

A Study On Effect Of Micro Credit Towards Empowerment Of Women Self Help Groups With Special Reference To Nilgiris District

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Abstract- Empowerment of women involves a multi-dimensional approach which covers social, political, economic and social aspects. The concept of Micro finance is an attempt to empower women socially and economically. With the prevalence of women discrimination worldwide, the concept of Micro Finance as catalyst has gained momentum in the sphere of economic and social life of women. The study aimed to trace out the socio economic and demographic profile of sample urban and rural self help group members and also to identify the impact of the self help groups on the social and economic empowerment of the members. The study is mainly based on primary data collected from the women members of the SHGs in Nilgiri District in Tamil Nadu. This study will be useful to the NGO (Non-Governmental Agencies), policy makers and researcher scholars in understanding the impact of microfinance towards empowerment of women SHG's in Nilgiri district with a sample size of 400. The study finds that majority of the women members' exhibit high degree of satisfaction towards the face value of loan amount. The analysis on the nature of membership indicated that a majority of the members are only ordinary members with lower share of members as ordinary members. This indicates that active participation among the members is lacking. Hence, the banks and NGO can create awareness among the members on the advantages and need for taking active participation in SHG activities.

Keywords - Micro Finance, Women Empowerment, Self Help Groups, Nilgiris district.

I. INTRODUCTION

Women are an integral part of every nation. An all round development and harmonious growth of a nation would be possible only if women would be considered as equal partners with men. To achieve this, empowerment of women is essential by harnessing the women labour in the main stream of economic development. Empowerment of women involves a multi-dimensional approach which covers social, political, economic and social aspects. Of all these facets of women's development, economic and social empowerment are of utmost significance in order to achieve a lasting and sustainable development of society. The concept of Micro finance is an attempt to empower women socially and economically. With the prevalence of women discrimination worldwide, the concept of Micro Finance as catalyst has gained momentum in the sphere of economic and social life of women.

Globalization and economic liberalization have opened up tremendous opportunities for development and growth and consequent modification in livelihood strategies. However,

these economic changes are making the marginalized women and the poor sections of society more vulnerable without adequate safety net. In this regard, Micro-credit interventions are well-recognized world over as an effective tool for poverty alleviation and improving socio economic status of rural poor. In India, the Micro finance program is treated as a key strategy in addressing the development issues across the nation since early 1990s. The vision of micro financial systems is to serve the impoverished majority, help them to keep them out of poverty, and to make them full participants in the country's social and economic development. In India too, micro- credit is making headway in its effort for reducing poverty and empowering rural women. In the Indian context, the role of Microfinance is dominated by Self Help Group (SHGs) as an effective mechanism for providing financial services to the "Unreached Poor", and also in strengthening their collective self-help capacities leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country.

1.1 MICRO FINANCE AND RURAL DEVELOPMENT

In India, the majority of operational holdings are small and marginal which are not economically viable. The conditions of other rural poor, who largely depend on non-farm activities, are also precarious as their resource and the income status are even below that of tiny landholders. In such context, the Rural Development Programmes which were earlier implemented were aimed at creating employment opportunities and better standards of life. However, even the lapse of the rural poverty has not reduced much as the after more after more than six decades of independence, the formal financial institutions (FIs) have not been able to ensure a better and even distribution of rural credit. The cause of the inefficient lending may be due to the risky nature of the rural credit, rigid lending procedures, inability to lend small amount of loan, uncertainty in repayment etc. However of late, the loopholes in the rural credit have been plugged out through the concept of SHG has led to a surge in interest in micro-finance in which reaching poor families in a more effective way. Microfinance is a novel way to extend credit to the rural poor. People from economically weaker sections as well as those from the backward and SC/ST community account for a sizeable proportion of SHG membership. It involves financing for Self Help Groups (SHGs) which are small, informal and homogeneous groups of not more than 20 members. Homogeneity ensures that the members do not have conflicting interests and can participate freely. The members have poor risk-taking ability, no collateral to offer and have limited earning opportunities.

