



WOMEN EMPOWERMENT THROUGH SOCIAL FRAMEWORK - AN ASSESSMENT OF
SELF HELP GROUP IN THE CONTEXT OF MICRO CREDIT

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Abstract

Women empowerment is critical in economic growth, society and household. Self Help Group (SHG) is leading the way for women empowerment. These SHG are funded by various micro financial institutions to strengthen the core ideas of empowering women monetarily while at the same time encourage financial stability around the system. The study covers analysis through primary data and secondary data around SGH and Micro Credit focusing overall financial support rendered by institutions and is based on surveys carried out in three districts of Tamil Nadu. Findings suggest financial independence to women has improved after taking-up roles through SHG backed by various micro-credit funding agencies.

Keywords: Women empowerment, Micro credit, Self Help Group (SHG), Socio-economic.

I. INTRODUCTION

The loud acknowledgment of the progressive idea that women be empowered on all fronts, especially economic and social, has been gaining a lot of ground even in countries where women folk were held in the dark under one pretext or the other. 'Over 99 million women and girls forming part of the estimated 1.3 billion people across the globe, have been recorded as 'absolute poverty' ridden with their living falling short of one dollar a day. The social form of organization with pronounced patriarchal domination had deprived women of their rights and freedom, in certain places, the basic or legitimate, on any dimension of cultural, political and economic grounds. The denial of a place for women in the developmental efforts of the economy is now viewed as a setback. The need for bringing them into the general framework of development, integrating social and economic initiatives is being given a new push in recent times. Apart from the inequalities for a developing nation like India, absolute poverty lies at the root, blocking all growth initiatives.

At global level, the United Nations Development Programme (UNDP) has put massive efforts to substantially bring down poverty through social inclusion and equity, focusing on women empowerment. Women, who constitute half of the world's population by virtue of an accident of birth, perform two-thirds of the world's work, receive one-tenth of its income and own less than one-hundredth of poverty. India is no exception to this phenomenon. Though Indian women constitute about one-third in terms of production of food commodities, they do not even get one-tenth of the wealth of the country. It is a fait-accompli that women in general and rural women in particular have been deprived of their economic independence despite their significant contribution to household and in turn to the national economy. Acknowledging the



importance of empowering women economically and socially is thickly linked with development of the country, several schemes and programmes are afoot at national, state and regional levels, to raise the status of women and to provide a space, rather rightful in national building endeavors. Therefore, as a nation, India's commitment to empower women is evident through the constitutional efforts to bring women reservation bill (2010). Motivating women and making them actively participate in the development exercise seem to have gained momentum and got underway in many developing countries including India. In this context, empowerment of women assumes greater significance. Of the 1.3 billion people who live in absolute poverty around the globe, 70 percent are women. For this poverty doesn't just mean scarcity and want. It means rights denied, opportunities curtailed and voices silenced.

II. SO WHAT DOES WOMEN EMPOWERMENT DO?

Through various micro credit schemes and beneficiaries given by the SHG, women have proved to have a real voice in all governance institutions from judiciary to civil services, as well as private sector and civil society, so they participate equally in decision making and influence the decisions that determine the future of their families and the country. As per the data available from NABARD over 12 crore households across India have benefited by empowering women through various SHG packages.

Women Empowerment:

Empowerment implies the ability of taking independent decisions. This measures enrichment of attitudes, skill to perceive the issue in the right perspective and the capacity to design the right approach. Freedom and opportunity always go along with empowerment. In the case of women in particular, empowerment can broadly be realized through education and promoting economic or momentary independence. In other words, the institutions- economic and social- will have to be women friendly. A much closer look at the issue of empowering women would lead to the point that they must be empowered with knowledge, power, education, formal or informal, but oriented towards practical life. Unless this is realized, Indian women cannot have access to resources. They will stay dependent and permit themselves to be ruled or exploited by the money powered dominant class. Education is fundamental to women that enables them to face any challenge with confidence and take decisions not only for themselves but also for their family. Lack of education or denying the opportunity for women to education has often been cited as one of the significant reasons for the disadvantaged position held by women. Suppression of women is largely attributable to their excessive monetary dependence. Therefore, it is essential that the social institutions get geared up to create a conducive atmosphere where women are encouraged to come out of the shackles, domestic or societal, and to take part in the decision-making process at household level and at community level as well. Thus, women must be encouraged to make contributions to the nation-building exercise. It is significant to mention that the Government both at the Central and State level has been taking a lot of initiatives towards integrating Indian women into the mainstream. A number of policies have already been implemented to empower Indian women.



