CHAPTER VII

SUMMARY AND FINDINGS

7.1 Summary

Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision making power and control of the transformative action. The empowerment of women covers both individual and collective transformation. It strengthens their innate ability through acquiring knowledge power and experience.

The SHGs too went through different stages of learning about the initiation of savings and credit groups, further about starting economic activities among women's groups, and more specially, in defining their own roles in doing so. The mobilization of a collective pool of savings from which women could obtain small loans to handle emergencies enabled them to decrease their debts to and dependency on money lenders and economically privileged social groups. The group dynamics also generated through savings which would serve as a flexible credit available for emergencies, consumption and production purposes. This study is concerned with an economic analysis of the empowerment of SHG women and also an analysis of the socio economic conditions of SHG members.

7.2 Aims and Objectives of the Study

The present research study is mainly based on the following objectives

1. To highlight the Performance and progress of Self Help Groups in Kanyakumari District.

2. To study the Economic and Social impact of SHG trainings on the development of women

3. To study the problems faced by the women in marketing their products

4. To analyze the economic and social empowerment of women through SHG training programmes.

5. To give suggestions on the basis of the study.
To study the above objectives, Kanyakumari District has been selected. There are definite reasons for selecting this district. It is easily accessible for the researcher. So many women empowerment programmes like, income generating activities, improvement of saving habits, providing loans, increase in standard of living, better educational facilities, increase in income, developed leadership activities, increase in decision making power and increased gender justice.

7.3 Methodology

In this study both primary and secondary sources are used. Primary data were collected through questionnaire cum schedule method. In Kanyakumari District, 13,169 SHGs during the year 2011. A survey was carried out according to the total number of women SHG with the help of questionnaire cum schedule. A systematic random sampling method was applied. There are 9 blocks in Kanyakumari District; in each block number of questionnaires was collected. On the whole, 250 SHGs were interviewed.

The result of this study is mainly drawn from the primary data. But secondary data are also used here and there and collected mainly from Mahalir Thittam Office, District Rural Development Agency, NABARD and also research journals.

The collected primary data and secondary data were analysed with respect to each of the objectives. For this, extensive tabular analysis was made. The study is also related to empowerment programmes like economic empowerment, social empowerment and political empowerment aspects.

The researcher also analysed the economic empowerment programmes of education, employment, assets, livestocks, income, expenditure, savings, and loans, income generating activities through training programmes, nature, types and duration of these programmes. The decision making power of SHG members and gender justice of the women members were also analysed.

The total number of SHGs, revolving fund, subsidy details, income generating programmes like entrepreneurial development programmes, vocational training programmes, key activities provided to the women SHG members and panchayat level federation activities were also analysed in this study.
7.4 Findings

In a country like India, still 60 per cent of people do not have bank accessibility and still 56 per cent of the people borrow from the local informal money lenders. Eradication of poverty can be done only by providing jobs to rural unemployed. Empowerment of women is a collective activity by the govt. MFIs, NGOs and Banks. Providing micro-credit, skills training and entrepreneurship ability are essential for women empowerment. Bonaparte Napoleon – the French Emperor is reported to have said: "Give me good mothers, I will give you a good nation" – Women Empowerment alone will bring a developed India. "In most of the developing countries today, more and more emphasis is laid on the need for development of women and their active participation in the main stream of development process.

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment. The scheme of micro-financing through SHGs creates empowerment promoting conditions for women to move from positions of marginalization within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice. The social processes of micro financing programmes strengthen women’s self esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro-finance programmes enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through Self-Help Groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But lack of education often comes in the way and many a time they have to seek help from their husbands or any other educated man/ woman for day-to-day work. The political as well as economic empowerment will not succeed in the absence of women’s education in skills and vocations they require the most.

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of Self Help Groups (SHGs) especially among women. This strategy has fetched noticeable results not only in India and Bangladesh but the world over. "Women self-help groups are increasingly being used as tools for various developmental
interventions. Credit and its delivery through self-help groups have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point, and an instrument to operationalise other aspects of group dynamics and management, also caters to the need for social intermediation of these groups. A self-help group is conceived as a sustainable people's institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The SHG approach has proved successful not only in improving the economic conditions through income generation but in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes.

This study has been conducted to know the economic empowerment of women through self help groups in Kanyakumari District among 250 sample respondents. The entire study has been sub divided into seven chapters. The first chapter deals with the introduction of the study which covers the evolution of self help groups in India, their functions, characteristics, impact, effectiveness, milestones, Swaranjayanthi Gram Swarozgar Yojana (SGSY) Schemes, Anganwadi groups, Joint forest management groups, Watershed Management Groups, Rashtriya Mahila Kosh groups, Micro Finance Programmes of Council for Advancement of People's Action and Rural Technology, SWA-SHAKTI Project, Kudumbashree Project, Swarna Jayanthi Shahari Rozgar Yojana and the like in detail.

The second chapter deals with the Methodology of the study which consists of the Introduction, Statement of the Problem, Objectives of the Study, Hypotheses of the Study, Methodology of the Study, Tools of Analysis, Conceptual Definitions, Period of study, Limitations of the study and Chapter Scheme.

Empowerment, SHG under Tsunami Project, Social Empowerment, SHGs in India, Socio – Economic Activities of SHGs and Women Entrepreneurs.

