

**MICRO FINANCE AND WOMEN DEVELOPMENT: A COMPARATIVE
STUDY ON SOCIO-ECONOMIC DEVELOPMENT OF SELF HELP
GROUP WOMEN IN FEW DISTRICTS OF TAMIL NADU REGION**

Synopsis of the Thesis to be submitted

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by

STELLA MARY K.

Under the Guidance of

Dr.A.M.Uma Swaminathan

Department of Economics

University of Mumbai

Mumbai - 400 098.

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Name of the Candidate : Stella Mary K

Name and Designation of the Guide : Dr. A. M. Swaminathan
Reader
Department of Economics
University of Mumbai

Place of Research : Department of Economics, University of Mumbai,
Vidyanagri, Mumbai-400098

Number and date of Registration : UDECO.59----9/11/2009

Signature of the Student : Stella Mary K

Signature of the Guide : Dr. A.M. Swaminathan

Place: Mumbai

Date:

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SYNOPSIS

1. INTRODUCTION

We know that prosperity of India lies in the prosperity of its villages. Even though the Indian economy is experiencing a Gross Domestic Product (GDP) growth rate of about seven percent, almost a third of the rural and a quarter of the urban population is still living below poverty line. In India there are 6,40,867 villages with 24 crores of poor people engaged in microenterprises. As per the Government of India's Ministry of Micro, Small and Medium Enterprises (MSES) Annual report 2008-2009, there are 133.68 lakhs (in number) micro enterprises in India. The credit needs and other financial services are provided to the rural masses in general and to the poor in particular through the rural financial markets. These markets are comprised of an unorganized sector consisting of commission agents, moneylenders, landlords, etc., and an organized sector consisting of pyramid type cooperative credit institutions which are broadly classified into urban credit cooperatives and rural credit cooperatives.

In order to enlarge the flow of credit to the hard-core poor, NABARD launched a scheme of organizing them in self-help groups and linking the SHGs with banks, in 1992. The scheme is broadly based on the pattern devised by Bangladesh Grameen Bank. Under this scheme, poor, especially women are organized in SHGs and banks lend these SHGs loan to start income generating activities.

There are three distinct modes to channelize the credit to micro enterprises. In the first mode, banks lend directly to the SHGs for lending to micro entrepreneurs. Under the second mode, banks provide loans to the NGOs for lending to the SHGs and ultimately to micro entrepreneurs. Finally under the third mode, banks extend credit to the SHGs with the NGOs as facilitator.

Though the SHGs were started in 1997 in Tamil Nadu, the concept further developed only in recent years. Now there is a greater amount of socio-economic emancipation among the members of the SHGs. Hence there is a need for evaluating social and economic impact of the SHGs on their members.

Among the various districts of Tamil Nadu, Trichy, Thanjavur, Thiruvallur and Chennai occupy a predominant position in starting SHGs that fall under the church charitable institutions. In Chennai and Thiruvallur districts the semi-urban centers are more inclined to rural activities as the members here are migrated ones but their economic activities are more non-agro-based. However, Trichy and Thanjavur districts have a rural base and their economic activities are also agro-based. Hence the SHGs have been formed for meeting the needs of industrial and agricultural activities.

This study aims at doing a comparative analysis on socio-economic development of Self Help Group (SHG) women under four charitable Non-Government Organizations (NGOs) which are directly under the church. These NGOs - Trichinapalli Multiple Social Service Society, Thanjavur Multiple Social Service Society Madras Multiple Social Service Society and Asha Nivas, operate in these following districts, Trichy, Thanjavur, Thiruvallur, and Chennai, respectively. Though there are number of studies on SHG's in Tamil Nadu, studies on the church related NGO's do not seem to have been done. As such we plan to study about these organizations. These charitable NGOs are working for the development and upliftment of women and children in Tamil Nadu. Women who are working under these NGOs are able to cope with difficulties in life after the association with these four NGOs. One of the main thrusts of these NGOs is to make women 'self-reliant' both socially and economically. Therefore, they have started SHGs through which women are helped to raise their standard of living. Hence, this study seeks to explore the performance of SHGs under the four charitable NGOs operating in four villages - Vannar Pettai, Manonjapatty, Palaa Vedu and Samiyar Thottam, pertaining to the four districts of Trichy, Thanjavur, Thiruvallur and Chennai respectively in Tamil Nadu. It tries to identify the various factors responsible for successful functioning of the groups. It also tries to point out possible hurdles which hamper groups' performance. Considering both the factors, this study attempts to give suggestions. Further, the study examines various dimensions