The notable among them are: The Madras based Working Women's Forum (1978), the Self-employed Women's Association (SEWA) (1972) established in Ahmedabad, ShriMahilaGrihaUdyogLijjatPapad or Lijjat (1959); ManaDeshiMahilaSah Bank Ltd. (1997) founded in Maharashtra, HLL Project Shakti (2001), Nalgonda and of course Self-Help Group (SHG) (1985) towards which this project will have its focused attention.

Origin and Growth:

Historically the origin of proto type Self-Help Group could be traced to 1985 with the conference of MYRADA (Mysore Resettlement and Development Agency). From the time the first Self-Help Group incorporated in 1985 to the inclusion of the Self-Help Group strategy in the annual plan of Government of India for 200-2001, several significant steps have been taken by National Bank for Agriculture and Rural Development (NABARD), the Reserve Bank of India (RBI) and leading Non- Governmental Organizations. The Self-Help Group framework has formed part, as an important component in Government's policies aimed at giving overall thrust to mitigate poverty, since 2000 at the National level. At the State level, the Tamil Nadu Women's empowerment project is considered as the first one to incorporate the Self-Help Group concept into a State sponsored programme (1990). Micro credit or Microfinance model integrated into small social groups of women such as Self-Help Group has gained wide acceptance in development history the world over. Notable evidence include Grameen Bank, Self-Help Group of ICICI Bank, ShakthiAmmas at HLL, Cemese, Amul, the success of Aron and Tupperware in the USA and other parts of the world.

The Self-Help Group- Microfinance link through NABARD or Bank or NGO had given a kind of status and official recognition for the social framework and the operations. Though data on the number of Self-Help Groups and people associated with it across the States tend to vary, official reports indicate that as of March 2019 there are over 10 million Self-Help Groups in India linked with Banks. The Self-Help Group-Bank Linkage Programme (BLP) is construed as the major component of the Self-Help Group movement for which official data are available (NABARD). The system has evolved and matured enabling the SHGs access to large loans under SHG BLP. As on March 31 2019, the SHG BLP programme has reached many milestones with a total membership of about 1 crore groups covering 12.5 Crore households across India. The initiative by the policy makers had left a humongous impression on the financial agencies and government bodies for approving loans to the extent of Rs 87000 crore to 50.77 lakh SHG as on March 31, 2019. Andhra Pradesh followed by Tamil Nadu, records the highest number of women Self-Help Groups working independently through a micro enterprise.

Self-Help Group- a powerful social framework:

Self-Help Group (SHG) is an organization driven by women in all corners. SHG is constituted with motive to promote not only entrepreneurship but also all round development of women. This includes handing finance, market, household enterprise. The SHG framework has proved result-oriented in bettering the attitude of women, enhancing their economic status and creating awareness about social issues. The SHG are given credit on a small scale called Micro finance for starting and operating an enterprise. SHG in rural parts have undertaking in line with cottage industry lines. The activities cover wide ranges of garment making, weaving, knitting,



food processing, basket making, dyeing, and embroidery and in general those which are extensions to the house-hold functions and operations. The SHG appears to be a pragmatic approach to empower Indian women especially in rural areas and provide them an opportunity to make decisions for their common economic interests and generate income through undertaking small enterprise.

Microfinance and Micro Credits:

It is a well-known fact that in low income countries there is a lack of credit and they are unable to get sustainable income; which hampers the thought of starting up one's own business which directly pays way to fulfill their basic needs. People with those sought of ideas are quite often denied loans from formal institutions and cannot borrow from informal money lenders like traditional money lenders who charge high rates of interest. Thus microfinance is a scheme implemented through self help groups to provide financial assistance while taking their difficulties into account.