The fourth chapter discusses the scope for Women Development in Kanyakumari District which tells about the Location, Geographical Features, Revenue Setup, Climate of Kanyakumari District, People and Culture of Kanyakumari District, Festivals of Kanyakumari District, Folk arts of Kanyakumari District, Transport in Kanyakumari District, Public health and medical facilities in Kanyakumari District, Agriculture in Kanyakumari District, Human Resources, Educational Institutions, Employment Pattern, Agricultural activities in the District, Industrial Development, Trade and Commerce, Poverty Ratios and Intensity, Forestry Land Activities, Employment Status and Female Literacy rate of Kanyakumari District.

7.5 Overall Growth of Self – Help Groups

The fifth chapter narrates the overall growth of Self – Help Groups in India, Tamil Nadu and in Kanyakumari District. In India, during the year 2009-‘10, total number of SHGs savings linked with banks is 69.53 lakh, Out of the total exclusive Women SHGs is 53.10 lakh, and out of the total SGSY SHGs is 16.94 lakh. Total number of SHGs credit linked during 2009-‘10 is 15.87 lakh, out of the total, exclusive Women SHGs credit linked is 12.94 lakh and out of a total SGSY SHGs credit linked is 2.67 lakh. Total number of SHGs having loans outstanding as on 31 March 2010 is 48.51 lakh, of which exclusive Women SHGs is 38.98 lakh, of which-SGSY, SHGs is 12.45 lakh and the estimated number of families covered upto 31 March 2010 is 97 million.

Likewise, total savings amount of SHGs with banks as on 31 March 2010 is 6,198.71 crore, out of total savings of exclusive Women SHGs is 4,498.66 crore and out of total savings of SGSY, SHGs is 1,292.62 crore. Total amount of loans disbursed to SHGs during 2009-‘10 is 14,453.30 crore, out of total loans disbursed to Women SHGs is 12,429.37 crore, out of total loans disbursed to SGSY SHGs is 2,198.00 crore. Total amount of loans outstanding against SHGs as on 31 March 2010 is 28,038.28 crore, Out of total loans o/s against Women SHGs is 23,030.36 crore and out of total loans outstanding against SGSY SHGs is 6,251.08 crore. The average loan amount outstanding per SHG as on March 2010 is 57,795 and the average loan amount outstanding per member as on 31 March 2010
is 4,128. Hence, it is inferred that the performance of SHGs in the national level is good and appreciable.

The credit linkage in Tamil Nadu has been increasing steadily over the period under study. Till the year 2001, the credit linkage is 120.30 crores and the total amount disbursed is 10,587.26 crores up to the period 2010-'11 with the growth in the trend percent of 2,410. On an average out of the total credit, the members could able to get a subsidy of 21.39 per cent. Among the total groups formed, 76 per cent belong to rural area and 24 per cent belong to urban area. The training programme is conducted for various SHGs throughout the district on various issues and skills and it is noted that on an average 47 per cent SC/STs are covered under the training programme.

Kanyakumari District has a total of 14,463 SHGs with the total of 2,33,396 members. It has spread in 99 Village Panchayats, 56 Town Panchayats and 4 Municipalities. Among the total members, 1,01,972 belong to Village Panchayats, 1,17,967 to Town Panchayats, and 13,457 to Municipalities and 5,247 to Youth SHGs. Among the total self help groups, 6,219 belong to Village Panchayats, 7,252 to Town Panchayats, 992 to Municipalities and 315 to Youth SHGs. There were 8,000 SHGs taken up Micro Enterprises. The total savings stands upto 124.74 crores. Hence, it is inferred that the performance of SHGs in the district is good. The average trend percentage has shown an increase of 469 per cent and 347 per cent respectively for Groups linked and Members. The savings through the Self Help Group has grown tremendously with an average increase of 3,724 per cent and the loan availed by them has an average increase of 1,926 per cent.

The sixth chapter is the most vital part of the study which exhibits the economic and social empowerment of women in Kanyakumari District through Self Help Groups. This chapter is the outcome of the survey conducted among 250 sample respondents who are the members of the Self Help Groups in the district with the help of an Interview Schedule. The results of the survey are briefly described as follows.
7.6 Personal Profile

The sample group consists of 91 per cent female members, 88 per cent are married, 83 per cent are middle aged between 20 and 50, having low level of literacy, 46 per cent follow small family norms, 79 per cent belong to Nuclear family, doing occupation of different nature. The survey indicates that 26 per cent of the people are getting an average salary of 17,064/-, 23 per cent each were getting an average income of Rs.15,300 from wages and business, 17 per cent got their income from livestock to an extent of Rs.11,328 and the remaining 11 per cent of the income is derived from interest on investment, rent, agriculture and fruits ranging from Rs.1,000 to 4,000.

7.7 Involvement in the Self Help Group

The survey which has been conducted among the sample SHG members shows that 11 per cent of the respondents came to know about SHG through village officials, 14 per cent SHG leaders, 18 per cent from friends, 9 per cent from relatives, 12 per cent from newspaper, 21 per cent from Radio and Television and the remaining 14 per cent from banks and other sources. Of them 25 per cent have more than 10 years of experience in the self help groups and the remaining 75 per cent have 3 to 9 years in the SHG. Among them, 93 per cent got various training and 7 per cent didn’t have undergone any training. Of the 93 per cent who got training 84 per cent got EDP training, 7 percent general training and the balance 9 percent got skilled training. 63 percent got a training of 7 days and 1 percent got one month training and the remaining 36 per cent are 2 to 6 days training.

