CHAPTER VII

CONCLUSION AND RECOMMENDATIONS

This chapter has the purpose of summarizing and concluding the thesis with some recommendations for the future of the SHGs and women of Nandivaram-Guduvancheri town panchayat. The chapter has two parts of a discussion: one, a discussion of perspectives gained from a careful study of several research reports on the Self-Help Groups and Social, Economic, and Political Development in the State of Tamil Nadu and in the districts of the State. This discussion is more generic in nature than the next. The second part of the discussion is on the findings and conclusions of the study, which are rather specific to the women of the SHGs, and also women who are not part of the SHGs. The discussion is followed by a few recommendations which are for both the State and the district of Kanchipuram in particular.

Self-Help Groups and Socio-Economic Development

Nearly half the population of India is of women and most of them are rural based. Empowering them has started through SHGs. But real empowerment would be only when they withstand the entrepreneurship in the long run too without depending on any other financial body. If rightly directed Women entrepreneurship may not only provide employment opportunities, it also adds confidence, self reliance, better living, empowerment and in turn better India. The perspectives given here are from a generic understanding of the SHGs and Socio-Economic Development in Tamil Nadu. Broadly speaking, there are three types of women empowerment the study has been concerned with, namely:

• Economic empowerment

Women are economically empowered when they are supported to engage in a productive activity that allows them some degree of autonomy. This type of empowerment is also concerned with the quality of their economic involvement, beyond their presence or as poorly paid workers and as participants in development.
• **Social empowerment**

This is a process of acquiring information, knowledge and skills; and supporting participation of women in social organizations without any gender discrimination in day-to-day activities. It is also concerned with inculcating a feeling of equality instead of subordination among women.

• **Political empowerment**

It is concerned with enhancing the power of voice and collective action by women. Besides, it ensures equitable representation of women in decision-making structures, both formal and informal, and strengthen their voice in the formulation of policies affecting their societies.

As gender inequality is embedded in a series of systemic inequalities, there is a need to employ different types of empowerment (McLaren, 2008). Economic, social and political empowerments are all inter-related and all these are critical for women empowerment, though the emphasis vary during different stages in the empowerment process.

**Microcredits and Women Empowerment**

The micro finance contributes to many developments among women. It has been realized from the study, as well as from studies on different districts of the State of Tamil Nadu, that it has resulted in:

• Significant increase in income among women from their own economic activities;

• Enabling women to have control over their earnings, especially giving them a choice over the use of such income;

• Enabling women to negotiate and bring out an improvement in their well-being within the household; and

• Enabling women to form or support a networking, which helps them in protecting their individual and collective interests at the micro and macro levels.
By providing independent sources of income outside home, micro credit tends to reduce economic dependency of women on their husbands and thus help enhance autonomy. The same independent sources of income together with their exposure to new sets of ideas, values and social support could make these women more assertive of their rights. And micro credit programmes, by providing control over material resources, raise women’s prestige and status in the eyes of their husbands and thereby promote inter-spouse consultations.

**Loans for Income Generation**

We find that a majority of loans taken out are used for income generating purposes, and therefore that Self Help Groups do provide their members with the means to increase their welfare in the long run. However, we find that few members have been able to use group loans to start a new income generating activity. From our experience in the field, we offer some explanation based on the persistence of credit constraints and the fact that loans may be insufficiently large to cover the necessary initial investments. Looking into the non-financial factors, which constrain business potential strikes us as a fruitful path for further research.

Our data provide us with some evidence of members switching from consumption orientation towards production oriented loans over time, but mostly when the share of consumption loans was high to start with. We have looked into how groups may help during emergencies, and find that they indeed serve as basic insurance for members confronted to idiosyncratic shocks. Finally, one interesting trend is the increase in loans taken out for asset building over time, in particular loans used to save money outside the group – this trend is small-scale and concerns only one of the areas which we have studied, but it will be interesting to see if it appears in future research on other mature groups.

Overall, studies of loan use and its evolution over time for Self Help Groups in the districts of Tamil Nadu do not yield any surprising results concerning changes in the group members’ choices in resource allocation: the distribution of loan purpose remains fairly stable over time, and whatever trends we do find are not necessarily present in both areas studied which leads us to be wary of hasty conclusions. This relative stability does provide us with important information on Self Help
Groups: they work as means towards investment in income generating activities or human capital as well as mechanisms for consumption smoothing or asset building, and these different roles remain important as groups mature. Improved access to cheaper credit enables members to invest in all aspects of their lives, and our study of Nandivaram-Guduvancheri SHGs gives a picture of women who juggle with their different social roles as entrepreneurs, mothers and wives preserving and improving their household’s human capital, and more often than not financially supportive members of their communities.

The SHGs in the long run may create a parallel line to formal sector and in the event of growing large, they may wish to handle the money without depositing with bank and emerge as another kind of informal credit. Given that the state will not intervene, it is highly conducive for the private lenders to emerge as capitalists and exploit the poor.