Micro finance is a financial service of small quantities provided by financial institutions such as banks, NGOs, Cooperative Banks etc to the needy. These financial services may include savings, credits, leasing, money transfer, equity transfer, etc. i.e. any type of financial service provided to customers to meet their basic financial needs. In other words, microfinance is defined as the provision of thrift, credit and other financial services to the poor in the rural, semi urban areas to establish a tiny business so that they can earn sustainable income and get themselves out of poverty.

Microfinance in India:

In India new microfinance approaches emerged over the past two decades, involving the facility of caution, credit and other financial services and products with the aim to raise economic levels and standard of living. With the advent of microfinance setup government has roped in different stakeholders including NGO's to facilitate an association among the different stakeholders and informal groups are involved to help the nation building process. The RBI and National Bank for Agricultural and Rural Development (NABARD) have promoted the significance and necessity of micro finance in order to encourage the linking of SHGs to the banking systems through support schemes and measures. Thus microfinance in India has become a participative model that can address the needs of the poor especially women members.

Ever since microfinance was formalized and brought into lime light roughly three decades ago by noble laureate, Professor Mohammed Yunus and to mention that he also founded the Grameen Bank in Bangladesh, the importance for the concept of microfinance has gained much attention (Tejmani.N 2009). To add to this, United Nations went on record to dedicate year 2005 for micro credit which laid a turning point in microfinance promotion as the private sector began to take more interest in what has been considered the domain of NGOs. Then on micro credit has become a powerful economic tool in shaping the life and position of various social communities in the society. It must be noted, the concept of "joint liability" has been the differentiating factor between microfinance and conventional credit in the Indian scenario.



III. RESEARCH PROBLEM

Globally, well above a billion people do not have access to formal financial services and about 300 million falls in the same group in India. Micro-finance primarily intended to cater to the financial needs of the poor, especially in rural areas, on a sustained basis has proved to be successful when integrated in the Self-Help Group- MicroCredit outfit has not only gone into upgrading the households of the concerned but also helping realize empowerment of women in economic and social front. This exercise intends to make an attempt to assess the extent to which the social framework- Self-Help Group propelled by Micro-Credit had gone towards empowering women. This research pursuit is designed to approach the issue primarily from two angles, namely, economic and non-economic and also at two levels namely household and society. While the economic dimension will have its focus on the capacity of women in SHG to manage the enterprise and to realize income generation, the non-economic side will cater to their proactive role in general issues like education, health, environmental and societal related aspects.

IV. OBJECTIVES AND HYPOTHESES

The Major objectives are:

- To go into the socio-economic profile of the women in SHG.
- To examine the quantum of micro credit extended by different institutions and the quality parameters looked for by them.
- To analyse the effect of micro credit induced SHG on the economic status of the household.
- To understand the societal significance fetched by SHG for women in issues relating to them.
- To present the tradeoff between regular household activities and SHG operation with reference to management of time.
- To evaluate the utility of credit, reckoning with pattern of expenditure and also the repayment of the credit obtained.

Hypotheses:

In order to render the research work more focused, the following hypotheses have been formulated. These hypotheses stem directly from the major objectives of the study.

- SHG inducted by the micro credit model has led to upgrade the Socio-Economic Status of the women who are spearheading the same.
- Women through SHGs have been able to widen their Participatory role in decision making at the household as well as society levels; and
- SHGs function as necessary for women to nurture them, to raise their self-esteem and to take them towards empowerment.



Methodology-Data, Source and Tools:

As the proposed study is both analytical and descriptive, it relies on primary and secondary data as well. For generation of primary data, multi stage random sampling will be employed to get at the sample units of SHGs across the select three districts of the State of Tamilnadu - namely Chennai, Thiruvallur and Kancheepuram. Through participatory research and a well-designed questionnaire, responses from the women of SHGs would be elicited for analyses. The Secondary data will be taken from the published sources, like reports of the Central government, the State of Tamilnadu, Corporation of Chennai, SHG promoting banks and government bodies. Data are also drawn from Periodicals monograph and other documented materials related to the research problem.

It is proposed to employ descriptive statistics to bring out socio, demographic and economic facets of the women in SHGs. Econometric techniques will be used to analyse the force of the factors in income generation, credit utilization and repayment. The attitudinal aspects will be investigated through the statistical procedures such as Association of Attributes and Chi-Square.