of socio-economic development like literacy level, standard of living, income, expenditure, savings, purpose of the loan, number of times loans are taken and bank linkage . Besides this, the study explores the Social autonomy (decision making freedom and control over economic resources) of SHG women in selected areas of Tamil Nadu mentioned above. Finally, this study tries to examine, the opinions of the bank managers, with regard to recovery of the loan given to these SHGs working under the church charitable institutions.

1.1. OBJECTIVES OF THE STUDY

1. To study the social- economic development of SHG women through Micro-finance (NGOs).
2. To evaluate the performance of SHGs under the church charitable institutions working in four villages pertaining to the four districts in Tamil Nadu and try to identify the various factors responsible for successful functioning of the groups.
3. To study the leadership skills of SHG women and their empowerment through SHG Programmes.
4. To find out the effectiveness of SHG in women's development.

1.2. HYPOTHESES

Socio-economic empowerment / development of women attained through Self Help Group are different in different villages of the different districts - Trichy, Thanjavur, Thiruvallur and Chennai of Tamil Nadu.

2. METHODOLOGY OF THE STUDY

2.1. Collection of data

The present study is empirical in character and is based on the collection of data through survey method. The primary data is collected from SHG members who are belonging to church charitable NGO's (Trichinapalli Multiple Social Service Society, Thanjavur Multiple Social Service Society, Madras Multiple Social Service Society and Asha Nivas) in different parts of

Tamil Nadu. Broadly the questionnaire covers various aspects such as extent of savings, level of income generation, pattern of lending, repayment performance and other details related to socio-economic development. Besides, data is also collected from the SHG group leaders to know the group activities and performance of selected SHGs with regard to their homogeneity, regularity in conducting meetings, level of attendance, participation in meetings of NGOs repayment performance, decision on financial transactions, utilization of common fund, rate of savings and level of training with the help of a structured interview schedule. Further, data is also collected from the Bank managers to get the related opinion of SHGs and the repayment levels of the SHG members. The data relating to time period of SHG are taken from the secondary source like the records and annual reports of these above NGOs.

2.2. Sampling design

As our aim is to compare the SHG development in different districts of Tamil Nadu, we approached NGOs that are on one side directly linked with SHGs and at the same time come under charitable institutions of the church in four districts - Trichy, Thanjavur, Thiruvallur and Chennai. The four NGOs in these districts have been selected on the grounds of our familiarity to the church in these districts. Besides, these NGOs which are charitable institution are linked to the church and they are specific to the respective districts. Though they are individually wide spread within the districts, the sample of SHG members has been selected as per the allocation of the areas by these NGOs in the respective districts. The NGO, Asha Nivas allocated Samiyar Thottam area in Chennai. Trichinapalli Multiple Social Service Society allocated Vannar Pettai area in Trichy. Thanjavur Multiple Social service Society allocated Manonjapatty area in Thanjavur. The Madras Social service Society allocated Palaa Vedu area in Thiruvallur.

As per the allocation of areas by the NGOs, samples are selected by using simple random sampling from various SHGs in these respective areas in the study. There are 250 SHG members out of which 100 members were selected in Samiyar Thottam from the district of Chennai. Out of 180 members, 100 members were chosen in Palaa Vedu, Thiruvallur district. 100 members were selected out of 105 SHG members in Vannar Pettai, Trichy and finally 100

respondents have been selected out of 200 members in Mananjopatti from the district of Tamil Nadu.