This spiral of repeating the cycle, first relieving the people from the traditional moneylenders going to NGOs, SHGs and again emerging as exploitative with the clutches of a new group of intermediaries or capitalists are really the expected outcome of the micro financing through the SHGs. These issues must be taken care of and future researches may focus on these lines. The action needed in future on the basis of this study is that, the women should not stop with savings alone nor divert the loan to other purposes which do not bring any return.

It is observed that the NGO facilitated groups, where NGO does not operate as a financial intermediary, have been found to perform better in terms of outreach, forming more groups with BPL households, with homogeneity of interest, improving the access to credit and control over resources, improving the quality of life. Above all, it has also contributed to improve their self-confidence, which has revealed in the discussions that empowerment in the household and community has indeed been realized. Hence, such models may be encouraged to replicate in future. However, the dependence of SHG on NGOs for all matters concerning the forming, functioning must be done away with, so that the SHG efforts would sustain. Networking the NGOs and the Federation of the SHGs are very much needed so that in future they may be able to represent their problems and find solutions better. The
emergence of SHGs should not replace the formal bank rather they must grow as complementary units to banks, keeping the deposits and also taking credit, so that the bank will grow and help the SHGs to grow and sustain. The SHGs must work democratically and even in working in the event of growing to a large scale the SHG members must stay intact without considering the opportunity cost to safeguard the interests of the group and long run stability and sustainability.

In a nutshell, it must be stated that the studies in Tamil Nadu while analysing the impact of various models of SHGs on women arrived at a conclusion that the SHGs have created a positive impact in both social and economic spheres. However, from the sustainability point of view, without going by the figures and values of empowerment, completely self-supported with people’s participation, they may have a better chance of being sustained, followed by the NGO and guided by self-supported models. Though these models have exhibited poor index in terms of various indicators, they might show a better index in future in terms of sustainability, being independent and democratic. Hence the SHGs with people's participation without the dependence on external agencies must be encouraged in future years to come. However, given the poverty and backwardness of the households, the directly bank-linked groups, that is, where banks themselves directly reach the poor, may be encouraged to bring empowerment and create other impacts in the lives of women.

**Summary of the Thesis**

Nandivaram-Guduvancheri is a rapidly developing peri-urban town along the National Highway 45. The NH 45 connects Chennai city with cities, towns and villages in the southern and western Tamil Nadu. The town is a hub for towns like Adhanur, Madambakkam, Karayambedu, Perumattunallur, Pandur, Karanai Puducherry, Potheri, Nellikuppam, Thailavaram, Tiruporur and Vallancher. The town lies at the latitude 12.84° N and longitude 80.057° E. The town has a total geographical area of 8.5 km². The NH45 cuts the town into two unequal halves, the one on the east is Nandivaram and the other on the west is Guduvancheri.

Its climate is the same as that of the district, Kanchipuram: hot and hotter, most of the months and most rains in the cyclonic season during October-December.
The town has been upgraded as a municipality after Census 2011 as the town’s population has greatly increased, from 26,575 in 2001 to 44,116 in 2011. Nearly a third of the population is of scheduled castes and the tribal population is about 200 people. The town generates nearly 40 million rupees from property taxes (March 2008). Guduvancheri has a busy railway station, primary health centre, higher secondary schools (9 of them), and boasts of a private university with about 25,000 students in the suburb (SRM Group of Institutions), at about 2 km.

It is now an upgraded Municipality. There are 18 wards for administrative purposes. The town is well connected with the city of Chennai and its neighbourhood villages and towns through frequent suburban train and Metro-bus services (as much as 9 routes). Besides all buses and trains from the southern, western and northern areas of the State go through and across the town.

The present research has depended on both the primary and secondary sources of data. The primary sources are essentially women of the select Self-Help Groups and those of the non-SHG segment of the population of the town of Nandivaram-Guduvancheri. A sample of 300 women, 150 each of SHG and Non-SHG segments, has been chosen from town. Thus, the sample is widely scattered and represent different parts of the town. The samples chosen have been interviewed using custom-designed questionnaires, one for SHG women and another for non-SHG women, with a distinct number of questions in each of its sections. The questionnaire for non-SHG women has been designed with personal and socio-economic details, expenditure on consumption, assets, problems and constraints, difficulties and solutions.

The secondary sources of data have generally been census abstracts of various census years, documentary sources of the government agencies, research reports and international and national reports on SHG research by different organizations such as the UN, and national institutions of different kinds. Data as well as perspectives have been collated from the reports and documents for the purpose of writing up the thesis.

Among the statistical tools used in the study are: (a) the simple frequency and percentage analysis of questionnaire survey data and (b) the multivariate
statistical analysis of factor using principal components approach. In order that the data are amenable to statistical analyses, the questionnaire data have been converted into a dataset using the MS EXCEL spreadsheet and the analyses themselves have been performed using the SPSS package.

The thesis has been a blend of seven commissioned chapters, including the present concluding chapter.