The sources of fund for micro finance can be categorized into five:

- i. **SHG formed and Finance by Banks:** SHG formed directly by banks under this category. The banks themselves act as SHPs in forming and nurturing groups, opening their savings accounts and providing them with bank credit.
- ii. **SHGs formed by NGOs and Formal Agencies but Directly Financed by Banks:** This is called as NGO facilitated SHGs. This is the most popular scheme among the bankers. Under this, NGOs and formal agencies in the field of micro finance act as the facilitators. They propagate the message, organize groups, train them in thrift and credit management and nurture them over a period. In due course, they link these groups with the banks and by directly providing loans to them. More than 70 per cent of the SHGs are linked under this category.
- iii. **SHGs Financed by Banks Using NGOs as Financial Intermediaries:** Under this programme, NGOs take the dual role of facilitators and financial intermediaries.

They help in the formation of SHGs, nurturing them, training them in thrift and the credit management. Eventually, the NGOs approach banks for bulk loan assistance to these SHGs.

- iv. **NGO Guided but Self-Supported SHGs:** This category of SHGs are entirely formed and supported by the group members, neither getting any assistance or support from the bank nor from the NGOs. By observing the group formed in the neighbourhood areas, these groups initiated themselves and function others models as mentioned above. Financing through SHGs can effectively reduce the dependence on informal moneylenders. Comparatively, higher repayment rates indicate the unambiguous superiority of the bank-SHG-client relationship. The impact of SHGs has relatively been more pronounced on social aspects than on the economic aspects. One of the major contributions of micro-finance is towards women's empowerment. As women's groups exclusively dominate the SHGs, their empowerment - both on the economic and social fronts is one of the greatest opportunities in the mainstream of development activities. Their involvement in family decisions has been substantially enhanced. In addition to meeting financial requirements, the SHGs have become a platform for exchange of experiences and ideas beyond social participation by members, especially women. The SHGs are making the process of rural development participatory and democratic and are displaying their sustainability even in the absence of any subsidy. Thus the SHGs attempts to satisfy the government's goal of inclusive growth.
- v. **Completely Self-Supported SHGs:** This is another category of SHGs which are formed and initiated by the NGOs, guided by them on the rules and regulations, accounts to be maintained etc. This category do not get any financial support either directly from or through the linkage with banks. Only the savings of the members are used for internal lending as well as for starting an enterprise. Of all the four groups mentioned above, this group seems to be different, self-dependent and accordingly may be encouraged. However, by not getting any external support, the size of the enterprises initiated may be too small and also expansion is not possible. Hence, this category of SHGs are rare in its existence.

1.2 OBJECTIVES OF THE STUDY

1. To trace out the socio economic and demographic profile of sample urban and rural SHG members.
2. To identify the impact of the SHGs on the social and economic empowerment of the members.
3. To study the pattern of investment in SHG activities.

4. To identify the problems faced by the members of SHG activities.
5. To portray the involvement of the women members in SHG activities and to provide suggestions.

1.3 HYPOTHESIS OF THE STUDY

To justify the objectives of the study following hypotheses are framed:

1. Demographic and socio-economic status of women in Nilgiri district has significantly influenced them to join the SHG.
2. There exists rational relationship between women members longevity of association with the SHG activities and their awareness about group functioning.
3. There exists positive association between women members knowledge on SHG operation and micro-credit availed by them.
4. There exists association between micro financial loan lending agencies and loan money utilisation by SHG members.
5. Women SHGs members' level perception on benefits of micro-credit differs according to agencies where they have availed loan (Bank, NGO's, SHG and Non-financial institutions).
6. Women SHGs members' level satisfaction on micro-credit loan processing differs according to agencies where they have availed loan (Bank, NGO's, SHG and Non-financial institutions).
7. Women in Nilgiri district have realised significant amount of Social and Economic empowerment through their participation in SHGs activities.

1.4 SCOPE OF THE STUDY

Microfinance is playing a vital role in the social, psychological as well as economic empowerment of women in India. Microfinance loan availed and its productive utilization found to be having a profound role and impact on women empowerment. The empirical findings of this study aims to provide an over-view on the how effectively the women SHGs have utilized the micro-finance (credit) availed by them through their SHG. The study also aims to sketch the benefits of micro-finance and nature of socio and economic enhancement realised by the women in the Nilgiri District. This study will be useful to the NGO (Non-Governmental Agencies), policy makers and researcher scholars in understanding the impact of microfinance towards empowerment of women SHG's in Nilgiri district.