V. VALUE OF RESEARCH WORK

This study is likely to bring to force a host of issues related to micro-credit based SHGs. The significance of the study will be attested through unfolding the favorable push, the women in SHGs experience and in enabling them to get empowerment, to integrate in the mainstream in order to contribute towards nation building activities. This exercise will also unearth important inferences that can be of value and worth consideration in policy making.

VI. REVIEW OF LITERATURE ON SHGs & MICROFINANCE IN INDIA:

A lot of literature is available on SHGs and MicroCredit features. It is neither desirable nor possible to survey the whole literature. Therefore, only those relevant works have been reviewed, which reveal some general idea and provide rationale for the present study. Such review of literature always helps the researcher in getting on the overview of the problem under study. It moreover helps to identify areas where in-depth research has not been carried out. Such an identification of fresh areas facilitates the taking up of new and meaningful research work.

(Seibel 1999) suggest explanation of credit coverage through state intervention; need have subsidized credit for rural micro entrepreneur. (Yaron 1994) Micro financing is much more than micro credit, the provision of thrift, credit & other financial services and products to the poor. He also says that mobilizing savings is the first building block of financial services. (Kayser 2010) studied the changes in psychological, social and economic well-being of widowed and abandoned women in SHGs of Tamil Nadu after procuring microcredit facilities. The study revealed that microcredit programs benefitted such women, but the mechanism was not very user friendly. Because of this, many widowed, destitute and abandoned women in rural areas could not take full advantage of the micro credit schemes. (Singh 2001) had undertaken study



in U.P. comparison of pre & post SHG situations of women SHG. Average value of assets increased by 46% Annual income per household increased by 28%. (Benjamin and Piprek 1997) Have listed out that traditional approach in rural finance has been the way by large. The key problem area visualized for the rural finance market and the need for monitoring the development of the microfinance sector. (Barry 1996) mentions MFIs are finally viable, self-sustainable & integral to the communities and can facilitate in potential to attract more clients. (Borbora and Mahanta 2001) analyzed the impact of microfinance through SHGs and found 80% of SHGs members were from poor families and the repayment performance was about 91%. (Morgan 2011) In the study mentions micro finance at spatial dimension, the finding spatial variation and changes in development of micro finance sector. Typical microfinance clients-self-employed household and low income persons with no access to formal financial intuitions. (Sapovadia 2007) There are various micro enterprise development programs that have helped micro entrepreneurs. Successful micro entrepreneurs have contributed much to society by creating wealth, economic assets. (Sinha 2008) MFIs have started to leverage their newfound management enterprise. MFIs have recorded a high growth rate of order of 80% per annum. They have reached 3, 00,000 million clients, with focus of expansion either in less developed areas. (Hans 2008) As analyzed credit as one of the critical inputs for economic development. The extent of exclusion from the credit market is much more. A number of loan accounts constituted only 14% of the adult population. The Regional differences are significant with credit coverage at 25% for the southern region. (Narasimhan1999) in her study remarks over last five decades of economic planning has not enough to improve the profile of Women in India. The 40 vital reasons leading to the disadvantaged position of women are their fear, ignorance, powerlessness and vulnerability. She discusses various State initiatives taken for rural upliftment. She suggest that besides financial support, it the attitude of the policy makers, bureaucrats and particularly the women concerned that must change in order to imply the empowerment of women.

VII. DATA ANALYSIS AND INTERPRETATIONS:

For the purpose of the study, the percentage analysis method is absorbed. Using this method the study is structured with a casing frequency distribution table with their percentage under each phenomenon.

Percentage Analysis:

Percentage refers to a special kind of ratio; Percentages are used in making Comparison between two or more series of data.

% of respondents (Number of Samples/Total Respondents) X 100



SOCIO DEMOGRAPHIC AND ECONOMIC PROFILE

TABLE: 1.1 - AREA WISES SAMPLE SIZE

District	Sample Size
Chennai	90
Thiruvallur	75
Kanchipuram	75
Total	250

TABLE: 1.2 - AGE FACTOR

Particulars	No. of Respondents
18 - 30	50
31 - 40	80
41 - 50	70
>50	50
TOTAL	250

In table 1.2 we could see a sizable number of middle aged women working for home-class are actively involved in SHG, they strike the need for household improvement through SHG.