**Findings and Conclusions of the Study**

The discussion below is on the findings and conclusions of the present study, and primarily a quick summary of the materials discussed in the two core chapters, preceding this concluding chapter, namely, Chapters V and VI. The findings and conclusions are thus the perspectives gained from the analytical results of the simple frequency and percentage analyses of data on women of the SHGs and non-SHG women interviewed for the study and also the factor analytical results of two specific datasets, one of 30 variable items scaled by the women of the SHGs and another of 20 variable items also scaled by both the women of the SHGs and the non-SHG women.

**Socio-Demographic Characteristics of SHG Women Households**

- **Sample Respondents:** Varying numbers of women members have been interviewed for the study in order to gather information on the characteristics of the self-help groups operating in the town panchayat of Nandivaram-Guduvancheri in the outskirts of Chennai metropolitan area, in the south. Anywhere between 1 (Vasantham, Vaibhava Lakshmi, for example) and 8 women (Allimalar, for example) have been interviewed from each of the self-help groups.

- **Age Groups of SHG Women:** The women of the SHGs represent literally all age groups, from less than 21 years to more than 60 years, although the youngest of the women interviewed is 19 years old and the oldest 86 years. Nearly 60 per cent of the women interviewed belong to the middle-aged segment, between 31 years and 50 years.
• **Occupations:** Industrial employment (shoe company, garment factory, small time businesses) accounts for 20.8 per cent of the women members while self-employment (tailoring, constructional help, home-based eateries) accounts for 20.7 per cent. Next to these, women work as maid servants in the neighbourhood households (9.3 per cent), flower sellers (5.3 per cent), wage labourers (5.3 per cent), food, vegetable, fish, fuel and other goods sellers (6.1 per cent).

• **Education:** A very negligible proportion of the women members (0.7 per cent) have completed lower primary education (1-5 grades), while about 19.0 per cent of them have completed upper primary education (6-8 grades), 23.4 per cent of them secondary school (9-10 grades) and 44.0 per cent higher secondary school education (11-12 grades). Those with collegiate or university or technical, industrial education constitute 12.0 per cent.

• **Family size:** The members of women SHGs report of having either small families (1-4 members: 94.6 per cent) or medium families (5-6 members: 5.4 per cent). There are families with one (1.3 per cent), two (20.1 per cent), three (11.4 per cent), four (61.7 per cent), five (4.0 per cent) and six (2.0 per cent) members.

• **EAPs in Women Households:** Most households have two economically active persons in them (85.3 per cent) whereas 10.7 per cent of the households have only one economically active person and 3.3 per cent of them have three economically active persons. Those with four economically active persons account for a mere 0.7 per cent of the households of women members of SHGs.

• **Primary Occupations of EAPs:** A majority of EAPs is engaged in businesses (58.1 per cent), followed closely by those engaged in industrial work (22.7 per cent), then services sector (11.4 per cent), livestock and poultry farming or businesses (6.6 per cent) and agriculture (1.4 per cent).
Household Incomes and Expenditures

- **Sources of Income for EAPs**: Wages account for 46.6 per cent of the households, salaries account for 30.7 per cent of the households, interest from deposits constitute 14.7 per cent while businesses (shops) and rent from housing and commercial spaces account for 7.3 per cent and 0.7 per cent of the households, respectively.

- **Household Expenditures**: While the monthly expenditure of the households has had a range of Rs. 200 to Rs. 2,500 before women became organized into self-help groups, this expenditure range has almost remained the same, albeit a small change in the lower end of the expenditure: Rs. 150 to Rs. 2,500.

- Nearly 14 per cent of the women SHG households have had an expenditure of less than Rs. 1,000 and about 12.8 per cent just about Rs. 1,000 both before and after becoming the members of the SHG. Around 30 per cent of the households have had an expenditure of Rs. 1,500 both before and after, around 12 per cent Rs. 2,000 per month both before and after, leaving rest of them in the ranges below (around 30 per cent between Rs. 1,000 and Rs. 1,500) and above (less than 1.0 per cent).

- **Expenditure on Housing**: Nearly 30 km away from the city of Chennai, the peri-urban town has houses for small rent, as 90.7 per cent and 88.6 per cent of the households pay a monthly rent of less than Rs. 500, respectively, before and after. Six per cent of the households pay a rent of Rs. 500 to Rs. 1,000 now against the 5.4 per cent of the households paying similar rent before the women of the households became members of the SHG.

- **Housing**: Observations during the survey confirmed that the houses lived in by the households of women SHG members are small, not exceeding a plinth area size of 400 foot². Often most houses are very small 10 feet by 12 feet in dimension and single-roomed with open spaces for most cooking and related activities. In a town municipality context, housing is very expensive even compared to housing in the city.
- **Expenditure on Children’s Education**: Most households (near about 50 per cent) report of spending about Rs. 200 on children’s education, which appears reasonable in respect of their incomes. On the other hand, the other half of the women households spend upwards of Rs. 200 to as much as Rs. 1,500 on their children’s education. About 39 per cent of them before and 38 per cent of them after report of paying Rs. 200 to Rs. 750 for their children’s education. The rest of them, 8.7 per cent each, both before and after, spend more than Rs. 750 and the upper limit in both the cases is at Rs. 1,500.