The total sample size selected for the survey is four hundred. Out of four hundred samples, hundred each to each one of the villages in these districts relate to SHG members in the allotted district areas. Besides these, we also consulted bank managers from different banks one each for the each of these districts where the SHGs are selected. Bank managers have been considered as a part of the study because they play an important role in providing finance to the SHGs.

2.3. The criteria used for sample selection

Broadly two main criteria were used for collection of data. 1) The data on SHG members of the NGOs that are charitable institutions should be pertaining to the four villages in the four different districts of Tamil Nadu. 2) The SHGs from where the respondents were to be chosen should be in existence between three to five years.

As these NGOs that are charitable institutions, linked with church and are invariably specific to the four villages in four different districts of Tamil Nadu, our aim is to compare the performance of SHGs under these NGOs. As the performance could be better judged by finding the extent of economic empowerment of women, the change in their family status, social status and sense of organizational bonding, the awakening of self- confidence and self-respect, social and political awareness, our aim is to select SHGs which are between three to five years old. This is because achievements of the above requirements could be spelt out only after the SHGs have established themselves which takes at least three to five years.

2.4. The questionnaire for individual study

The questionnaires were framed after a successful pilot study. The questionnaire for individual study contains twelve questions. Out of them five questions are of multiple choices. The options of answers are given and the individuals have to choose the appropriate options. The remaining questions are open-ended. The questionnaire progresses from general to specific questions.

The first part of the questionnaire contains the individual information like name, address and age, educational, social & economical status of the member.

The second part of the questionnaire covers the following points: 1) functioning and working of SHGs 2) about the skill competency 3) level of empowerment of SHG women 4) factors for the success of SHG 5) problems faced by SHGs and its members 6) socio-economic development of SHG women 7) the opinion on the services of the banks.

2.5. The questionnaire for the bank managers

The questionnaire for the bank managers, contain nine questions. All the questions are fixed alternative type. The questionnaire also covers the points like name, address, the nature of the bank, opinion level of the bank managers towards SHG women, repayment of the loan and future plan of the banks for the SHGs.

2.6. Period of the study

We carried out our fieldwork with the help of the NGOs for this study. It was undertaken for a period of 4 months from June 2011 to September 2011. We used two interview schedules, one for the collection of data from the SHGs members, the other for the collection of data from the bank managers to get the opinion about the SHGs repayment of the loan. The completed schedules were checked and the omissions and commissions were rectified on the spot.

2.7. Methodology of the study

We have used different statistical tools to analyze the primary data collected in four selected villages pertaining to four districts of Tamil Nadu. Following the rules and conditions of the hypothesis testing, we have carried out our present study with the help of few statistical tools like ANOVA, Paired sample 't' test, student 't' test and Chi-Square test to prove whether there is any significant difference in the research hypothesis and statistical hypothesis.

In order to analyze the perception of members on the impact from the SHGs, they were asked to respond to 60 statements using five scale method, starting from “Strongly Agree” (5), “Agree” (4), “Neutral” (3), “Disagree” (2) and “Strongly Disagree”(1). These sixty statements were grouped under the following eleven categories.1) functions and working of SHGs 2) social empowerment 3) awareness creation 4) skills and competency 5) expenditure incurred 6) factors for success of SHGs 7) problems in getting loan 8) constraints, 9) causes for repayment 10) assistance received from NGOs and 11) services of the bank. The perception scores were classified into two groups: i. High Perception: Max (Arithmetic Mean + Standard Deviation). ii. Low perception: Minim (Arithmetic Mean – Standard Deviation).

To test the significant district-wise differences with respect to the overall functions and working of SHGs, social empowerment, awareness creation, skills and competency, expenditure incurred, factors for success of SHGs, problems in getting loan, constraints, causes for repayment, assistance received from NGOs and services of the bank, the one-way ANOVA test has been used.

Paired sample test were used to explore the significant difference between the income and basic needs of SHG members before and after joining the SHG.

To study the difference between education qualification of the respondents and social empowerment on their members, factors like the level of community participation, social reasoning, health and hygienic practices and culture and civilization have been taken into account. With a view to find out whether there is any significant difference in all these variables one-way ANOVA is applied.