7.8 Work involvement of Self Help Group

Generally, the members of the group got loan amount for various purposes. Sometimes, the loan amount they got may be utilised for some other purposes other than for which they have availed for it. This leads to failure in their prospects. In this study, only 78 per cent of the sample group have utilised the amount for business purpose and the rest of 22 per cent for other purposes like agriculture purpose (5 per cent), Family expenditure (13 per cent), and Personal expenditure (4 per cent). With regards to the work they involve as a group consist of Sale of Pocket milk to the extent of 13 per cent, Handicrafts 26 per cent, Xerox 21 per cent, computer typing 11 percent, flower marketing 12 per cent and garment making 18 percent. Among the total, 41 per cent are doing the business group wise and the
remaining 59 per cent are doing the same individually. The individual work consist of Petty shop 15 per cent, Sale of pocket milk 17 per cent, Sale of dry fish 6 per cent, Tailoring 22 per cent, Xerox 7 per cent, Computer typing 5 per cent, Flower vending 3 per cent, and Garment making 25 per cent. The sample group consists of 74 per cent members, leaders 8 per cent, and Office bearers 18 per cent. Among them, 18 per cent could able to earn daily, 60 per cent weekly and 21 per cent monthly.

7.9 Motivators of SHG Programme

As per the Garrett score, it is found that the main reasons for joining the Self Help Group is unemployment which is followed by getting trained, time passing, to get government support, provide employment to the needy, self interest, to get status in the family, and to know more about the society. The standard deviation is more in the case of additional income which is proved to be significant through t test and confidence interval and so it is inferred that earning additional income is the main reason for joining the group and the other reasons time passing, unemployment, self employment, poverty, co-operation, education, support family, status, savings and investment, provide employment, self interest, government support and training. Further the factor analysis shows that the following factors are considered to be the most vital.

A. Earning Aspiration: The variables come under this head is additional income which is important for the family, training is important for doing any business and helpful for solving the problem of unemployment and to eradicate poverty. This factor has a variance of 29.30 per cent and covers 35.82 per cent of the total.

B. Time Utilization: Most of the respondents are women. They are keeping idle in the house after the routine household chores and they may not have the chance to have contact with other people. Self Help Group members meet once in a week and discuss various issues. Meeting with others help them to kindle self interest, provide employment and to gain education. This factor has the variance of 17.90 per cent and covers 21.88 per cent of the total.

C. Self Employment: Employment gives empowerment to the holder. Through employment the women folk can get savings and investment and education. This factor has the variance of 14.04 per cent and covers 17.16 per cent of the total.
D. Fellowship: Through fellowship, the women can learn a lot by way of experience and expertise which naturally induce them to have savings and Investment. This factor has variance of 11.96 per cent and covers 14.62 per cent of the total.

E. Standard of Living: Eradication of unemployment helps the SHG women to overcome poverty and thereby they could able improve their standard of living. This factor has the variance of 8.59 per cent and covers 10.50 per cent of the total.

7.10 Problems with Marketing of SHG Products

Among the chosen variables for the problems of marketing, poor demand ranks first which is followed by season, lack of grading facilities, poor quality, high labour cost, high transport cost, cheating by intermediaries, low price, poor storage facilities and low marketing facilities were ranked as per Garrett Score. The variable low marketing facilities is the major concern for marketing the products of the cultivators as per t-test. If there are low marketing facilities they have to dispose of their products in low cost or to take the products wherever good marketing facilities are available. Moreover, poor storage facilities, high labour cost, cheating by intermediaries and poor quality are the reasons for the problems of marketing.

The correlation analysis shows that the variable high labour cost has significant relationship with low marketing facilities and high transport cost has significant relationship with poor quality. Lack of grading facilities, cheating by intermediaries, poor quality and poor demand have no impact over the problems of marketing and so they are not at all a problem for the sample respondents. Low price is the result of low marketing facilities. It is apparent from the analysis that due to lack of storage facilities, the seasonal products could not be kept under safe conditions as they have close relationship with each other. Hence, it can be identified that high labour cost, low marketing facilities, low price, and lack of storage facilities are the major criteria which affect the marketing of the products of SHGs. The factor analysis has filtered the following constraints as marketing problems.

A. Product Constraints: Constraints in the form of poor quality of products, and poor storage facilities dominate in this factor as positive, the transport cost, and seasonal products do have negative relationship. This factor is termed as product constraints as the major
products produced by the SHGs are of inferior quality and seasonal. The variance of this factor is 28.53 per cent and has 32.86 per cent out of the total.

**B. Price Constraints:** Low price is the major criterion located in this factor which is caused by high labour cost, and low marketing facilities. The variance of this factor is 24.22 per cent and has 27.89 per cent out of the total.

**C. Marketing Constraints:** Grading is an important component for every business activity which has no exception for the products produced by the SHGs. Due to lack of grading facilities and also by the cheating caused by intermediaries as well as general public as they are women, the SHG members often find it difficult to sell their products profitably. The variance of this factor is 19.18 per cent and has 22.09 per cent out of the total.