- **Medical Expenses**: Medical expenses of the women SHG households range from Rs. 50 and upwards of Rs. 800. While the range before SHG was in the order of Rs. 50 to Rs. 600, the expenses increased at the higher end, from Rs. 50 to Rs. 800, after SHG. For a fifth of the women of SHG households the expenditure on medical and health care was at less than Rs. 100. On the other hand, 42.7 per cent of the women households spent Rs. 100 to Rs. 200 before while 38 per cent spend a similar amount. About 7 per cent of them spent Rs. 200 to Rs. 300 both before and after becoming members of the SHG. A smaller proportion of them, 07 per cent each, spent Rs. 400 to Rs. 500 whereas 0.7 per cent spent more than Rs. 500 before and 1.4 per cent a similar amount after becoming the members of the SHG.

- **Expenditures on Social Occasions**: Expenses on social occasions were reported as nil in 73.3 per cent and 76.7 per cent of the women SHG households, before and after becoming the members of the SHG. In all therefore 26.7 per cent of the households before and 23.3 per cent of the households after incurred expenses on social occasions. Such expenses were in the range of Rs. 50 to Rs. 250 before and Rs. 50 to Rs. 300 after.

- **Expenditure on Religious Ceremonies**: Religious ceremonies are a common practice although considerable proportion of households, that is 40 per cent before and 75.3 per cent after did not report of any expenses on religious occasions.
Loans, Investments, Repayments and Savings

- **Repayment of Loans**: Repayments range from Rs. 100 to as much as Rs. 500 in most cases, although a majority may be repaying less than Rs. 250, for loan repayments beyond Rs. 500 a month could be problematic for the households as well as for the SHG they are part of. Nearly 45 per cent of the women of the SHGs repaid Rs. 200 to Rs. 300 on a monthly basis while 17.3 per cent paid Rs. 100 to Rs. 200, 4.7 per cent less than Rs. 100, 1.4 per cent Rs. 300 to Rs. 400, 12.7 per cent Rs. 400 to Rs. 500 and 0.7 per cent more than Rs. 500. Two thirds of the women members of the SHGs repaid between less than Rs. 100 and Rs. 250 a month.

- **Travel Expenses**: Those spending less than Rs. 100 for travel accounted for 13.3 per cent, both before and after the SHGs. On the contrary, those spending between Rs. 100 and Rs. 200 amounted to 37.4 per cent before as against 60.7 per cent after becoming members of the SHGs. While 1.4 per cent spent Rs. 200 to Rs. 300 on travel before, 2 per cent spent similar amounts on travel after.

- **Investments by SHG Women**: While investments before the SHGs ranged from Rs. 100 to Rs. 2500, the same tended to be between Rs. 100 and Rs. 3000 after the SHG membership. About 11 per cent of the women before and 4.7 per cent of the women after reported an investment of less than Rs. 1000. On the other hand, the investment amounted to Rs. 1000 to Rs. 2000 for 4.1 per cent before and 1.4 per cent after. Just about 2 per cent of the women members reported investing between Rs. 2000 and Rs. 3000, after the SHG.

- **Savings in Banks**: A majority of 56 per cent before and 58.7 per cent after have not reported any savings in the banks. Their savings during the two time periods ranged from Rs. 100 to Rs. 2000. Those saving less than Rs. 500 accounted for 18 per cent before and 20.8 per cent after; of those saving between Rs. 500 and Rs. 1000 amounted to 13.3 per cent before and a slightly higher 14 per cent after; of those saving Rs. 1000 to Rs. 1500 there was a reversal with 9.3 per cent before and a relatively lower 8.1 per cent
after; and those saving Rs. 1500 to Rs. 2000 amounted to the same proportion (13.3 per cent) both before and after.

- **Savings in Chit Funds:** The savings in chits ranged from Rs. 100 to Rs. 1000 before and Rs. 100 to Rs. 1200 after. A larger proportion of them saved less than Rs. 200 in chits, 24.1 per cent before and 32.7 per cent after. Among those saving Rs. 200 to Rs. 400, the proportions before and after were the same at 11.3 per cent; of those saving Rs. 400 to Rs. 600, the proportions were 1.3 per cent before and 3.3 per cent after; and a greater proportion of women saved more than Rs. 600 in chits a month after (6.7 per cent) than before (4.7 per cent).

- **Life Insurance:** The premiums of the insurance policies ranged from Rs. 110 to Rs. 1600 before and from Rs. 50 to Rs. 1600 after. Whereas about a fifth of them paid premiums of less than Rs. 200 (8 per cent), Rs. 200 to Rs. 400 (8.7 per cent), and Rs. 400 – Rs. 600 (3.4 per cent) before, a little more than a fourth of them (25.3 per cent) paid less than Rs. 200, 47.4 per cent between Rs. 200 and Rs. 400 and 4.7 per cent between Rs. 400 and Rs. 600 after.

