

Women Empowerment Through Shgs in Agastheeswaram Taluk in Kannyakumari District

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Abstract

Women are now entering the labour force in large number in many areas which can be said as rural transformation. Group savings and their action will be removed the course of money lenders. This system is organised thrift and savings can be informal banks for the poor and of the poor. There are three functions of self - help groups. It include organisational, economical and social. In tamilnadu the SHGs were stated in 1989 at Dharmapuri district. At present 1.55 lakhs groups are functions with 31.77 lakhs members. The SHGs are an efficient platform for delivering financial services to poor, remote areas with little or no micro finance infrastructure. SHGs provide to solve the problems of women in general.

Key words: Formation of Self Help Groups, importance of the study and analysis and interpretation of the study,

INTRODUCTION

Today SHGs (self help groups) are getting more importance, that they create awareness about self employment, savings, education, health and family welfare thereby making people especially, women to be empowered,. The main reason for starting SHGs (self help groups) is to raised income and standard of living of the people in the society. In the past, woman has collectively struggled against direct and indirect barriers to their social, political, and economic problems. At present women's movement is probably to make everyone understand the improvement and empowerment. One of the programmes of women's movement is the formation of women self - help groups.

OBJECTIVES OF THE STUDY

There are three objectives given below:

- To study the capacity for repayment of loan by the SHGs members in Agastheeswaram Taluk.
- To identify availability of loan used for productive purpose in Agastheeswaram Taluk.
- To study the socio-economic status of women SHGs in Agastheeswaram Taluk.

IMPORTANCE OF THE STUDY

Micro credit received by the women and their empowerments by considering the historical perspective of the involvement of women in the thrift and credit activity and role of

NGO’s can be summarised as the formation of SHGs, facilitation role mobilizing resources. Women have developed their self confidence, self esteem, and self respect through the SGHs movement. In the Agastheeswaram Taluk, the most of the women people belongs to the fishing folk. Kanniyakumari is located in Agastheeswaram taluk. It is a greatest tourist spot in this district, so that, women here are always engaged and earning something.

Methodology of the study

This article is mainly based on primary and secondary data. The primary data were collected by using well structured questionnaire. The secondary data have been collected from the journals, magazine, website, articles, newspaper etc.,

Sampling method

This study has been conducted at Agastheeswaram Taluk in Kanyakumari district. The researchers have considered every type of respondents. Due to limitations of time and cost the questionnaires were collected through stratified random sampling method. A total number of sampling was 50 were considered for the analysis.

Statistical tools

The present study highly effective the following statistical techniques were used for the purpose of collection, analysis and interpretation of data. A number of table related to SHG members socio-economic status, and using percentage method, Chi-square test, and Karl Pearson co-efficient of correlation.

Testing of Hypothesis:

- The relationship between availability of loan and purpose of loan.
- The relationship between Utilization of Loan and Repayment of Loan

Table 1.1. Socio-economic conditions of SHGs members

There are so many factors determine the socio economic status of SHGs members such as Age, sex, Education, Categories of activities , Sources of Income, obtain the purpose of loan, repayment of loan and utilisation of loan . The following table shows results socio economic status of SHGs members by using Percentage method.

Classification (years)		No. of Respondents	Percentage
Age	Below 30	12	24
	30-40	16	32
	40-50	10	20
	50-60	9	18
	above 60	3	6
	Total	50	100
Marital status	Married	32	64
	unmarried	18	36
	Total	50	100

Purpose of joining in SHG's	Increase in Savings	13	26
	Economic Progress	20	40
	Self sufficiency	17	34
	Total	50	100
Factors of Motivation	Family members	13	26
	Friends	17	34
	Neighbours	7	14
	NGO's	6	12
	Self Interest	7	14
	Total	50	100
Education	Upto elementary	12	24
	Higher Secondary	15	30
	Under graduate	13	26
	Technical	10	20
	Total	50	100
Income	Labourer(coolie)	4	8
	Petty Trader	5	10
	Self Employed	7	14
	Animals rearing	6	12
	Fisher folk	15	30
	Agriculture	5	10
	Labour		
	Tailor	8	16
	Total	50	100
Purpose of loan	Personal affairs	18	36
	Household	14	28
	Article		
	Medical	10	20