**D. Cost Constraints:** Due to high transport cost, many of the products produced by the SHGs are expected to stay in the places where they have been produced which naturally reduce the demand for the products. Moreover, the cost of labour is also comparatively high which result in the stagnation of the products. As cost is the major problem, this factor is termed as cost constraints. The variance of this factor is 14.90 per cent and has 17.16 per cent out of the total.

### 7.11 Reasons for the failure in the Business

Generally, people prefer in getting products of good quality with a brand name and in good and attractive packing. Such sales promotional techniques are absent in case of products produced by the self help group members and as such they couldn’t compete with the globalised products. Therefore, the reasons for the failure in the business are ranked and the result reveals that the major reason is low demand for their products, which is followed by inadequate training facilities, low sales promotional measures, inadequate loan facilities, stock accumulation, low marketing facilities, low investment, shortage of raw materials and non-co-operation of partners. It is revealed from the t test that low sales promotional measures like advertising, good packing and the like affect the business of the self help group members adversely. The other major reasons are inadequate training, Stock accumulation and Low demand for the products. The variable Low marketing facilities have not a cause for the failure in the business.
Through Correlation analysis it is revealed that low sales promotional measures has very close relationship with the low marketing facilities and so these two variables form the major reasons for the failure in the business. Further, stock accumulation has significant relationship with the inadequacy of raw materials and has positive relationship with the low marketing facilities. This may be due to the fact that out of the fear of not getting the raw materials in time, the sample group members might have utilises the time in which the raw materials are abundantly available and this may be the reason for the accumulation of stock. If the marketing facilities are good, then this situation may be over ruled. The following constraints are located through factor analysis.

A. Stocking Constraint: Stock accumulation is the major reason which has been identified among the reasons for the failure in the business which is the result of non co-operation of partners and low marketing facilities. Furthermore, it is also supported by to the variable low sales promotional measures. This factor form 38.71 per cent of the total with the variance of 34.73 per cent.

B. Training Constraint: Proper training is the key for the success of any activity which has no exception in the business of the SHG members too. As many of them have low level of literacy rates, inadequate training leads to failure in the business. The variables Low investment and Low marketing facilities are also due to the lack of proper training facilities. This factor form 29.62 per cent of the total with the variance of 26.58 per cent.

C. Fellowship Constraint: The utilization of the loan amount can be successfully possible only with the cooperation of partners in the group. When there is deviation in the fellowship among the group members that leads to the failure in the business. This factor form 18.70 per cent of the total with the variance of 16.78 per cent.

D. Demand Constraint: For any type of business, whether consumable or durable, good demand is the basis for the success. Here, the products produced by the self help group members often couldn’t compete with other products due to various reasons which naturally affect the demand for the products. However, this factor forms 12.97 per cent of the total with the variance of 11.64 per cent.
7.12 Reasons for Default in Payment

The major reasons for default in payment are poor income, willful default and failure in the business. Further, utilization of income for other purposes, low investment, low income generation, family problem, personal problem, inadequate repayment, and natural calamities were also considered to be the reasons for the default in payment. From the correlation analysis it is found out that poor income generation is the major aspect which has significant effect on the repayment criteria of the sample respondents. The variable poor income has significant relationship with season as many of the business carried out by the SHGs are purely seasonal, inadequate repayment period as they are compelled to repay the amount borrowed within the stipulated period, utilization of income for some other purposes other than for business. Through factor analysis, the following constraints were identified.

A. Business Constraint: Failure in the business is a major criterion which affects the repayment capacity of the respondents which is the only variable having positive significant relationship in factor one, the other variables Poor income and Willful default have negative impact but has significant relationship and so they too are the causes of nonpayment. This factor has a variance of 33.09 per cent and form 41.49 per cent out of total.

B. Diversification of Income: Many women as they have to shoulder both the personal and social problems altogether, they couldn’t invest the whole amount of earnings again in the business itself. That hampers the repayment capacity of the sample members. When this is supported by the variables low income generation, Family problems and Personal problems, the diversification happens and thus leads to non repayment. This factor has a variance of 19.78 per cent and form 24.80 per cent out of total.

C. Investment Constraint: The surplus amount of any activity leads to investment. Here as the income is poor due to the failure in the business and with other reasons, the investment is lacking as they could hardly repay the loan amount. The season also at times negative and so they couldn’t earn the expected income. This factor has a variance of 16.38 per cent and form 20.54 per cent out of total.
D. Seasonal Constraint: As majority of the SHG members have involved in seasonal type of products, change of season affect the business of the members. That is why they couldn’t utilize amount in the business. This factor has a variance of 10.50 per cent and form 13.17 per cent out of total.

7.13 Opinion on the Training Aspects

Through SHG training, the members were able to understand and practice accounting, gain knowledge, education, financial guidance, marketing, skill improvement, sales promotional techniques, export guidance, awareness on various issues, managing various activities, improve leadership qualities and technology. Hence, it is inferred that technology is lacking in training as it occupies the last rank as per the opinion of the members. Further, 17 per cent of the respondents are of the opinion that the training programme is very good for them, for 43 per cent, it is good, 32 per cent, it is fair and for only 8 per cent it is bad. Hence, 92 per cent of the respondents have positive opinion on the training programme.