- **Savings with the SHGs:** Nearly 97 per cent of the members interviewed reported saving considerable amount of money with the SHGs and among them 48 per cent save a sum of Rs. 100 each per month, 15.3 per cent Rs. 110 each per month, 32.7 per cent of them save Rs. 200 each and 1.3 per cent of the women members Rs. 250 each per month.

### Household Assets and Micro-Finances

- **Assets:** Ten per cent of them reported having houses of their own, but only 0.7 per cent of them reported having cultivable land of their own. Among the women SHG households, 34 per cent of them own small stock (goats and sheep), 20 per cent of them large stock (cows and buffaloes), and 10 per cent of them own poultry birds.

- **Jewels, Vehicles and Home Appliances:** As much as 26.7 per cent of the households reported possessing gold jewellery. Some of the women households also possess two wheelers (14.7 per cent) and three wheelers (2
per cent). Only 5.3 per cent of them reported having television. Among the women households, 8 per cent reported possessing fridge and 7.3 per cent drudgery relieving appliances such as mixies and grinders.

- **Reasons for Joining SHGs:** Family needs were the reason for a fourth of the members (24.7 per cent), family socio-economics (23.3 per cent), unemployment (18.7 per cent) and poverty (17.3 per cent) for the rest of them. It is primarily the socio-economic situation of the women households that necessitated the joining in the SHGs.

- **Main Functions of SHGs:** For nearly 80 per cent of them perceived the main function of their SHG as income for livelihood while only 18 per cent group savings, 8.7 per cent sale of SHG products and 0.7 per cent capacity building or training in livelihood skills. But the SHGs function with more elaborate activities besides these.

- **Capacity building:** Fifty four of the women members had undergone training in cottage industrial works. While 7.3 per cent of the women members had undergone training in art and skills, an equal proportion of women had also undergone training in tailoring and 3.4 per cent of them in embroidery. More than a fourth of them had also undergone training in other areas of livelihood and income generating activities, under other strategies for empowering women. Except for a fraction of the women members (1.3 per cent), all others have been involved in capacity building once they have joined the SHGs.

- **Credits:** A large majority of women (86.7 per cent) took loans from the banks, 9.4 per cent of them from other lending organizations, 2 per cent each from SHGs and SHGs as well as banks (Figure 5.24). All women members of the SHGs have thus been beneficiaries of the credits available for them for livelihood and income generating activities.

- Data show that the amount borrowed has been from Rs. 2000 to more than Rs. 5000. A large majority of them (56.7 per cent) borrowed more than Rs. 5000 each while 23.4 per cent of them between Rs. 4000 and Rs. 5000, 14
per cent of them between Rs. 3000 and Rs. 4000 and a smaller proportion of 6.0 per cent between Rs. 2000 and Rs. 3000.

- **Loans:** Exactly half of them (50 per cent) had to wait for 6 months for the loan approval, 22 per cent more than 9 months, 19.3 per cent 9 months and 8 per cent of them less than 6 months. Loans thus take considerable time for approval and sanction.

- **Purpose of Loans:** The purposes for which the money has been borrowed had differed: 30 per cent of them had borrowed to tide over the price rise of commodities, about an equal proportion of them (29.3 per cent) for starting a business for making a reasonable income, 16.7 per cent of them for their children’s education, to meet fees payments, and an equal percentage of women (about 16 per cent) for other reasons.

- **Repayments:** A personal verification of the bank pass books of some of the women members (42 per cent) has confirmed that the women members of the SHGs repay their loans promptly. Some of them (14 per cent) have also indicated that even if there were some delays in repayments, they have made up for the delays and have cleared their loans in time. In a few cases (6.7 per cent), the SHG has taken the responsibility of collecting the money and making the repayments. Most of them (99.3 per cent) have also been regular in their repayments to local lending institutions, and also SHGs.

**Social and Economic Changes**

- **Perceived Social Change:** Overall a large majority of women of the SHGs perceive development and/or change achieved in their households is high in regard to development of personality (72.7 per cent), development of leadership qualities (71.3 per cent), increase in outdoor activities (71.3 per cent), independent than before (71.3 per cent), family members accepting decisions of women members (68.7 per cent), increase in respect for women of the households among the family members (67.3 per cent), life better than before (62 per cent) and increase in self-confidence among women members (57.3 per cent).
Perceived Economic Change: The women of the SHGs have perceived economic change in their households as being high and that too with proportions larger than 60 per cent and to as high as 75 per cent or more.

Household economic development has occurred in their households in the following order: reduced poverty and hardships (75.3 per cent), dependence on the spouse/husband (75.3 per cent), improved economic status now than before becoming the members of SHGs (72 per cent), savings through SHG (70.7 per cent), ability to pay for children’s education (70 per cent), savings through banks (69.3 per cent), and ability to contribute to family income (62 per cent).