The Chi- Square test is carried out to assess the significant association between the districts of the respondents and their number of times loan borrowed, their loan amount, purpose of loan, business, reasons for joining and continuing in the SHGs,.

In order to find the difference between type of family of the respondents and their the overall functions and working of SHGs, social empowerment, awareness creation, skills and

competency, expenditure incurred, factors for success of SHGs, problems in getting loan, constraints, causes for repayment, assistance received from NGOs and services of the bank, 't' test has been used.

Finally, the significant association between the name of the districts and their age, religion, community, education, economical activities, marital status, type of family, size of house hold, income and savings is determined by using Chi- Square test. The statistical tools were applied using the Statistical Package for Social Sciences (SPSS), 11.5 versions to investigate the merits and demerits of Self Help Group. The structure of the study is briefly discussed below.

3. CHAPTER SCHEME FOR THE STUDY

This study is made up of Eight Chapters. The detailed Chapter scheme is given below.

3. 1. Introduction and Design of the Study

The first chapter presents the introduction, statement of the problem, objectives of the study, hypothesis, methodology, scope and limitations of the study, period of the study, and finally the structure of the study.

3. 2. Concepts and Review of Literature

The second chapter represents review of literature on self help groups and micro finance in which we also define the concepts related to self help groups and micro finance. This chapter has two sections. The first section explains the definitions and the concepts which relate to the study, the second section deals with the review of literature on the related studies. The concepts are defined differently in different contexts. The review of literature is done basically to get a fair idea on the possible areas of research, which have already been done in the area. The available literature on socio- economic development of self help group women has been reviewed in this section. The review of literature has been done on the basis of studies related to the following issues. 1) The role of micro finance on SHG women 2) Impact on poverty and

Standard of Living 3) Impact on Financial Market 4) Impact of self help groups on women 5) The role of NGO on SHGs 6) The role of government on SHG women 7) Impact of socio-economic development on Self help group women and finally 8) SHGs and Women's empowerment.

3. 3. Historical Review of Micro finance

The third chapter, deals with the traditional Models of Micro lending, emergence of micro finance and their objectives, benefits of the programmes for poor. This chapter explains the institutional reforms launched by the Government of India since independence and their impact on the Indian economy, especially in the field of credit to the poor people. In subsequent sections, the emergence of microfinance in India and the various programmes initiated by Government of India for the needy are reviewed. Further, this chapter deals with the traditional models of micro lending. The traditional models of micro lending have been broadly divided into three sub-sections (i.e.) rotating savings and credit associations which are known as chit fund in India, co-operative movement in Western Europe and credit union in Asia. It is mainly confined to credit which is given to the low-income and lower middle income segments of the population. Further, it discusses how the credit unions in developing countries serve the low-income and lower middle-income segments of the population. Finally this chapter explains the status of micro finance in India till 2009-2010.

3. 4. Role of Self Help Groups in India and in Tamil Nadu

The fourth Chapter traces the history of Self Help Groups in India and Tamil Nadu. The first part of the chapter describes the formation and development of self help groups, its concepts, and definitions of Self Help Groups, characteristics of SHGs and the models of SHGs in India. Further, it explains the history and spread of the self-help affinity group movement in India, the international initiatives and NABARD's initiatives of SHGs. It explores the linkage between banks and SHGs. The second part of the chapter describes the history, vision and mission of the NGOs (i.e. Asha Nivas, Madras multiple Social Service Society, Thanjavur

Multiple Social Service Society and Trichy multiple Social Service Society) which are known as charitable institutions purely working for SHG women in Tamil Nadu. The main focus or the thrust of these institutions is “Rural Development”. The achievements of these institutions are also explained in this chapter.

3. 5. Data Base and Methodology of the study

This chapter deals with data collection and methodology used for analyzing the data. The primary data are collected from SHG members belonging to NGOs Asha Nivas, Madras Multiple Social Service Society, Thanjavur Multiple Social Service Society and Trichinapalli Multiple Social Service Society which are, working in four villages pertaining to the four districts of Tamil Nadu. This chapter also discusses the sampling design and criteria used for sample selection, the questionnaire for the beneficiaries and for the bank managers, and finally, on the methodology of the study.