7.11 Changes in the Pattern of Expenditure

The change in the expenditure pattern has been predicted with the help of change in the expenditure both in terms of amount as well as percentage. It is noteworthy that the sample members have increased the habit of recreating themselves to the extent of 50 per cent, able to spend more for education to the tune of 43 per cent, 40 per cent for social functions, 40 per cent each for Travelling and Religious function. Further the unspecified expenditure which comes under the head Miscellaneous forms 75 per cent. However, the sample members could able to increase 27 per cent of the expenditure in all aspects.

7.14 Problems faced in getting Assistance from Banks

The problems faced by the sample members in getting assistance from the banks are ranked and are listed as per ranks and it is noted that more instalment amount ranks first which is followed by lack of awareness about schemes, partiality, more formalities, less installment, political influence, securities, poor customer service, delay and more interest. As per the t-test, it is inferred that Poor customer service is the major problem which is often encountered by the sample members which is followed by the less number of installment, more interest, and partiality, political influence more installment.
amount and more formalities are felt by the sample members as the problems in getting assistance from the banks. However, the factor analysis has filtered the following as the constraints of getting loans from the banks.

**a. Formalities Constraint:** The burdens like more installment amount, securities, delay, more interest rate and poor customer’s service make the members suffer from getting loan facilities from the banks. The variance is 45.58 per cent and it has 58.42 per cent out of the total.

**B. Services Constraint:** Generally the expectation of the common people is to get loan facilities for more number of installment and lower amount of installment. Here, the filtered variables are lesser number of installments and poor customer services. The variance of this factor is 18.27 per cent and it has 23.41 per cent out of the total.

**c. Awareness Constraint:** Both the Central and State Government are introducing a number of schemes for the welfare of the society especially for the benefit of women, but not all the schemes are equally beneficial to all the women folk as they are not aware of the schemes and the formalities underlying in them which causes undue delay in getting the benefits in time. The variance of this factor is 14.17 per cent and it has 18.17 per cent out of the total.

**7.15 Expectations from SHGs**

With regards to the expectation of sample respondents for the successful conduct of their venture they need export guidance as their priority scale which is followed by improved infrastructure facilities, government support, fixed price for their product, more insurance coverage, training on value added products, less interest rate, more market accessibility, more subsidies, less political influence, periodical review practices, proper counseling, more financial support, introduction of technological enhancements and proper market guidance. It is inferred from the t-test that the main expectations of the sample respondents from the SHGs are more financial support, less interest rate for their loan amount, periodical review practices, less political influence, fixed price for their product, training on value added products, proper guidance and so on whereas they are satisfied with the subsidies and government support. The following factors are filtered through factor analysis.
A. Market and Infrastructure Facilities: the expectation of self help groups includes more market accessibilities, more subsidies, improved infrastructure, periodical review practices, more insurance coverage, proper counselling, and more financial support in order to do their business in a successful way.

B. Better practices: Good trade practices like ethics in business; less political influence and government support are the filtered variables available in this factor and are expected by the members as a part of their business practices.

C. Financial and Training Support: Under SHG programmes, only lesser amount has been granted to the members which at times inadequate for the expansion and diversification of their business. Therefore, their intention is to get money at less interest rate, getting trained on value added products, export guidance and more financial support.

D. Price and Insurance: Usually self help group members deal with the products of agriculture and allied products for that prices are uncertain and so they couldn’t expect constant returns for their products. That is why they expect fixed prices for their products coupled with the insurance coverage.

E. Export Guidance: Generally the products produced by the self help group members are of domestic in nature and are expected to be sold on domestic markets as majority of them unaware of the export markets. If proper export guidance and the related formalities are known, they can very well learn to export their marketable products.

7.16 Overall opinion on SHGs

The overall opinion of the sample members reveals that 18 per cent of the respondents expressed their opinion as excellent, 51 per cent as good, 26 per cent as fair and only 5 per cent as bad. On an average, 95 per cent of the sample respondents expressed positively with regards to the self help groups.

7.17 Disposal of Stock

Generally it is not always possible to sell all the products produced by the self help group members. At times they face difficulties with the accumulation of stocks. At that time the management of stock disposal is of a great problem to the members. The study reveals that at about 36 per cent of the respondents follow the technique of reducing the
prices for easy disposal of stocks, 387 per cent used to accumulate the stocks and 26 per cent wait for the increased price to sell their products.

7.3 Hypothesis of the Study

In the light of these objectives, the investigator wishes to verify the following hypothesis.

1. Self-Help Groups increase the income of their members.

2. Self-Help Groups increase the economic and social impact of SHG respondents.

3. The problems faced by the SHG respondents due to marketing their products, failure in the business, training aspects, and repayment constraints.

7.3.1 Testing of Hypothesis

7.3.1.1 The First Hypothesis

Self-Help Groups increase the income of their members

The sample group members have involved in various economic and productive activities. Among them, running petty shops, selling milk products, dry fish and handicrafts, doing tailoring works, xerox works, computer typing, flower vending and garment trading and the like. Among them, 10 per cent of the total income have come from running petty shops, 21 per cent from selling milk products, 5 per cent from selling dry fish, 9 per cent from handicrafts, 7 per cent from tailoring works, 11 per cent from xerox works, 9 per cent each from computer typing and flower vending and the rest 19 per cent from garment trading. Hence, the main income spinners are from milk products and garment trading.