Women have also perceived medium levels of economic development / change in their households and such women constitute between 16.7 per cent (reduced dependence on spouse/husband) and 28.7 per cent (ability to contribute to household income). For nearly a fourth of them, medium levels of economic development have occurred through such development/change as more independence now than before (24 per cent).

The present research has looked for an answer to a research question, namely, ‘do women of self-help groups think that their household economics or its development is impacted upon by their being members of SHGs?’ In order to answer the question, a questionnaire study has been made with randomly chosen 150 women members of the self-help groups operating in the town of Nandivaram-Guduvancheri.

Factor analysis of scaled data on 30 variable-items of the questionnaire has yielded an emphatic ‘yes’ for an answer to the research question. The two factors retained in the analysis, labelled as ‘Social and Economic Changes Impacting on Household Economics’ and ‘Family Welfare, Environmental Change and Empowerment in Household Economics’, have indeed been an endorsement that the women self-help groups have ushered in social, economic, environmental and political changes in their members’ household economics and its development, the women interviewed having been members of the SHGs and engaged in activities that improved their socio-economic, environmental conditions and their participation.
in household economic development in the last several years. The two factors account for a cumulative variance of 74.797 per cent with first factor accounting for 48.209 per cent and the second for 26.588 per cent. Rotated factors indicate that, in both the retained factor dimensions, 59.5 per cent of the women are shown to have earned positive scores and are thus ascertaining the socio-economic, environmental and political changes ushered in through their participation in household economic development in the past several years.

**Socio-Economic Development of Non-SHG Women Household**

The household economic development dimensions of non-SHG women of the study area do not vary significantly but the SHG women do everything much better than the non-SHG women. The findings and conclusions from the study of non-SHG women are as follow:

- **Age Structure**: A majority of 72 per cent belonging to the middle-aged group of 25-35 years of age, about 15 per cent of them are between 40 years and 60 years of age, and less than 1.0 per cent of them are senior citizens, that is, beyond 60 years of age.

- **Education**: Six per cent of the women have had no formal school education, 11.3 per cent have had only lower primary education, 6.7 per cent upper primary education, 24 per cent high school education, 22.7 per cent higher secondary education, and 20.6 per cent degree education – liberal, technical as well as professional degrees. Only 8.7 per cent of them have accomplished education beyond the first degree.

- **Economically Active Persons**: Households with 2 EAPs (women) have accounted for 15.3 per cent, 3 EAPs for 17.3 per cent, 4 EAPs for 60 per cent, and 5 EAPs for 7.3 per cent. Nearly 85 per cent of the households have had more than 2 EAPs and thus most households have been economically productive. In comparison, 98 per cent of the adult men of the households are economically active. Among the women EAPs, only 18 per cent of them would like to change their jobs for they are prepared to take risk and are hopeful of making a better income.
- **Occupational Structure**: Ninety-six per cent of the women interviewed have been usefully employed in nearly 45 different occupations, most of them connected to non-agricultural employment (85.3 per cent), including businesses (11.3 per cent), industry (16.7 per cent), and services (42.3 per cent) and less than 1.0 per cent have been connected to agriculture and related activities. Wage employment has accounted for 10 per cent and government employment for 15 per cent. Businesses have accounted for 53.5 per cent, industries for 14.7 per cent, and services for 29 per cent.

- **Hours spent at work**: Among the non-SHG women interviewed, 17.4 per cent of the women have said that they work for 5 hours a day whereas 69.4 per cent of them between 6 hours and 10 hours, and 13.3 per cent of the even longer, between 11 hours and 15 hours a day. Given the mandatory 8 hours of work by law, most people (about 83 per cent) work longer hours than the normal hours of work.

- **Willing to Switch Jobs**: As much as 18 per cent of the women interviewed are willing to switch to other, well-paying jobs. They are willing to switch to accountancy (1.3 per cent), animation (0.7 per cent), online teaching (2.1 per cent), computer and allied services like the DTP, software testing (7.3 per cent), tailoring (2.1 per cent), government and other jobs (18 per cent) in order to earn higher wages and salaries.

- **Years at Work**: As much as 42 per cent of them have worked for less than 5 years, 34 per cent of them between 6 years and 10 years, 16 per cent of them between 11 years and 15 years, 5.4 per cent of them for 16-20 years, and the rest of them for 20 plus years. A smaller proportion of them have been working for close to 35 years (0.7 per cent) and a similar proportion close to 30 years.

- **Income of the Households**: Income of the households has had a range of Rs. 1,000 to Rs. 60,000 a month per person. Nearly 15 per cent of the women have reported of an income less than or equal to Rs. 4,500 a month whereas 43.6 per cent of them reported of Rs. 4,501 to Rs. 9,000; 14.7 per cent of
them of Rs. 9,001 to Rs. 13,500; 18.7 per cent of them of Rs. 13,501 to Rs. 18,000; and the rest of them (8.2 per cent) of Rs. 18,000 plus,

- **Income from Main Occupation**: Thirty eight per cent of them have reported of an income less than Rs. 2,500 per month from their main occupations. While 41.4 per cent of the women have reported of Rs. 2,501 to Rs. 5,000, 13.4 per cent of them Rs. 5,001 to Rs. 7,500, and 4 per cent of them of Rs. 7,501 to Rs. 9,000 per month. And the rest of them (3.2 per cent) have reported of incomes more than Rs. 9,000.