1.5 STATEMENT OF THE PROBLEM

Of late, women's Self Help Groups (SHGs) are playing a major role in poverty reduction and women's empowerment through

financial inclusion. Although SHGs emerged initially as a result of the failure of mainstream institutions to reach the poor and women, who form a significant percentage of the population, they are now seen as partners by mainstream institutions. While the SHG-bank linkage model has experienced exponential growth over the past decade, there remain large regional disparities in the growth of the SHG movement. In spite of the advantages of SHG, the major argument against micro-credit is its failure to reach the poorest of the poor. The exclusion of the poorest is well known. Indeed, there is often a presumption that the moderately poor are less likely to default than those who are acutely poor. Some important factors resulting in this exclusion are lack of awareness, social exclusion of the poor and collusion of officials of micro-credit institutions with non-poor households. Too much of financial discipline/stringency, that is, strict repayment requirements and penalties for delays, could deter the poor from joining a micro-credit scheme or could limit their duration of participation in it. Apart from this, the two major problems associated with an SHG is the poor yield that could not cover even the interest rate on the loan and the problem of marketing of the produce. The main market for non-farm activities is in urban areas.

When these activities are taken up by rural women the produced goods hardly meet the required standards of the urban market. It is more due to lack of proper education and facilities. Moreover, the distance also imposes a cost of marketing, which plays against the group's objectives¹⁸. Apart from these the other challenges include: lack of a business, conceptualization of federation, legal and regulatory framework, framework for self-regulation, target oriented approach, capture by vested interests, capacity of promoting agencies, cost of promotion, decentralization, institutional sustainability are other challenges. These issues poses threat to the future growth and development of SHGs and the also raises doubt over the contribution of individual members to the family's income, prompt repayment of their loans to the banks etc.

II. RESEARCH METHODOLOGY

2.1 METHODOLOGY OF THE STUDY

Current empirical study is both explorative and descriptive in nature. First stage of the research was exploratory in nature, consisting of two phase. The initial phase was literature search (i.e.,) collection of review of literature. The reviews collected were discussed on the basis of the functioning of selected SHGs in India in general and various states and regional area. This exploratory search was also formed the basis of preparing the interview schedule in the next stage. The second stage of the study was descriptive in nature. The researcher applied

survey method for the collection of the secondary data with the support of well-structured questionnaires.

2.2 DATA SOURCE

The study is mainly based on primary data collected from the women members of the SHGs in Nilgiri District in Tamil Nadu. The data collections are divided into two stages for effective conduct of the research work. In the first stage, the researcher largely concentrated on the review of secondary data of available literature, which form a part of the desk research work. The secondary data was also collected from the text books, research works, journals, newspapers and websites. Primary data were collection with help of well-structured questioner.

2.3 SAMPLE DESIGN

The prime objective of the present piece of research is to examine the impact of SHGs on the empowerment of women members of Udagai block. Since no secondary data are available on this aspect, it was felt pertinent to collected primary data from the members of SHGs. This requires the identification of the number of SHGs operating in the udagai block and the number of women folks enrolled in SHGs. For this purpose, the officials of the MahalirThittam, Project Implementation Unit, Udagai was approached and the number of SHG units operating in the block was collected. From the source list collected from the project implementation unit of udhagai, it is understood that there are totally 19 panchayats. It was also understood that there are a total of 2400 units operating within the block of Ooty.

To have fair representativeness, 20 per cent of the panchayat were selected at random. This gave a sample of four panchayats. The list of selected blocks with the number of women covered under the selected blocks is given in Table 2. Having identified the panchayats, the next step is the identification of number of SHGs and the members in the selected panchayats. From the source list, it was also identified that there are totally 143 SHGs operating in the selected four panchayats with a total of 34558 women members in these 143 SHGs. From these 34558 members, to have fair representation, again 20 per cent of the members have been selected randomly with the samples being distributed proportionately across all the four self-help groups. This gave a sample size of 406. To select these sample women members, a list of the women members from each of the selected sample Self Help Groups was prepared and

the sample members were selected at random. Thus, in the selection of sample SHGs and the sample women SHG members, a multi sage, stratified random sampling techniques has been used.