TABLE: 1.3 - CASTE

Particulars	No. of Respondents
SC & ST	50
BC	140
MINORITY	50
OC	10
TOTAL	250

In the above table it reveals that Caste based participation has been zeroed. Women from all sections (of caste) have taken lead to take-up SHG as their prime time activity. However, the majority of respondents belong to the Backward Class.



TABLE: 1.4 - FAMILY SIZE

Particulars	No. of Respondents
UPTO 3	70
3 TO 6	150
>6	90
TOTAL	250

Table 1.4 indicates the family size which plays a critical role on family requirements that has in a way made women take up SHG. We can see about 60% i.e. the major chunk coming out from the family size of 3 – 6.

TABLE: 1.5 - INCOME LEVEL

Particulars	No. of Respondents
LESS THAN 5000	140
5000 TO 10000	80
10000 TO 20000	20
20000 TO 30000	10
>30000	00
TOTAL	250

In table 1.5 it can be inferred that as many as 56% of women who are involved in SHG are those whose income level is <Rs. 5000.



TABLE: 1.6 - COMPARISON OF INCOME LEVEL PRIOR AND POST JOINING SHG

Particulars	Before Joining SHG		After joining SHG	
	No. of respondents	Percentage	No. of respondents	Percentage
LESS THAN 5000	140	56	00	00
5000 TO 10000	80	32	70	28
10000 TO 20000	20	08	70	28
20000 TO 30000	10	04	80	32
>30000	00	00	30	12
TOTAL	250	100	250	100

The reason behind the formation and analysis of working of the SHG was in order to raise the standards of living of the deprived women community. The increase in their standard of living could more so be achieved with the increase in their level of income. The income level played its key role in giving attention to the voices called by them and their independence in living. It had a major role to play in decision making and has also given a sense of confidence in them to face various hurdle crossing situations in their lives. Hence it becomes necessary for this study to analyze the income level of women before and after they joined the SHG.

From the table, the income level of nearly 56% of the women before joining the SHG was found to be only less than rupees 5000. 32% form part of the range of rupees 5000-10000. Very few fall between 10-20 thousand and 20-30 thousand. There was close to none who got above 30 thousand as their income. But the figures took a turn after women joined the SHGs. The number of women who had an income of above 30,000 was 30 out of 250. Women who had income in the range of 20-30 thousand were 32% and 5-10 thousand and 10-20 thousand had 28% of women.



TABLE: 1.7 - EDUCATION

Particulars	No. of Respondents	Percentage
UNEDUCATED	00	00
PRIMARY	30	12
SECONDARY	190	76
GRADUATE	30	12
TOTAL	250	100

“Education is the most powerful weapon you can use to change the world” said Nelson Mandela. This shows the need to primarily understand the number of educated people and their level of education in a community. The higher the number of educated people, the easier it has been for the concerned SHG to bring about positive changes in that society. The education gained allows them to understand the situation in a much better way rather than to blindly follow the traditional practices.

In the study conducted in the three districts showed that the illiteracy rates were negligible. The percentage of the number of people who completed primary level of education and that of people who completed graduation was nearly the same as 12%. The number of people who completed secondary education was the highest giving up to 76%. It clearly shows that the value of education is understood by the people and thus changes that were to be brought in the community for its fruitful living were put forward in full strike.

TABLE: 1.8 - PROGRESS OF SELF-HELP GROUP-BANK LINKAGE PROGRAM

(Number in lakh/Amount crore)

Year	No. of SHGs Credit Linked	Amount	No. of SHGs Bank Loan	Amount
2014 -15	76.97	11059.84	16.26	27582.31
2015-16	79.03	13691.39	18.32	37286.9
2016-17	85.77	16114.23	18.98	38781.16
2017-18	87.44	19592.12	22.61	47185.88
2018-19	100.14	23324.48	26.98	58317.63

Source: Compiled from NABARD Annual Reports and NABARD publications, Progress of SHG-Bank Linkage in India and Status of Microfinance in India.