3. 6. Analysis and Interpretation

This chapter comments on overall performance of the SHGs under the four charitable institutions working in four selected villages pertaining to the four districts of Tamil Nadu. It furnishes the Profile of the sample SHGs and the factors influencing their performance in four villages of the four districts. It also contains a comparison of socio-economic development factors with performance indicators of the SHGs. It highlights the economic impact in terms of increased income, saving and increased expenditure on food, cloth and house. It also gives the opinions of the members on the functioning and working of SHGs in four selected villages. It analyses the empowerment of SHG women and the skill competency of women. Further, it analyses the factors for the success of the SHGs and problems faced by the members, constraints of SHGs, causes for delayed repayment of the loans and assistance received from NGOs. And finally it analyses the opinion of the Bank Managers on the SHGs’ repayment level in four districts of Tamil Nadu.

3. 7. Summary of the findings and Concluding Remarks

The Seventh chapter presents the summary of the findings and conclusions, problems faced by the Self- Help Groups and offer various suggestions for the successful implementation of the SHG concept. Few findings are provided here below.

3.7.1. Findings of the study

In this chapter, an attempt is made to analyze the socio-economic development of SHG women under the four church charitable institutions in the four villages pertaining to the four districts of Tamil Nadu. Again an attempt is made to compare the performance of SHGs under the four NGOs in four villages in four districts of Tamil Nadu. The first part of the findings describes the socio-economic profile of the SHG members under the four charitable institutions (NGOs) working in four villages in four districts of Tamil Nadu. The second part of the findings explains the performance of SHGs under the four NGOs in four villages in four districts of Tamil Nadu. The first part of the finding is as follows.

3.7.2. Socio-Economic development of SHG women under the four NGOs

Age structure of the respondents reveals that all the four charitable NGOs working in four villages in four districts of Tamil Nadu have been focusing on relatively younger women. Interestingly women in Trichy district are more inclined towards joining SHGs in order to support the family financially and they are highly motivated to join the credit links. The results are in line with the results of the study done by *Rangi et al.*, (2002) who point out that the desire to try innovative ideas and take risks to improve living standards with the help of SHGs might be the reason for the predominance of younger respondents.

Majority of the women in four NGOs belonged to Hindu religion followed by Christians and Muslims. To be more specific here, more than half of the respondents under the Asha Nivas, belonged to the Hindu religion. Though being catholic organizations, there is a low representation of religious groups other than the Hindus in the four NGOs in four selected

villages in the four districts of Tamil Nadu. This shows that people belonging to any religion can be a SHG member of these four NGOs.

Educational status of the respondents is also compared in the four selected districts of Tamil Nadu. It is found that there is a positive relationship between the educational qualifications of the respondents and the selected villages pertaining to the four districts of Tamil Nadu. It is found that one fourth of the respondents under the four NGOs are illiterate. Interestingly, among the SHG members under the four NGOs in four districts of Tamil Nadu, only 3.3 percent of the respondents from Madras Multiple Social Service Society and Asha Nivas were graduates, whereas none of the respondents from Trichy Multiple Social Service Society and Thanjavur Multiple Social Service Society were graduates. As such it was observed that very few respondents are qualified. This is also supported by Puhazhendi and Jayaram (1999) who find that the low level of education among SHG members might have occurred due to the low financial position of the family, poor education facilities, schools and colleges being located in faraway places, and most importantly the elders depriving girls from school and college education. But they also observe that few respondents have been educated up to college level and it might be because of the growing awareness of the importance of education in the family.

Monthly income and expenditure on food, house and clothes of the respondents under the four NGOs in four districts of Tamil Nadu were analyzed to ascertain whether there is any significant improvement in the income and expenditure of the family after joining the SHG programme. For this, a comparison was made between the monthly income before and after joining the SHGs. Paired t-test showed that there is a significant difference in the monthly income of the family before and after joining the SHGs i.e., monthly income of the family of respondents were significantly high after joining the SHGs under the four NGOs in four districts of Tamil Nadu. Similar results are also observed by Vasantha Kumari (2021) in her study.