TABLE 1

PANCHAYAT WISE NUMBER OF SELF-HELP GROUPS IN UDAGAI BLOCK – AS ON JULY 2012

Sl. No.	Name of the Panchayats	Total SHGs	Total Members
1.	Balacola	195	2769
2.	Doddabetta	65	976
3.	Ebbanadu	92	1314
4.	Hullathy	84	1266
5.	Ithalar	157	2214
6.	Kadanadu	118	1606
7.	Kagguchi	151	2148
8.	Kookal	73	1051
9.	Mel Kundha	94	1323
10.	Mulligoor	59	812
11.	Nanjanadu	177	2396
12.	Thummanatty	161	2457
13.	Thuneri	79	1148
14.	Finger Post	2	34
15.	Kill Kundha	93	1282
16.	Manjoor	3	36
17.	Naduvattam	73	1142
18.	Sholur	83	1199
19.	Udhagai	641	9385
	Total	2400	34558

Source: Project Office, Project Implementation Unit, Mahalir Thittam, Nilgiris, 2012.

TABLE 1

LIST OF SAMPLE PANCHAYATS SELECTED, THE NUMBER OF SHGs, WOMEN MEMBERS AND THE SAMPLE WOMEN MEMBERS SELECTED

S.No.	Name of the Panchayats	Total SHGs	Total Members	No. of Samples Selected	No. of Samples included
1.	Mulligoor	59	812	162	160
2.	Thuneri	79	1148	230	226
3.	Finger Post	2	34	7	7
4.	Manjoor	3	36	7	7
	Total	143	34558	406	400

Source: Computed from Primary Data.

A pre tested questionnaire was prepared to collect the required information from the sample women selected. However, after the scrutiny of the questionnaire collected it was found that in the 406 questioners, the information provided in six questionnaire were found to be partial and incomplete. Hence, the information provided in the 400 questionnaires only were considered.

III. DATA ANALYSIS AND INTERPRETATION

TABLE 3 : DISTRIBUTION OF SAMPLES BASED ON VARIABLES

S.NO	Category	Subgroups	Number	%	Total
1.	Age	21-30 Years	123	30.75	100
		31-40 years	213	53.25	
		Above 40 Years	64	16	
2.	Education	Illiterate	37	9.25	100
		I- V Std	77	19.25	
		VI- X Std	140	35	
		XII and above	146	36.50	
3.	Marital Status	Married	378	94.50	100
		Unmarried	10	2.50	
		Single	12	3	
4.	Type of Family	Joint Family	235	58.75	100
		Nuclear Family	165	41.25	
5.	Community	Other Community (OC)	22	5.50	100
		Back-Ward Community (BC)	76	19	
		Most Back-Ward Community (MBC)	86	21.50	
		Scheduled Caste /Tribe (SC/ST)	216	54	
6.	Occupation	Agriculture and Allied Work	62	15.50	100
		Cooli	226	56.50	
		Daily wage Labour	24	6.00	
		House Wife	70	17.50	
		Business	18	4.50	
7.	Monthly income	Below Rs.2500	92	23.00	100
		Rs.2501- Rs.4000	225	56.25	
		Rs.4001-Rs.5500	23	5.75	
		Above Rs.5500	60	15.00	
8.	Sources of information about SHGs	Self	52	13.00	100
		Friends and Relatives	124	31.00	
		Neighbours	158	39.50	
		NGOs	56	14.00	
		Reference to Members	10	2.50	