The annual income of the sample respondents were collected for ten years from 2000 to 2010. The average income comes to Rs. 4,25796/-. The trend analysis calculated in this connection shows that the average increase in the income over the period under study is estimated as 7 per cent, the same is high during the year 2009-'10 to the extent of 17 per cent by taking 2000-'01 as base year. The increase is gradually and steadily increasing year after year which is good sign for the members. The trend line fitted in this connection is positive which shows an exponential growth rate of 1.3 per cent with a correlation determination of 0.524 per cent. Hence it concluded that the overall level of income from the SHG respondents has increased. So, the first hypothesis is proved.
7.3.1.2. a The Second Hypothesis

Self-Help Groups increase the economic and social impact of SHG respondents.

The economic impact of self help groups has been measured through the variables income, expenditure, debt, assets, household items and live stocks. The change in the chosen variables is estimated by considering the increase or decrease in the economic factors after joining in the self help groups when compared to the economic factors before joining in the self help groups. It is noted from the survey that the change is more in case of income generation which help them to attain assets and household items. Furthermore, they could able to reduce their debt burden and were not able to rear up the live stocks. However, the overall change has attained 11.83 per cent. The economic impact through self help group has been tested through t test and the test shows that there is significant difference in all the five economic factors when compared to the calculated values with the table value of 1.96 at 5 per cent level of significance. As per the test it is inferred that the impact is more on income which is followed by the creation of assets, household items and a reduction in terms of debt, live stocks and unwanted expenditure. Hence, it is concluded that there is economic impact due to the self help groups in the lives of the sample respondents.

To measure the social impact of the sample respondents through the self help groups, the variables like social participation, social recognition, public relationship, family welfare, self confidence, self reliance, economic independence, power in the society, execution of powers and better managing ability were considered for interpretation. The change is apparent in case of extending public relationship, getting self reliance, economic independence and social recognition whereas the change is negative in case of the execution of powers which is lacking in the life of women. The overall change in the social impact is 51.03 per cent. Further the social impact is tested through the paired sign test as below. All the variables under the social impact do have significant change as the calculated values are greater than the table value of 1.96 at 5 per cent level of significance. As per the test, it is understood that the impact is significant in case of the variables public relationship which is followed by self reliance, economic independence, social recognition, social recognition, power in the society, better managing ability, social participation, family welfare and then execution of powers.
7.3.2.3. a The Third Hypothesis

The problems faced by the SHG respondents due to marketing their products, failure in the business, training aspects, and repayment constraints.

The researcher has made an attempt to test the hypotheses to find the factors dominating the problems faced by the sample respondents in respect to marketing their products, failure in the business, training aspects, repayment constraints and the like. The hypotheses were tested through Man Whitney test and the result shows that the default in making payments has no connection with the marketing problems, while the repayment is affected by the failure in business and by the difficulty in getting assistance from the banks. The training aspects play a crucial role in the successful functioning of the SHG programmes and it is inferred from the test that the training inputs has influence over the problems of marketing and failure in business. Further, the problems of marketing do have influence for the failure in business too and the motivation and expectation from SHGs are differ each other due to the unmet needs of the sample respondents.

The entire variables chosen to locate the influencing factors of repayment capacity have been divided into two major heads such as personal factors and SHG related factors. From among the personal factors, type of family and sex play an important role in deciding the repayment capacity of the sample respondents. The other variables like marital status, family size and occupation have little association in determining the repayment capacity whereas the variables like age, qualification and the residential status as to urban and rural makes no impact on the repayment capacity of the sample respondents. Among the variables related to the SHGs, the training related factors have more close association with the repayment performance. Diversion of funds for expenditures other than SHG activities is the major hindrance for the sample respondents which decide the repayment performance as it has the highest degree of association among all other factors. Further, the period of training, getting trained, type of training, experience in the SHGs and mode of income also affect the repayment capacity. The other variables like stock disposal, annual income and participation in the group in various capacities have little influence over the repayment performance. Therefore it is concluded that proper utilisation of income and the conduct of effective training programmes will help the SHG members in improving their repayment capacity.
7.4 Suggestions

These suggestions may be considered by the state and central governments when they go for any policy changes to develop SHGs as the suggestions were made to improve the empowerment of women in Kanyakumari District. Some of the important suggestions for promotion of growth and sustainability of SHGs are given below:

1. In the selected villages the participation of young aged and unmarried women are very low, but they should be encouraged to participation in SHG.

2. More voluntary agencies and NGOs groups should come forward to help in organizing SHGs in many villages as possible.

3. The income generating activities through SHGs are not operating regularly.

4. Hence the NGOs concentrate more on these SHGs and encourage them to start business.

5. The training components of the SHGs should be revised in order to expand the scope of providing social political awareness for the members to take salient social development programmes in the community.

6. Rate of interest should be reduced and number of instalment for repayment can be increased.

7. The group numbers should be trained by NGOs for maintaining the accounts, conducting meetings and managing funds.

8. Attendance of members in group meetings has to be made compulsory.

9. Rotation of representatives has to be made compulsory so that it will lead to women empowerment.

10. The growth of self employment is possible only through the joint efforts of NGOs and SHGs.

11. The subsidy schemes and economic assistance schemes are really very useful in adding to the growth of village and rural industries at panchayat level.
12. The revolving fund scheme introduced has been very useful in keeping the rural people a way from poverty.

