



SOCIO-ECONOMIC BACKGROUND OF THE SHG MEMBERS IN TAMILNADU

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Abstract

Empowerment is a process that gives a person freedom in decision making and which are the basic characteristics among the person handle the business problems solved according to the situation. Self-help groups are at present playing a vital role in empowering women in all respects. In view of the foregoing factors, the researcher has undertaken the present study for highlighting the empowerment status of women through SHGs in Tamilnadu. The aim of the study how the socio-economic characteristics differences among SHG members in Tamil Nadu. For the purpose, three district were selected and adopted systematic stratified sampling techniques were collected 1000 samples through survey method. The study reveals that socio-economic characteristics has strong influences the SHG Group activities. This study concludes that the socio-economic background of SHGs according to age, religion, educational qualification, marital status, districts, occupation and family size has been found to be significant differences and imbalances of rural and urban SHGs.

Key Words: *Self-Help Group, Women Empowerment, Decision Making, Socio-Economic Characteristics.*

INTRODUCTION

Women, who form nearly half of the human capital in the country, number about 586.5 million according to the 2011 census of India. This represents 48.46 per cent of the country's population of, 1210.2 million. If they can be effectively utilized there will be a great value addition to the economy. The primary challenge faced by women today is to increase their participation and become actively involved in decision making. Active participation in social, economic and political spheres would help in enhancing process of decision making, empowerment, desired self-respect and social dignity which are the pre requisites of empowerment. Participation is the point where women are involved in taking decisions along with men. To reach this level, mobilization of women is necessary. By organizing themselves and working collectively, women will be empowered and gained increased representation which would lead to increased empowerment and ultimately greater control.

WOMEN EMPOWERMENT THROUGH SELF HELP GROUP

Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making. Women's empowerment is not a Northern concept. Women all over the world, including countries in the South, have been challenging and changing gender inequalities since the beginnings of history. These struggles have also been supported by many men who have been outraged at injustice against women and their upon the consequences for the society. It would be yet another instance of imperialism to say all these women and men did not have minds of their own.

Self Help Groups (SHGs) are one of the innovative and much needed schemes to accelerate the women entrepreneurship, women's self-employment and women empowerment. This concept was successfully implemented in Bangladesh and now in India. It has become the wise tool to improve the social and economic development. Government also provides various financial and non-financial assistance to promote the Self Help Groups for women empowerment. Banks and financial institutions have also realized the impact of the Self Help Groups. Hence they are channelizing their funds for women and rural development through Self Help Groups.

REVIEW OF LITERATURE

Singh Y K et al., (2007) stated that self help groups have emerged in order to help poor women to secure inputs like credit and other services. The concept of Self Help Group in India was introduced in 1985. Self Help Groups are small, economical, homogeneous, affinity groups of rural poor who are voluntarily ready to contribute to a common fund to be lent to their members as per their group discussions. They work for group solidarity, self group awareness, social and economic empowerment through democratic functioning and have refinanced Rs. 300 crore to the banks. Many rural development programmes like 'SwarnaJayanti Gram SwarozgarYozana' which is a combination of six rural development programmes, are based on the self help group strategy. It is a viable alternative to achieve the objectives of rural development and to get participation of women's in all rural development programmes.

Tanya Jakimow, (2007) in her article entitled, "The Rationale of Self-help in Development Interventions: A Case Study of a Study of a Self-help Group Programme in Tamil Nadu" Self-help is often perceived as a valuable, if not essential element to development programmes. At the same time, as a concept it has generally evaded scrutiny. Two types of claims are made

about the benefits of self-help programmes. First, claim is suggested that self-help empowers its participants more than other externally directed or implemented programmes. The second less vocal claim is the compatibility of self-help with cost-reduction strategies, both in terms of material costs and costs to the prevailing social economic structure. This article explores these two claims through a case study of a self-help group programme in Tamil Nadu, India. It argues that although empowering outcomes are stated as the rationale for self-help and these are often neglected in favour of achieving cost-reduction ones. This is an outcome of the concept of self-help being absorbed into the practices and discourses of the dominant development paradigm. Self-help has thus been divorced from its role in enabling self-direction, and has become the rationale for pressuring the marginalized to take responsibility for improving their own condition within a non-negotiable economic and social structure.