TABLE 4: DISTRIBUTION OF SAMPLE SHG MEMBERS BY REASON FOR JOINING SHG

SL.No	The women for joining the group	Sum	Mean	Rank
1.	For Creating Self – Employment Opportunities	2603	6.51	1
2.	NGO’s Encouragement	2209	5.52	2
3.	Death / Divorce / Separation Of Husband	1976	4.94	6
4.	Family Advice	1786	4.47	7
5.	To Get Internal Loan	1748	4.37	9
6.	For Social-Economic Empowerment	2001	5.00	5
7.	To Get Bank Loan	1744	4.36	8
8.	To Develop Saving Habit	2031	5.08	4
9.	Others	2034	5.09	3

Source: Computed from Primary Data

TABLE 5: DISTRIBUTION OF SAMPLE SHG MEMBERSBY AWARENESS ON THE FUNCTIONING OF SHGS

SL.No	The women for joining the group	Sum	Mean	Rank
1.	For Creating Self— Employment Opportunities	2603	6.51	1
2.	NGO's Encouragement	2209	5.52	2
3.	Death / Divorce / Separation Of Husband	1976	4.94	6
4.	Family Advice	1786	4.47	7
5.	To Get Internal Loan	1748	4.37	9
6.	For Social-Economic Empowerment	2001	5.00	5
7.	To Get Bank Loan	1744	4.36	8
8.	To Develop Saving Habit	2031	5.08	4
9.	Others	2034	5.09	3

Source: Computed from Primary Data

The result inferred that majority of the respondents' have joined in SHGs for creating self-employment opportunities, it is ranked in the first place with the mean score of 6.51, respectively. Similarly the women members' have said that the NGO's gave encouragement to join in SHGs, it is ranked in second place with the mean score of 5.52.

TABLE 6 : RESPONDENTS' OPINION ON UTILIZATION OF LOAN MONEY

Loan utilization		High	Moderate	Low	very low	sum	mean	Rank
Food materials	0 (0.00)	44 (11.00)	24 (53.150)	140 (35.00)	2 (0.50)		2.75	9
Children education	87 (21.75)	184 (46.00)	105 (26.25)	16 (4.00)	8 (2.00)	1526	3.82	1
Health! treatments	44 (11.00)	140 (35.00)	127 (31.75)	58 (14.50)	31 (7.75)	1308	3.27	5
Life cycle ceremonies	8 (2.00)	27 (6.75)	253 (63.25)	10 (27.150)	2 (0.50)	1129 8	2.82	8
Social Events	0 (0.00)	35 (8.75)	77 (19/5)	156 (39 00)	132 (33.00)	815	2.04	11
Agriculture/ Animal Husbandry	100 (25.00)	65 (16.25)	76 (19.00)	80 (20.00)	79 (19.75)	1227	3.07	6
Other income generating activities	37 (9.25)	254 (63.50)	44 (11.00)	32 (8.00)	33 (8/5)	1430	3.58	3
Burying Housing articles	2 (0.50)	38 (9.50)	181 (45.25)	131 (32.75)	48 (12.00)	1015	2.54	10
Buying Occupational tools	0 (0.00)	67 (16.75)	241 (60.25)	90 (22.50)	2 (0.50)	1173	2.93	7
Saving/Processing Assets	54 (13.50)	241 (60.25)	40 (10.00)	44 (11.00)	21 (5.25)	1463 2	3.66	2
Repayment of Debts	76 (19.00)	144 (36.00)	117 (29.25)	42 (10.50)	21 (5.25)	1412	3.53	4

Source: Computed from Primary Data

The result observed that, the women SHGs' have utilized their loan amount in repaying the debts and also for health treatments. These factors are ranked in fifth and sixth place with an average score of 3.27 and 3.07

TABLE 7 : RESPONDENTS' OPINION ON BENEFITS OF SANGHA LOAN

Benefits	Sum	Mean	Rank
Savings mobilized by the poor	2547	6.37	1
Access to the required amount of appropriate credit by the poor	2188	5.47	3
Matching the demand and supply of credit structure and opening new market for F1's	1874	4.69	6
Reduction in transaction cost for both lenders and	1718	4.30	9
Tremendous improvement in recovery	1769	4.42	8
Heralding a new realization of subsidy less and corruption less credit	1945	4.86	5
Remarkable empowerment of poor women	1836	4.59	7
It make women feel of Economic self-reliance	2194	5.49	2
Others	2017	5.04	4

Source: Computed from Primary Data

The above table illustrates the respondents' opinion on benefits of SHG loans. Majority of the respondents' have opined that the saving habit among the people has been developed by the SHG loans and it helps to the uplift economic status of poor people, it is ranked in first place with the mean score of 6.37.