13. Grass root level planning is absolutely essential to add to the growth rate of economy.

14. The crimes against women show a rising trend. It is therefore imperative to teach girl students to raise their voice against violence. They should also be trained in methods of self defence

15. To provide more employment opportunities to rural women, the khadi and related village industries can play a very important role.

16. Result oriented research and academic activities should be conducted to inculcate some new approaches for the development of rural working women.

17. Discrimination based on sex should be eliminated.

18. There is a need for encouraging women entrepreneurs. The government and private sector banks should join hands in promoting women entrepreneurship. Women self employment scheme be evolved and financed by the banks.

19. There should be awakening among the rural women about their rights through formal and non-formal education. It will help them to release from old time exploitative, inhuman atrocities, bondage, etc. And rehabilitation is the only way.

20. The working women should join trade unions to protest against exploitative treatment.

21. Inadequacy of capital at affects the free flow of production and other avenues is recommended to provide adequate capital based upon the need and repayment capacity.

22. Periodical appraisal is essential to know the effectiveness of funding as well as training. Proper capacity building training to the SHG member, evaluation of bye-laws, proper lending policies and supply of timely credit are essential to attain empowerment through microfinance.

23. To boost sales to give proper awareness to the public regarding the products and their utilities, separate markets can be set up. It is decided by the district administration to
construct a shopping complex in Kanayakumari exclusively to market the produced by women SHGs.

24. SHGs can be involved in poverty alleviation programmes, as their performance in income generation is good. They are not only aiming at income earning, but also motivated in saving. This is made compulsory with the repayment itself. Hence, this scheme can be encouraged to mobilize more saving and thereby reduce their poverty and improve their standard of living.

25. Through the participation in the SHGs, women get responsibilities at various levels. This makes them more self-confident and helps them to fight against social evils as a group.

26. Whenever a system is introduced, it will be beneficial only to certain community. Others are neglected or depressed in one way or the other. This can be eradicated, AIDS patients, adi-dravides, thaliths etc., based on community or on some other base, which will automatically pave way for all those who need help to find shelter under the scheme.

27. Most of the training programmes are of short term in nature. However, effective and efficient training can be had only with the help of long-term training and this can be a great help to women community at large.

7.5. Suggestions for the Further Research

I have done this research in order to reveal and emphasize empowerment of women through Self-Help Groups. There are many scopes of research in this field.

1. An economic study of Self-Help Groups in Kanyakumari District

2. The economic impact of women empowerment programmes in Kanyakumari District

3. The empowerment programmes of women launched by the government in Kanyakumari District

**7.6. Conclusion**

From the findings presented above, the following conclusions could be drawn.

Indian women have entrepreneurial capacity. However the society and government are not very encouraging towards women employment. To a large extent, the Indian society is risk averse. People usually seek secure and long-term employment, such as government jobs and the jobs of organized sectors. Social attitudes, lack of capital, inadequate physical infrastructure and lack of government support are major factors of hindrance for women in achieving their target. Also, women members at the grass-root level need support in the form of education and training; access to mentoring, business plans and understanding markets and other such enabling services. It’s not an easy path for them. They face several challenges like access to finance, social barriers, lack of institutions both public and private that support them and of course the inherent risk element involved in setting up business units. Despite that, one sees a whole lot of rural women turning entrepreneurs through Self Help Group movements. The major reason behind this is social empowerment, the fact that they can change their and others’ for the better. The study which has been conducted among 250 respondents in Kanyakumari District shows that the women members have empowered themselves economically and socially. They could able to come up in their lives colorfully and are able to manage both their family and society. Many of the hypotheses framed and tested were proved positively. It is suggested that better infrastructure facilities, adoption of modern technologies and finding suitable markets will pave a better avenue to enrich their life. Hence, it is firmly concluded that the Self help Group is a viable movement in the uplift of women folk not only in the district but in the nation too.

It also reveals that the fact the members have considerable improvement in their lives after being members of SHGs. Their lives are being enriched both economically, socially and politically. Their satisfaction is significant through various aspects; people have joined the scheme.
There is significant improvement in income.

1. To develop the saving habits.

2. To increase their standard of living.

3. Expansion of knowledge and awareness of education.

4. Awareness among the rural women about their significant role in the development of national economy may be created.

5. To create the income generating activities of women. Though they come across certain difficulties in marketing their products in time and the like, the output of the scheme is much more when compared to the difficulties faced by them. Hence, it can be very well concluded that SHGs are a boon to the rural mass both in empowering women as well as in acting as a poverty alleviation programmes in uplifting them. It the few difficulties encountered by them are taken away through concrete steps either by the government or by the voluntary organizations, it will be a great help to them to bring more light in their lives and thereby to the economic empowerment of the rural women as a whole in Kanyakumari District.
ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS AND THEIR SOCIO-ECONOMIC SIGNIFICANCES IN KANYAKUMARI DISTRICT