Ananthi .N, (2010) in his study assessed the performance of micro-finance in empowering women through SHGs. The study adopted the simple random sampling with 120 SHG members in rural and urban areas. The SHG members have received training programmes by NGOs and they were feeling financially independent after joining SHG. She identifies the compelling factors influencing member to join SHG such as those who are unemployed next to influence of family situations. The study suggests that there is strong influence of empowerment factors such as social and economical indicators on the performance of SHG members.

Angel Anila.A, (2012) studied the role of SHG in developing socio-economic status of rural women and to identify the satisfaction level of self-help group members in SHG activities in Tirunelveli district. For this purpose 120 SHG members were selected and collected the information relating to socio economic variable and analyzed with the help of Chi-square and average method. The study finds that socio-economic status of SHG members was poor especially before joining the SHG. During the SHG activities, the income level of the members have been increased and highly satisfied with the activities among SHG members. The study concluded that the income generation activities mainly non-farm activities, during the period agriculture has affected severe drought situation, members were moved into non-farm activities.

Mutumani .M and Gunasundari .K, (2012), his study an attempt has been made to explore socio economic determinants of women empowerment through micro finance and women empowering activities has encountered its problems of SHGs. The study was based on 150 women respondents those who are the members from various self help groups in Coimbatore district. The samples were selected based on convenient sampling method and tools like simple percentage, chi square and correlation were used. The study finds that there is a positive relationship between productivity and the women empowerment variables such as to improve quality of life, enhancement of investment, work commitment and support from family members which are proved to be statistically significant. The study concludes that strengthening women's financial base and economic contribution to their families and communities play a role in empowerment.

Kasturi et.al, (2014) observed and conducted a study to analyze the growth of self-help groups and micro finance in the study area of Dharmapuri district. The study tried to analyze capacity building skill set its enhancement and improvement in their socio economic conditions of members. The study confined with the sample of 520 respondents. The study identified the significant growth in formation of SHGs in Dharmapuri district. The larger the family size more would be functioning of SHGs with respect to usage of micro finance, supporting agency and managerial capacity. They suggested that micro finance contributed towards increase in savings by women in their improvement of socio economic status of the groups. The study concluded that significant relationship exists between educational qualifications of SHGs members and the factors considered such as usage of micro financing, supporting agency, managerial capacity and leadership quality.

Mohammed Nizmuddin and PerwaysAlam, (2014) studied socio economic status of SHG women members and the impact of SHG bank linkage programme on economic empowerment of women. The study has been conducted in Mewat district of Haryana with block level selection of SHG members and analyses through multi stage sampling. The study finds out that because of bank linkage programme and women empowerment, SHG have brought much improvement in the income level of the respondents. The post SHG period savings pattern of the members have significant increase that exists both in group as well as in their personal savings. The study concludes that SHG programme has a strong impact and has to achieve some sort of success in terms of income generation for the poor women in rural areas.

NEED FOR THE STUDY

Even after six decades of planned development, Indian women, except a privileged minority, have not achieved expected success in the main stream of life. The position of woman and her status in any society is an index of the civilization. Self-help groups are at present playing a vital role in empowering women in all respects. In view of the foregoing factors, the researcher has undertaken the present study for highlighting the empowerment status of women through SHGs in Tamilnadu.



STATEMENT OF THE PROBLEM

Self Help Groups have emerged as one of the major strategies in group formation and the various scheme of the Government of India have shown that strong women groups could contribute substantially to their development and highlighted to the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development through income generating activities, including thrift, credit management activities among poor women. It is a small informal, homogeneous group of not more than 20 members each. These group members do not have conflicting interests. All the members participate equally in their joint liability. SHG is a self-governed, peer controlled, small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit facilities. For empowering women in Tamil Nadu, SHGs were started first in the Dharmapuri district of Tamil Nadu with the assistance of International Fund for Agricultural Development (IFAD) in September 1989. The focus of this formation of SHGs is to improve the economic position of women in rural areas.