TABLE 8 : RESPONDENTS' LEVEL OF SATISFACTION TOWARDS THE LOAN FACILITIES OFFERED IN THE SANGHA

Loan Facilities	Very High	High	Moderate	Low	Very Low	sum	Mean	Rank
Face value of loan amount	10 (2.50)	226 (56.50)	112 (28.00)	52 (13.00)	0 (0.00)	1394	3.49	1
Total cost Incurred	6 (1.50)	22 (53.00)	12 (28.00)	68 (17.00)	2 (0.50)	1352	3.38	3
Interest rate	4 (1.00)	196 (49.00)	98 (24.50)	71 (17.75)	31 (7.75)	1271	3.18	5
Travel expenses	2 (0.50)	128 (32.00)	32 (8.00)	228 (57.00)	10 (2.50)	1084	2.71	8
Documentation Charges /Photo/Other legal & processing fee	0 (0.00)	10 (2.50)	152 (38.00)	20 (5.00)	8 (2.00)	964	2.41	10
Other charges	2 (0.50)	20 (5.00)	163 (40.75)	183 (45.75)	32 (8.00)	977	2.44	9
Loan Processing Time	2 (0.50)	141 (35.25)	103 (25.75)	154 (38.50)	0 (0.00)	1191	2.98	7
Treated of Officials	6 (1.50)	131 (32.75)	162 (40.50)	101 (25.25)	0 (0.00)	1242	3.11	6
Repayment terms	6 (1.50)	22 (53.00)	11 (27.75)	71 (17.75)	0 (0.00)	1353	3.38	3
Repayment period	14 (3.50)	24 (56.00)	7 (7.00)	83 (20.75)	0 (0.00)	1369	3.42	2

Source: Computed from Primary Data

The rural poor women are incapacitated due to various reasons because most of them are socially backward, illiterate, with low motivation and poor economic base. Individually, a poor person is not only weak in socio-economic terms but also lacks access to knowledge and information, which are the most important components of today’s development process.

TABLE 9 : RESPONDENTS’ LEVEL OF PERCEPTION ON ENHANCEMENT IN HOUSEHOLD BENEFIT

Variables	Significantly Improved	Improved	Improved to certain extent	Improvement	Extremely Poor	sum	Mean	Rank
Housing facility has improved	12 (3.00)	324 (81.00)	44 (11.00)	20 (5.00)	0 (0.00)	1528	3.82	1
Basic Amenities have improved	24 (6.00)	115 (28.75)	231 (57.75)	10 (2.50)	20 (5.00)	1313	3.28	2
House is electrified	2 (0.50)	49 (12.25)	54 (13.50)	281 (70.25)	14 (3.50)	944	2.36	4
Using vessels is increased	26 (6.50)	96 (24.00)	169 (42.25)	109 (27.25)	0 (0.00)	1239	3.10	3
Electronic facility is made use	0 (0.00)	14 (3.50)	38 (9.50)	197 (49.25)	151 (37.75)	715	1.79	5

Source: Computed from Primary Data

The respondents’ level of perception on enhancement in household benefit. Majority of the women SHGs have opined that their household facilities have been improved with the help of SHGs, it is ranked in first place with the mean score of 3.82.