CORRECTIONS CARRIED OUT ON THE THESIS

<table>
<thead>
<tr>
<th>Suggested Corrections in Page No.</th>
<th>Paragraph no.</th>
<th>Line no.</th>
<th>Corrections Carried out as</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
<td>7</td>
<td>..... they took up a number…….</td>
</tr>
<tr>
<td>1</td>
<td>2</td>
<td>1</td>
<td>..... SHG was first started in 1975 in the streets of Dhaka by the Grameen Bank in Bangladesh…….</td>
</tr>
<tr>
<td>3</td>
<td>2</td>
<td>1</td>
<td>NABARD has defined SHG as follows…</td>
</tr>
<tr>
<td>30-31</td>
<td>3</td>
<td>2</td>
<td>..... one lakh…..</td>
</tr>
<tr>
<td>3</td>
<td>4</td>
<td>1</td>
<td>Mani Singh in his article “Development of rural poor through SHG” states that ……</td>
</tr>
<tr>
<td>26</td>
<td>4</td>
<td>-</td>
<td>Deleted (The researcher briefed the statement in the methodology)</td>
</tr>
<tr>
<td>29</td>
<td>2</td>
<td>8,9</td>
<td>The fourth chapter deals with the methodology of the study</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>The fifth chapter deals with the profile of the study area</td>
</tr>
<tr>
<td>32</td>
<td>3</td>
<td>1</td>
<td>Deleted as Suggested</td>
</tr>
<tr>
<td>41</td>
<td>4</td>
<td>-</td>
<td>Deleted as Suggested</td>
</tr>
<tr>
<td>57</td>
<td>4</td>
<td>-</td>
<td>Deleted as Suggested</td>
</tr>
<tr>
<td>33</td>
<td>1</td>
<td>1</td>
<td>Reserve Bank of India report of 2005 indicates that…..</td>
</tr>
<tr>
<td>78</td>
<td>1</td>
<td>10</td>
<td>The NABARD report provides…..</td>
</tr>
<tr>
<td>78</td>
<td>TABLE NO. 3.2</td>
<td></td>
<td>The major reason for increases in loans outstanding was poor income, willful default and failure in the business.</td>
</tr>
<tr>
<td>26</td>
<td>3</td>
<td>9</td>
<td>.....is good. The researcher further found that no one has so far studied about the development of kanya kumari district through SHGs and their socio economic significances. Therefore the researcher wanted to fill up this gap and selected this topic.</td>
</tr>
<tr>
<td>70-71</td>
<td></td>
<td></td>
<td>To provide the information’s in an simplified manner the researcher reduced the content</td>
</tr>
<tr>
<td>71</td>
<td>6</td>
<td>1</td>
<td>Enclosed with page no 71 a</td>
</tr>
<tr>
<td>72-73</td>
<td>1</td>
<td>3</td>
<td>..... Valsamma Antony suggests the following measures….</td>
</tr>
<tr>
<td>72-73</td>
<td></td>
<td></td>
<td>Frequent follow up is needed, since people will have a tendency to, not to follow the government schemes in their life. It is</td>
</tr>
</tbody>
</table>
necessary to repeat the activities again and again.

<table>
<thead>
<tr>
<th>Page</th>
<th>Column 1</th>
<th>Column 2</th>
<th>Column 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>73</td>
<td>2</td>
<td>1</td>
<td>If the researcher gives the statistics of women and men population in various censuses; it will nearly add the pages of thesis that is why in order to cut short the pages and to focus the main objectives of the study the researcher deleted the statement.</td>
</tr>
<tr>
<td>145</td>
<td>4</td>
<td>2</td>
<td>Deleted the Second sentence</td>
</tr>
<tr>
<td>196</td>
<td></td>
<td></td>
<td>As no one has informed that they have failed in the business during the enumeration taken by the researcher, the most risky for the failure of their product, produced by the SHG is low demand among the consumers which is stated in, the first line of Table No 6.16 first line (page no 196)</td>
</tr>
<tr>
<td>202</td>
<td></td>
<td></td>
<td>The reason for default have done in the research which is in Table No 6.20 (page no 202)</td>
</tr>
<tr>
<td>209</td>
<td>TABLE NO 6.24</td>
<td></td>
<td>Table no 6.24, states about the monthly change in the pattern of expenditure of the respondents during the survey period. It deals with before and after joining the SHG expenditures. So it is an aggregate fact which tells the total change of expenditures after joining SHGs. It is slow improvement.</td>
</tr>
<tr>
<td>222</td>
<td>TABLE NO 6.33</td>
<td></td>
<td>The overall economic impact of SHG is provided in table no 6.33 (page no 222) here the fourth vertical column clearly states the increase or decrease of the variables analyzed in this research.</td>
</tr>
</tbody>
</table>
From
Dr. J. John Vellakkan,
Professor & Head (Rtd),
15/20, Shenbagam Nagar,
Palayamkottai 627 002.

To
Research Co-Ordinator,
Research Section,
Manonmaniam Sundaranar University,
Tirunelveli.

Sir,
Sub: resubmission of thesis after corrections executed- reg:
Ref: University letter dated RES/Ph.D/VIVA/R-2/2325
This is to inform you that, the candidate Ms. S. SUDHA has executed all the corrections mentioned by the examiner in this thesis. Kindly accept the thesis and do the needful one earliest convenience.

Thanking You

Place:          Yours Faithfully,

Date:          (Dr. J. JOHN VELLAKKAN)