- **Income from Secondary Occupations**: Income from the secondary occupations has been less than Rs. 2,000 for 80.7 per cent of the women interviewed, between Rs. 2,001 and Rs. 4,000 for 10.0 per cent of them, between Rs. 4,001 and Rs. 8,000 for 8 per cent, and more than Rs. 8,000 for 1.3 per cent of them. While the lowest reported income from secondary occupations has been a few hundred rupees, the highest has been Rs. 15,000 per month.

- **Preferred Additional Income**: About 82 per cent of the women have quoted a small amount of less than or equal to Rs. 5,000 per month as additional income; 7.8 per cent between Rs. 5,001 and Rs. 10,000; and just about 5 per cent between Rs. 10,001 and Rs. 15,000 a month. About 2.5 per cent of them have preference for more than Rs. 15,000 per month.

- **Inadequacy of Income and Debt Burden**: About 53 per cent of the women have said that their income is adequate while the rest of 47 per cent that it is not. About 45 per cent of the womenfolk have borrowed money from friends, relatives and money lenders to meet the expenses of their households. The burden of debt has been rather heavy on them.

- **Expenditure on Food**: A small proportion of households has spent less than or equal to Rs. 500 per month on food. Forty-six per cent of women households have spent between Rs. 500 and Rs. 1,000 per month whereas 42.7 per cent of the women households between Rs. 1,000 and Rs. 1,500. About 7 per cent of the households have spent between Rs. 1,500 and Rs.
2,000 while only a negligible proportion more than Rs. 2,000. The minimum spent on food has been Rs. 100 and the maximum spent on it has been Rs. 2,500.

- **Money Spent on Rent.** A majority of 63 per cent of the households of women interviewed has lived in their own houses. Information gathered has shown a range of Rs. 100 to Rs. 2,500 per month as rent for housing. Nearly a fourth of the households has been paying a monthly rent of Rs. 1,000 to Rs. 2,000, 7.3 per cent a rent of Rs. 2,000 plus, and 5.4 per cent a small rent of less than or equal to Rs. 1,000.

- **Expenditure on Clothing:** As much as 80.7 per cent of the women have not reported of buying clothing. Data have indicated that 16 per cent of the women spent less than or equal to Rs. 500 on clothes, and 2.6 per cent of them bought clothes for Rs. 500 to Rs. 1,000 and less than 1 per cent of the women have reported of buying clothes for a sum of Rs. 4,000 a year.

- **Expenditure on Health / Medical Care:** A large majority of 74.7 per cent has spent only small sums of money on health / medical care, less than or equal to Rs. 500. About 11 per cent of the households have spent between Rs. 500 and Rs. 1,000 and only a small proportion (1.4 per cent) of them have spent a higher sum of Rs. 1,000 plus.

- **Expenditure on Education:** More than a fourth of the households (25.3 per cent) have not spent any money on education. Three-fourths of the households have spent anywhere between Rs. 100 to as much as Rs. 4,000. As much as 61 per cent of the households have spent between Rs. 500 and Rs. 1,000 and the rest (about 14 per cent) have spent relatively large amount of money for education. Collegiate and University education is quite expensive and could be in the range of Rs. 2,000 to Rs. 4,000 a year, but such higher education at the private institutions could be very much higher, even 50 to 100 times larger than the government education.

- **Investments on Productive Activities:** The women of the households of Nandivaram-Guduvancheri town have reported of investments ranging from
as small an amount as Rs. 50 to as large as Rs. 12,000: while 17.3 per cent of them have invested Rs. 1,000, 7.3 per cent of them have invested Rs. 1,500, nearly 3 per cent of them invested more than Rs. 2,000, and nearly 20 per cent of them have invested various but small amounts. A majority of 57.3 per cent of the households has not made any investment at all.

- **Savings**: Women are in the habit of saving money for the future of the households. Nearly 93 per cent of them have saved money in the amounts of Rs.50 to Rs. 2,500. As much as 20.7 per cent of the women have saved from Rs. 50 to Rs. 200; 26.3 per cent between Rs. 200 and Rs. 400; 15.4 per cent between Rs. 400 and Rs. 800; a similar percentage of women have saved between Rs. 800 and Rs. 1,200; and about 14 per cent of them have saved upwards of Rs. 1,200. A good 4 per cent of them have been saving Rs. 2,500 a month, which is quite commendable.