TABLE 10 RESPONDENTS’ OPINION ON CHANGES IN SAVINGS HABIT AFTER JOINING SHGS (FINANCIAL EMPOWERMENT)

Savings/ Investments	Significantly Improved	Improved	Improved to certain extent	Improvement	Extremely	Sum	Mean	Rank
Gold/ Investments	30 (7.50)	132 (33.00)	100 (25.00)	105 (26.25)	33 (8.25)	1221	3.05	3
Savings in post office	21 (5.25)	200 (50.00)	26 (6.50)	135 (33.75)	18 (4.50)	1271	3.18	2
Savings in banks	14 (3.50)	254 (63.50)	79 (19.75)	37 (9.25)	16 (4.00)	1413	3.53	1
Other savings	8 (2.00)	24 (6.00)	103 (25.75)	100 (25.00)	165 (41.25)	810	2.03	4
Owing insurance policy	8 (2.00)	12 (3.00)	22 (5.50)	61 (15.25)	297 (74.25)	573	1.43	5

Source: Computed from Primary Data

The above table indicates that, the women SHGs in Nilgiri district have opened savings account in banks after joining in SHGs, it is ranked in first place with the mean score of 3.53. Subsequently it has been inferred that the respondents’ owe post office savings, gold/other investments after joining in the SHGs.

TABLE 11 RESPONDENTS' OPINION ON THEIR ACHIEVEMENTS AS A SHG MEMBER

S. No	Variables	Sum	Mean	Rank
1.	Equal status participation in household	3553	8.88	1
2.	Equal rights are given to us	3298	8.25	2
3.	Significantly increase our living condition or economic condition	3048	7.62	3
4.	Development of our educational qualification	2695	6_74	5
5.	Reduce the family burden	2776	6_94	4
6.	Development of communicational skill and general awareness	2441	6_10	6
7.	Maintaining household smoothly	2280	5.70	10
8.	Partiality are removed among the members	2397	5.99	7
9.	Awareness in health and education	2378	5_95	8
10	Improve the helping tendency towards others	2164	5.41	12
11.	Create general awareness among the public	2223	5.56	11
12.	Improve creating thinking	2282	5.71	9

Source: Computed from Primary Data

From the above data analysis it has been inferred that, the women members' have gained equal status in the home as well as in the society, it is ranked in the first place with the mean score of 8.88.

IV. FINDINGS

The following findings have emerged from the analysis of the primary data collected:

1. A majority of the SHG members' have availed five loans or fewer loans in a year.
2. A majority i.e., majority of SHG members' in Nilgiri district have said that they use to repay their loan amounts in installments once in every month
3. A majority of women SHGs are receiving loans for agricultural needs.
4. All the sample women members in Nilgiri district have availed sangha loan.
5. A majority of the respondents get SHG loans for their children's education.
6. A majority of the respondents have opined that the saving habit among the people has been developed by the SHG and it helps to the uplift economic status.
7. A majority of the women members' exhibit high degree of satisfaction towards the face value of loan amount.
8. A majority of the SHG members' in Nilgiri district have opined that they are satisfied with the overall performance of the sangha.
9. A majority of women members' have agreed that their income level has been increased after joining in the sangha.
10. A majority of the women SHGs have opined that their household facilities have been improved with the help of SHGs.
11. A majority of women SHGs have opened savings account in banks after joining in SHGs.
12. A majority of the women members viewed that they have gained equal status in the home as well as in the society after joining SHGs.
13. A majority of the women members' have opined that they were able to contribute to the development of the neighbours.
14. Age, education, family nature, social status, occupation and annual income are significantly influencing to join the SHG activities.
15. There exists a relationship between women members' longevity of association with the SHG activities and their awareness about group functioning.
16. There exists a positive association between women members knowledge (amount of borrowing) on SHG operation and micro-credit availed by them.

17. There exists no positive association between women members knowledge (number of borrowings) on SHG operation and micro-credit availed by them.
18. There exists positive association between women members knowledge (repayment of loan) on SHG operation and micro-credit availed by them.
19. There exists positive association between women members knowledge (purpose of borrowing) on SHG operation and micro-credit availed by them.
20. There is significant relationship between sample micro financial loan lending agencies and loan money utilisation by SHG members
21. The long term association with SHGs household facilities of women in Nilgiris district have significantly improved like enhancement of housing facilities, electrification of house and increase in household utensils.
22. Factor analysis indicated that there is association between the longevity of member in the group and perception on enhancement in household benefit.
23. Factor analysis indicated that there is association between the longevity of member in the group and changes in savings habit after joining SHGs (financial empowerment).
24. The factors extraction indicated that after having member in SHG, the attitude of helping others voluntary, to create awareness to public on various aspects and improvement in creative thinking have explained around 30 per cent of the variance.