	Expenses		
	Children’s Education	8	16
	Total	50	100

Source: Computed from primary data

The above table reveals that, 16(32 percent) of the sample respondents belongs to the age group between 30-40 years. Total respondents are 50 of which married respondents are 64 per cent (32) and unmarried respondents are only 36 per cent (18). Majority of the respondent are married. The respondents who are the upto elementary level are 12, higher secondary level are 15, graduate are 13, and technical level are 10 are 13 in the total sample size. The majority of the respondents have completed at school study.

Major portion of their income (30 per cent) is obtained from fish sales at local market. The second largest source of income earned by women are tailor. Majority of the respondent joining as member in SHGs for improved their economic progress.

The relationship between quantity of loan and purpose of loan

Before sanctioning bank credit to the SHGs, the banker should know the purpose of loan if they used productive purpose then the banker will provide more credits to them. The following table explain the relationship between quantity of loan and purpose of loan for analysis by using Chi-square test. Testing 5 percent level of significance

Table 1.2. AVAILABILITY OF LOAN AND PURPOSE OF LOAN

1	Calculated value	156.16
2	Table value	16.9
3	Degree of freedom at 5% level	9
4	Inference and Significance	Null Hypothesis is rejected.

At 5% level of significance the table value for χ^2 is 16.9. Since calculated value of $\chi^2=156.16$ is less than the table value. Hence, the null hypothesis is rejected. Therefore, there is no close relationship between availability of loan and purpose of loan.

Table 1.3

The relationship between Utilization of Loan and Repayment of Loan

The researcher have taken the following factors for X and Y. X assumes that utilization of loan. Y assumes that repayment of loan.

$$\begin{array}{lll} \sum X=28; & \sum Y=30; & \sum X^2=7.6; \\ \sum Y^2=10; & \sum xy=6. & \end{array}$$

Correlation value is $r=0.688$

Karl Pearson said that if the answer lies between 0 to +1, then there is a perfect positive correlation between the variables. In this table, shows that, the value is +0.688. It is concluded that there is a close relation between interest rate and repayment of loan because it is positive correlation.

FINDINGS OF THE STUDY

- Majority of the respondents belongs to Middle age group 30-40 years. They are dominating the SHGs, in order to control and solve the problems in the groups.
- Majority of the respondents are using their loan for productive purposes. So that NGOs or the government should provide training to the members become an entrepreneur.
- The study shows that 17(34 percent) respondents are motivated by their friends to become members in SHGs.
- The study shows that majority of the respondents are repaid their loan in time.

Suggestions

- All respondents are literate, they can easily understand the concept and purpose of SHGs . it is very easy to motivate them and bring out their empowerment.
- Majority of the respondents take up individuals activities, such as farming, petty trade, wage labour, tailor, animals rearing , agarbathi making, organic soap, craft making, organic napkin making etc.,
- The process of production is done well. But they found difficulties in marketing their products. Only few of them marked their products to other states and exported in to other countries like Malaysia, Singapore, Burma, Indonesia , USA etc.,
- Most of the respondents depend on micro finance for productive purposes, so that the bank should offer loan amount increased.
- Entrepreneurs training programme should be implemented through NGOs.
- Only few respondents got support from their family members. To make everyone to get engaged, the awareness should be created among them.
- Few respondents fails to repay the loan in time, because of their family problems, sometimes the micro finance is also taken by their family members for their private purpose (tasmac) (husband, son, son-in-law). So the government should ban this.

CONCLUSION

“Empowerment of women is a modern mantra of the society”. Micro-Finance is a complex phenomenon that combines economic deprivation with social and human development deficits in education, sanitation, housing and healthcare on the whole economic attractiveness of micro-finance as a development is getting established there is a sure step towards mainstreaming.

“Poverty everywhere in the world is a threat to prosperity everywhere in the world”.

-Gunnar Myrdal

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