The SBLP (SHG-Bank Linkage Programme) was the major element of the movement to provide bank credit to unbanked poor households through SHGs in India. Starting with a small number of 620 SHGs linked during the first two years, 1992-93 and 1993-94, SBLP, according to



NABARD data, had disbursed credit to over 2.23 million SHGs cumulatively by March 2006 and as on 31 March 2019, over 5.77 million SHGs had outstanding loans. SHGs with savings accounts with banks numbered over 10 million as on 31st March 2019. Roughly 1250 million families were covered by financial services under the SBLP. Accordingly, SBLP enjoys the status of the leading microfinance program of the world. Though slow to take off, the growth of SBLP accelerated from 1999 and targets of outreach (such as credit-linking one million SHGs by 2008) were easily exceeded. Since the launching of the pilot project in 1992, SBLP had given importance to two objectives, viz., outreach and access of the poor to institutional credit.

Three models of bank linkage emerged:

1. SHGs formed by and linked directly to banks.
2. SHGs formed and facilitated by SHPIs such as NGOs and government departments but linked directly to banks.
3. Indirect bank linkage or 'bulk lending' where NGOs and other MFIs (like Sanghamithra or Sri KshetraDharmasthala Rural Development Project [SKDRDP]) acted as financial intermediaries by borrowing from banks and on-lending to SHGs directly or through SHG federations.

TABLE: 1.9 - REGION WISE SHARES IN SHG-BANK LINKAGES (In %)

Years	Northern Region	North Eastern Region	Eastern Region	Central Region	Western Region	Southern Region
2014 - 15	4.6	4.3	19.8	10.6	12.2	48.3
2015 - 16	4.9	5.4	21.6	10.3	12.9	44.8
2016-17	5.3	5.3	22.8	9.9	13.3	43.4
2017-18	5.5	5.6	24.4	10.3	12.6	41.7
2018-19	5.5	5.2	26.5	10.6	13.9	38.3

Source: NABARD.

Note: Right from the start of the bank linkage program, the southern states have been predominant in SHG-bank linkage. The share of these states was over 70% in the cumulative number of SHGs credit-linked in the early years of bank linkage but had declined over the years. However, there has been a decline of the Southern and Central region in total percentage of share of linkage in the last three years and Eastern region has started to show some progress. During the past years the share of the southern region continues to be in excess of 50%.



TABLE: 1.10 - REGION WISE LOAN DISBURSED
(Total loan disbursed in Lakh; Average loan disbursed in per SHG)

Regions	2014-15		2015-16		2016-17		2017-18		2018-19	
	No. of SHGs	Average loan disbursed								
Northern	43848	97777	38106	126746	46567	123294	51800	104320	55922	112056
North Eastern	18791	84056	26037	84375	28961	98134	35017	102010	27086	107070
Eastern	351800	93690	412576	84709	497063	95194	720444	126165	909375	131638
Central	109231	101536	84282	141272	82012	82864	69295	80732	85135	84805
Western	97341	120279	112525	167636	106825	139311	128973	120257	146674	125832
Southern	100522 7	213083	115879 7	258996	1136692	272926	1255603	279454	1474208	290750

Source: NABARD.

Overall the average loan disbursement 2018-19 was Rs 2.16 lakh, marginally higher than the average loan of Rs 2.09 lakh during 2017-18 with an increased growth of 3.6 percent. The Southern Region continued to have plates with higher per SHG average credit disbursement of Rs 2.91 lakh which is an increase of 4 percent over previous year's.

Southern states have continued to take over disbursement of bank loans even during the year 2018-19 as compared to previous years. The Southern Region accounted for more than half (54.6 percent) of the total number of SHGs availing credit during 2018-19 across the country and almost three-fourths (73.5 percent) of the total credit disbursed to SHGs.