V. SUGGESTIONS

From the findings of the study, the following suggestions can be provided:

1. The analysis on the nature of membership indicated that a majority of the members are only ordinary members with lower share of members as ordinary members. This indicates that active participation among the members is lacking. Hence, the banks and NGO can create awareness among the members on the advantages and need for taking active participation in SHG activities.
2. It is indicated in the analysis that more than one third of the respondents are not regular in attending the meeting. Hence, the banks and NGO can create awareness among the members on the importance of attending the meeting regularly. Since, majority of the SHGs are not taking any action for not attending the meeting, fine may imposed to make a higher turnover in the SHG meetings.
3. The analysis on 'who prepares the agenda of the meeting' indicated that it is only the animators and the representatives who prepares the agenda for the meeting. To create awareness on the nature of problems faced by the members and also to make the members to actively

- participate in the activities of SHG, the members can be encouraged to prepare the agenda for the meeting.
4. The study could also conclude that though there savings of the members is positive, it is found to be low in the case of both urban and rural members, hence, it is suggested that motivational campaign may be conducted for inculcating saving habit in the minds of the members. The campaign should give exposure to savings, its future benefits, how the savings of members are utilised for rotation among the members, how the amount of groups' savings form a base for getting government sponsored scheme for income generating activities and the benefits to the individual member.
5. The analysis indicated that a majority of the respondents have chosen only the trade activities which have a low level of earnings and profits. With high prevailing industrial environment the SHG members can be educated in the selection of manufacturing goods needed by the small scale units and large scale units. The banks and NGOs can educate the members on the availability of local resources and start units based on these resources.

VI. CONCLUSION

From the elaborate data analysis it has been observed that 53.25 per cent of the sample populations were in age group 31-40 years and most of the sample populations have completed higher secondary or higher education. Similarly it has been observed that almost i.e., 94.50 per cent of the sample subjects are married and majority of the

SHGs women in Nilgiri district belong to Scheduled Caste or Scheduled Tribe. It has been inferred that majority of the SHG women are agricultural coolies and their monthly income ranges between `2501-`4000. It has been inferred that 70.50 per cent of the respondents' have sourced information from their neighbours, friends & relatives and they have joined in SHGs for creating self – employment opportunities. From the empirical data analysis it has been observed that 83.67 per cent of the SHG members' are aware of the benefits of SHG group, most of women are pertaining in the group for the past 5 years and 61 per cent of sample subjects' sanghas organize meetings weekly once. It has been found that the animators of the group articulate the ledger details in every sangha meetings and are maintaining the accounts with the help of an experienced person for reviewing the accounts of the group.

Thus from the analysis it can be concluded that all the variables that include: Age of the sample respondents, their Level of Education, Marital Status, Household Responsibility, Number of members in the family, Permanent/temporary nature of job of the head of the family, Household Responsibility, Type of family, Positive economic impact,

Support from the family members and Positive Social Impact have all significantly influence the preference to have active participation in SHG activities.

VII. SCOPE FOR FUTURE RESEARCH

The following areas are suggested for further research in Self Help Groups.

Though there are many studies carried out across the country of India on the performance of Self Help Group, the problems faced, Women empowerment, Micro credit to rural women, interlinkages between the micro credit and women empowerment, micro finance and poverty alleviation etc. it is found that none of the studies have made a comparison of the performance and satisfaction of members of women SHGs with men SHGs. Such a study can be carried out in the future.

As it has already been indicated, there are various sources of credit to SHGs like, SHG formed and Finance by Banks, SHGs formed by NGOs and Formal Agencies but Directly Financed by Banks, SHGs Financed by Banks Using NGOs as Financial Intermediaries and NGO Guided but Self-Supported SHGs. Though there are studies carried out to measure the impact of each of the sources of finance, there are not studies which compared the relative credit performance of the SHGs on the basis of different models of the SHG-Bank linkage. Such a study would help to know the relative contribution of each of the models on the progress and performance of SHGs.

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