the private sector bank should initiate to attract more SHG in their fold.
- iii. Bank should provide regular financial literacy programme for the SHG and the general public.
- iv. Both state and central government should give wide publicity. So that the information reach to all the SHG members in the village about the policies, schemes, subsidy (SC), programmes, etc., related to SHG development.
- v. From the informal interaction with group members, it was found that some bank officials are still having resistance in providing credit to SHGs. This kind of attitude of bank officials has to be changed. From the Government side, proper monitoring of these financial institutions has to be done. Loans such as individual and housing loan should be provided to the members of SHG groups.
- vi. Red-tapism and delay in loan sanctioning must be restricted in banks by implementing special schemes of SHGs.

- vii. Bankers should inform about the new policies, schemes and plan to the SHG members which are related to them.
- viii. Formalities must be simplified, so that even uneducated members also find it easy to avail the bank facility.

**d) Suggestions to the general public**

- i. The general public has to understand and give respect to SHG activities.
- ii. The general public has to encourage them too.
- iii. Public must develop a positive environment towards SHG and its members.
- iv. Public must encourage the SHGs by buying and promoting SHGs product.

**e) Suggestions to Non-Government Organisations**

- i. NGOs have to induce the positive vibration among the SHG members. For success of SHG, NGO's role is vital.
- ii. In many cases, SHG members are not familiar with banking systems. So, the NGOs have to support and guide them to get the benefits from the Government.
- iii. NGOs have to monitor the respective SHGs regularly and guide them to achieve their target.
- iv. NGOs should give their regular constructive suggestion to various Government agencies. Because, NGOs understand the difficulties faced by the Self Help Groups (SHGs) in a better way.
- v. And that understanding has to be conveyed to the Government agencies at various levels and forum.
- vi. In rural area, financial motivation agencies are exists, so it's the NGO who have to motive the rural population on the financial area.
- vii. NGO can play an important role in increasing the level of confidence of both rural population and bankers by constant follow –up and monitoring.

- viii. Lack of finance become barrier for the members to expanse their operation. This has to be attended by bank and financial institutions. NGOs can also help SHG members to get the loan from government.
- ix. By identifying the marketing area and suggesting the SHG member about the future trend and ways of distribution of products manufactured by SHGs, NGOs help.
- x. NGOs can take initiatives to enhance the literacy level of SHG members.



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