TABLE: 1.11 - REGION WISE NO. OF SHGs HAVING LOAN OUTSTANDING

Regions	As on 31 March 2019	
	No. SHGs with loan O/s	In %
Northern	124130	22.6
North Eastern	123554	23.6
Eastern	1690515	63.7
Central	324142	30.5
Western	276901	19.9
Southern	2538090	66.2

Source: NABARD



Data from NABARD yearly report ending 31st March 2019 suggest 50.77 lakh SHGs (50.7% of total SHGs) are having loan outstanding which is Rs. 87,098 crore compared with 2017-2018 data roughly 50 lakh SHGs (57.4 percent) had credit outstanding i.e. Rs 75,598 crore. This is a marginal 1.1 percent per cent increase in the number of SHGs and 15.2 percent increase in the amount of loan outstanding during the year 2019. The reason for increase in loan outstanding is predominantly due to increased credit disbursement during the year. As compared to the previous year, there was not much increase in the overall number of SHGs having bank loans outstanding at the end of March 2019. The Southern region has exhibited maximum concentration with 66.2 per cent, followed by Eastern Region 63.7 percent and central region 30.5 percent. The data from NABARD source also indicate the overall credit coverage was lower in certain small states and North Eastern states. However, major states like Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, and Tamil Nadu also have relatively low credit linkage of SHGs as on 31 March 2019.

TABLE: 1.12 - ECONOMIC ACTIVITIES - BEFORE

Particulars	No. of Respondents	Percentage
AGRICULTURE	20	08
ASSISTING SPOUSE	50	20
HOUSEHOLD WORKS	80	32
OTHERS	100	40
TOTAL	250	100

The study showed that women before joining the SHG took to activities like agriculture, assisting of spouse, house hold works etc. Agricultural activities gave only 8 percent of the total activities. 20 percent of women assisted the spouse and 32 percent women were involved in household works. The rest 40 percent of women were held with other activities.



TABLE: 1.13 - ECONOMIC ACTIVITIES - AFTER

Particulars	No. of Respondents	Percentage
TRADITIONAL ACTIVITIES	200	80
NEW ECONOMIC ACTIVITIES	50	20
TOTAL	250	100

From table 1.13 it can be inferred that post joining SHG, women have not only altogether taken the shift of starting their new business venture but have also continued to carry on their traditional activity with a great zeal. Furthermore, they were merely assisting with other family members to take up the activity. But now they have taken the lead in conducting all sought of traditional activity. Traditional activity here includes village cottage industries like wax candle making, match sticks making, incense sticks processing. With the advent of joining SHG they had gone a step further by taking up fashion jewelry making, embedding with craft art and many more as their business. So SHGs have led the force of traditional industries to a new dimension and direction.

TABLE: 1.14 - PROGRESS UNDER MAHALIR THITTAM AS ON SEPTEMBER 2012

S.No	Parameter	Achievement
1.	No. of SHGs	5,56,311
2.	No. of SHG members	85,69,676
3.	Total savings of SHGs	3,440 crores
4.	No. of SHGs received revolving fund	4,92,229 crores
5.	Credit linkage provided so far	17,755.03 crores



6.	No. of habitation-level Forums	22,640
7.	No. of Panchayat-level Federations restructured	10,361
8.	No. of banks involved	23
9.	No. of NGOs affiliated	449
10.	No. of PLFs affiliated	531

Source: TNCDW-based on the latest online data from Tamil Nadu Government

The Tamil Nadu Corporation for Development of Women Ltd (TNCDW) was established in 1983 with the prime objectives of bringing about socio-economic development and empowerment of women both in rural and urban areas. In 1989, IFAD assisted a women's development project in five districts after the SHG approach was started in a small way in Dharmapuri district. Later in 1996, the state government launched "MahalirThittam" following the success of the IFAD project. The main activities of MahalirThittam are formation of SHGs, training and capacity building of SHGs, formation of SHG federations, providing revolving funds and extending credit linkages to SHGs and youth skill training and placements.

Progress under Mahalir Thittam as per latest data, 85,69,676 women members had been organized into 5,56,311 SHGs, out of which 68% SHGs were formed in rural areas. The cumulative savings of SHGs was over 33 billion. A total of 23 banks were involved in disbursing credit to SHGs under SGSY, Swaran Jayanti Shahri Rozgar Yojna (SJSRY) and SBLP. In order to encourage bank linkages, the government of Tamil Nadu introduced awards for banks for their outstanding performance in SHG-bank linkage.