- **Difficulties and Hardships**: Travel to workplaces has been crowded (20 per cent), noisy (30.7 per cent), uncomfortable (26 per cent), hot (11.3 per cent), risky (11.3 per cent), and unsafe (4 per cent). It has been an ordeal for women employees, wherever they work and whichever category they belong to. But then without hardships, no women could make a living: the hardships become multiplied when men of the houses do not go to work or shirk work and responsibility of bringing up a home.

**Managing Work and Life**

The study has shown that the women of the town Nandivaram-Guduvancheri have been highly perceptive of the need for ‘managing work and managing life’ in their day-to-day living with the help of behind-the-scene supporters such as the community infrastructures / amenities. ‘Basic urban amenities’, ‘civic facilities and services’, ‘police and print media’, and ‘agro-marketing, repair and shopping services’ have been the four factor dimensions extracted from a factor analysis of the 20 scaled variables by the 300 women interviewed. The discussion on the factor dimensions has been a reflection on the collective perception of 300 women, half of whom have been from the SHGs and the other half with no allegiance to such self-help groups. The urban essentials for work-
life balance are the basic urban amenities such as water, electricity, drainage, garbage disposal services, transport and connectivity and so on.

Together with civic facilities and other services such as education, health, sanitation, banking, and also police and print media, agro-marketing, repair and shopping services, which are behind-the-scene support for managing work, managing life, the women are hoping to build equity and reduce gender gap in education, participation, and opportunities. But our reflection on the perceptions of women on the town’s community infrastructures / amenities is that support may come in many forms but what it almost always boils down to is making sure women of the town panchayat manage their own human capital effectively. We also recognize that the pressures and demands on women are intense, multi-directional and unceasing. Men of the households can help them keep their eyes on what matters, budget their time and energy, live healthfully, and make deliberate choices about work, and take an active part in household economic development and community involvement. If they do that, together with women they could build equity and reduce gender gap in almost everything.

**Suggestions for Community and Policy Makers**

There are a number of ways by which women’s empowerment and financial sustainability could be improved:

- Repayment schedules and interest rates to maximize impact on incomes;
- Registration of assets used as collateral or purchased with loans in women’s names or in joint names;
- Incorporating clear strategies for women’s graduation to large loans;
- ‘Multiple choice’ options based on participatory consultation including loans for new activities, health, education, housing and so on; and
- Range of savings facilities, which include higher interest deposits with more restricted access.
It is true that the expensive complementary services such as business training and gender and other social awareness has minimal impact. But that does not mean that such complementary services should not be given as a component in the micro finance interventions.

**Suggestions for Community**

As most of them are running their business it is quite understood that they receive good support from their family, but still these entrepreneurs are facing work life balance, special programmes on time management and conduct of business in a managerial way shall be taught which enables them to overcome stress.

To encourage more entrepreneurs, the policy framers shall concentrate on framing full-fledged training programmes comprising the development of employee management, networking skills, self-motivation, communication skills, negotiating skills and risk taking skills which would enable to build or shall have improvement in the existing entrepreneurial skills set.

The Entrepreneurship Development Cell could concentrate on the motivating factors in general as well as impart the knowledge on career growth and risk diversification to these micro enterprise entrepreneurs emphasizing its importance to the entrepreneurs about its utility on sustaining the upheavals of businesses.

Lack of Negotiating skills, confidence levels, financial constraints and social stigma are the major problems still faced by the women entrepreneurs. Still the confidence level and negotiating skills among the group members has to be developed to toughly compete in this intense competitive work. All these requires right medication in its own way like exposure through training programmes to enrich negotiating and confidence levels. Awareness programmes shall be initiated by the state to change the stigma that the society bears on these groups and create a good image.

Almost the group affiliation and risk bearing ability in a greater sense has led to the success of the enterprise. But equally the leadership abilities has to be inbuilt
by the group leaders which is not mostly warranted among other members of the group.

About all of them are experiencing very high production. Financial institutions are having special counters to deal with SHGs. These counters shall also provide suggestions on technologies which ensure low cost of production.

**Suggestions for Policy Makers**

The World Summit on the Information Society (WSIS), held in 2003 in Geneva, saw ICTs as vital tools for women’s empowerment:

*We are committed to ensuring that the Information Society enables women’s empowerment and their full participation on the basis of equality in all spheres of society and in all decision-making processes. To this end, we should mainstream a gender equality perspective and use ICTs as a tool to that end.*

In the light of the statement above, it may be pertinent to further empower the differently-abled women using ICTs as tools towards that end. Right now, they have access to print media, telemedia and most importantly mobile phones have become everyone’s means of communication and essential contacts, for socializing and for business/livelihoods. A conscious effort has to be made on the part of the Government and the non-governmental organizations to help them acquire and use ICTs in order that they would become further empowered.

Globally, there is an increasing body of evidence that shows how the rapid proliferation of ICTs is contributing positively to women’s socio-economic empowerment. A range of ICT models have been used to support the empowerment of women all over the world and there is evidence to show that ICTs have improved women’s access to information, provided new employment, created new class of women entrepreneurs and improved their access to government.