An attempt has been made to see how many times loan is being taken by the respondents under the four NGOs in four villages in four districts of Tamil Nadu. It is found that few respondents from Trichy Multiple Social Service Society, Thanjavur Multiple Social Service

Society and Madras Multiple Social Service Society have taken loan for more than four times (i.e. more than one lakh). But in Asha Nivas, no member has taken loan for more than four times.

Analysis has been carried out to find the purpose of the loan. It is found that the purpose of loan varied from person to person in the four villages of the four districts. One third of the respondents under Trichy Multiple Social Service Society spent their money only for their children's education. Social awareness is created among Trichy Multiple Social Service Society (TMSSS) women and they are highly motivated to educate their children.

3.7.3. Performance of SHGs under the four NGOs

The basic functioning and working of SHGs include the conducting of meetings, record proceedings, transparency and formation and the management of SHGs. It was found that meetings were not regular. At the same time those who attended the meeting had team-spirit and involvement in the groups. It was found that the documentations of the meetings are done in order, minutes of the meetings are recorded and accounts are checked and reviewed as per the guide lines of the groups. Further, there is a transparency in maintaining the documents of the groups, every member can access the documents of the groups and the objectives of the SHGs are clearly explained in those documents. Mostly women in the four charitable institutions said that the calculations and computations of the account are clear and understandable. Women are able to initiate the groups because they are thorough with the procedures for forming the group and are clear about the regulations and functions of SHGs.

The present study also assessed the SHG members' managerial skills, coordination and control over the group, leadership qualities, group dynamism and lastly communication skills. It was found from the present study that the members have developed their social reasoning and are able to use their potential in the SHG programme. More than half of the women have come to know about the government schemes, rights and privileges, employment opportunities and the importance of professional jobs. Moreover, women have developed their leadership qualities like initiation, interaction with others, flexibility, adaptability, adjustability, increased their

decision making capacity and developed their communication skills. Gradual development has taken place in the lives of SHG women after joining the SHGs.

The study clearly proved that SHGs under the four NGOs working in four villages pertaining to the four districts of Tamil Nadu have surely helped the women to enhance their economic resource base by improving their micro savings. It has also helped them to increase their income and expenditures on basic daily needs. It has helped them to develop the banking habits. The economic and social empowerment has enabled them to improve their overall capacity building. In the study areas, net-working of SHGs with Mahalir Thittam at the panchayat level has helped to achieve some common goals of the groups. In general it could be said that this has helped to improve the standard of living of the SHG members' i.e. upliftment from poverty indirectly a step towards economic development.

From the above summary about the socio-economic development of the of the SHG women under the four NGOs working in four villages pertaining to the four districts of Tamil Nadu, we conclude that the performance of SHGs varies from village to village, from districts to districts and NGOs to NGOs. Though there is a similarity in their vision and mission of the four Christian Charitable Institutions (NGOs) but the functioning and working of SHGs differ from NGOs to NGOs. It shows that each NGO is unique in its own way of mobilizing women into this SHG programme, the way training and guidelines are given to women, functioning and working in four villages pertaining to the four districts of Tamil Nadu. Therefore each NGO worked or performed in the best of their ability to help the SHG women to be 'self-sufficient and self-reliant' person in the society. This is the vision of the four church charitable institutions working in four villages pertaining to the four districts of Tamil Nadu. Though, being catholic charitable institutions, there is no rule framed that only catholic women can be a member of these institutions. These institutions are for the poor and neglected women and children in the society. These NGOs are open to accept all the categories of women in the society. Moreover, the finding of the study highlights that majority of the respondents who are associated with these NGOs, belonged to Hindu religion not Catholic or Muslim. Since, there is no research under taken earlier in these NGOs, we were happy to do the first in-depth research under these

four charitable institutions working in four villages pertaining to the four districts of Tamil Nadu.

8. This chapter provides **scope, limitations and future** research for the study.

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