CHI SQUARE

HO: There is no Evidence of Significant Change in Income Level

H1: There is Evidence of Significant Change in Income Level



TABLE 1.15 - INCOME LEVEL - CHI SQUARE

	O	E	(O-E)	(O-E) ²	(O-E) ² /E
LESS THAN 5000	140	0	140	19600	0
5000 TO 10000	80	70	10	100	1.43
10000 TO 20000	20	70	-50	2500	35.71
20000 TO 30000	10	80	-70	4900	61.25
>30000	0	30	-30	900	30
Total					128.39

CHI SQUARE = $\sum [(O-E)^2/E] = 128.39$.

NO OF DEGREES OF FREEDOM = $5-1= 4 (n-1)$

THE TABLE VALUE OF CHI SQUARE FOR 4 df AT 5% LEVEL = 9.48

From the above calculated value it is clear that the table of the Chi Square is lesser. The increased value of the Chi Square thus proves that the H_0 is rejected. This proves concretely that there is a significant change in the socio-economic level of the women after joining SHGs in context to their income which has given them social independence on one hand and paved way to bring in effective change over their income levels which would enrich the standard of living within and around.



VIII. CONCLUSION

“Educating women is educating the society; empowering women is empowering the family itself”

Women bear almost all responsibility in meeting the needs of family, household and society yet they have been not given due access to many resources the system. Studies show that when women are empowered, it makes direct improvement over all of society. Their families are nourished, more children go to school, agricultural productivity expands and incomes increase. In short, society and system turns robust.

A growing body of research shows that enhancing women’s economic opportunities plays a critical role in not only curbing poverty but also gender-based discrimination and violence. When women are in charge of their financial destinies, income, and capital – such as land and livestock – they gain more control over their own lives and personal security and as a result, have greater access to decision-making and leadership roles in their homes and communities.

The study thus deduces that the social status of the women after joining the Self Help Group has greatly increased. The soaring income level has given the confidence for the women community to stand independently; and the count of women who turned into individual entrepreneurs swelled. This naturally enhanced their socioeconomic status and quality of life.

The growth of SHGs would not have been possible without the leverage on the support from financial institutions. The government, joining hands with the SHGs stood as a backbone for the empowerment of women through several policies and schemes.

It is also understood that the government through various schemes has given its push to provide funds by introducing a number of micro credit systems. The credit that obtained from time to time has been used to meet the requirement of the borrowing; in addition the repayment of the credit is closely monitored by funding agencies by imposing various counter measures to tackle underutilization of resources and also irrational repayment.

The study thus reveals that the social status of the women after joining the Self Help Group has increased to a greater extent. The income level that has shown to soar high has given the confidence for the women community to stand independently. The count of women who turned as individual entrepreneur grew well in number. This in turn changed their life style to be even better than expected.

The caste which was thought to be a great deal of hindrance didn’t have any much of an effect. Women gave the role of caste a back seat and at a full fledge took part in all the activities of the SHGs. Women learnt the true spirit of team work and put in their joint efforts not for themselves but for the total upliftment of their community.

Education played a vital role in this concern. It made things easier for the SHG and the molding of the women into worthy members of the organization.



The growth the SHGs would not have been possible without the help of the financial support from various banks. The government, joining hands with the SHGs stood as a backbone for the empowerment of women through many plans and schemes.

Thus, today the works of the SHGs have started to bear their fruits of hard toil which is evident from the lives of many women who stand as pillars of excellence with their SHG as their support.



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NABRAD:

- <https://www.nabard.org/auth/writereaddata/tender/1307174808status%20of%20microfinance%20in%20india%202016-17.pdf>
- <https://www.nabard.org/auth/writereaddata/tender/1207192354SMFI%202018-19.pdf>
- <https://www.nabard.org/Publication/Banking%20on%20SHGs%20-%20Twenty%20Years%20on.pdf>

OTHERS:

- <http://www.tn.gov.in/dtp/shg.htm>
- <http://www.tamilnaduwomen.org/announcement.htm>
- <http://infochangeindia.org>
- http://www.rbi.org.in/scripts/bs_viewcontent.aspx?Id=2241
- <http://www.unfpa.org/gender/empowerment1.htm>
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- <https://indiaeducationdiary.in/nirdpr-evaluates-self-help-group-bank-linkage-programme-in-andhra-pradesh-madhya-pradesh-odisha>