The success of the project led to the announcement of MahalirThittam in 1996 extending the coverage to the entire State in a phased manner. Tamil Nadu Corporation for Development of Women Limited was established in the year 1983 with the prime objective of socio economic development and empowerment of rural women. Tamil Nadu Corporation for Development of Women implements MahalirThittam in partnership with Non-Governmental Organizations (NGOs) who form, train and monitor the SHGs in the State. This project is intended to promote social empowerment of poor and disadvantaged women through equal status at all levels. It also supports economic improvement through financial self-reliance of women with greater access to financial institutions. The Government of Tamil Nadu realized that SHG is an effective tool for delivering credit to the rural poor for their economic and social development. In Tamil Nadu, at present, there are 5,56,000 lakh SHGs consisting of 8.57 million women members and their total savings as on 26.06.2012 is Rs. 3,374.60 crore and a total amount of Rs.15,633.83 crore have been sanctioned to SHG members through Bank Linkage Programme.

During the planning era, several efforts were made by the Government of India to increase the role of women and to improve the status of women. Self-Help Groups (SHGs) are increasingly becoming very important method of organizing women to take action and transform their situation. The strength of Self Help Groups is based upon the fact that the people who are facing problems are likely to be the most committed to solve them.

The inability of formal credit institutions to cover rural poor is generally attributed to high cost of administering the large number of small loans. This has promoted large number of Non-Government Organizations (NGOs) to enter the rural credit scheme for organizing the poor into informal groups. For mutual help, these groups are instrumental in promoting informal structure of the poor to help them save and promote self-reliance in financing these needs through Self Help Groups. But still poor have financial crisis. Their poverty still persists. In this context study is proposed to carry out further stuffy in micro financing.

Self Help Groups have emerged as one of the major strategies for the convergence of services and activities different Self Help Groups in different states of the country have focused on: Skill development, Awareness generation, Gaining access to credit from financial institutional for micro enterprise projects and inculcation of thrift and management of credit for the economically deprived sections of women and so on. Hence, it is of considerable interest to study the role of Self-Help Groups in the socio-economic status of women in Tamilnadu.

OBJECTIVES OF THE STUDY

1. To study the socio-economic background of the women beneficiaries and their family characteristics.
2. To analyze the difference between socio-economic character among the SHG members in Tamil Nadu.
3. To explore future strategies and to suggest measures for the better management of Self Help Groups.

METHODOLOGY

This study has compiled with the help of both primary and secondary data. The primary data was collected with the help of structured interview schedule. The schedule included the questions related to the Socio-Economic information about the SHGs members, income, expenditure, savings and problems faced by the SHGs' members. The data was collected from the sample SHG members of selected districts in Tamil Nadu.

Sample Design

In order to identify the sample respondents, the following procedure was adopted. Simple stratified random sampling technique was adopted to identify the respondents.

1. Selection of districts: Four districts (Erode, Salem, Namakkal and Dharmapuri districts of Tamil Nadu) were selected on the basis of purposive sampling technique.
2. Selection of Taluks: Five Taluks from each district were selected as stratum which resulted in a total of 20 Taluks.
3. Selection of SHGs: Fifty SHG members in each Taluk were identified and included as sample which resulted in 1000 sample respondents.

Interview schedules were used as a major tool to collect first-hand information from the sample respondents. Field survey technique was adopted to collect information from the SHG members. A pilot study was conducted with a few sample respondents and necessary modification was also carried out after the pilot survey was completed.

Tools for Analysis

The collected information has been classified into various tables according to the need and requirement. Statistical tools have been applied like Descriptive Statistics, Simple Percentage Analysis, and ANOVA.

Scope of the Study

The scope of the study is restricted to women SHGs in selected districts of Tamilnadu. In the present study, an attempt has been made to analyze the role of SHGs in the development of socio-economic status of women in Tamilnadu. The Study focuses on the women to utilize the micro credit enterprises for socio-economic development. It covered the areas namely the formation, meeting, training, financial assistance, various development schemes, marketing activities and socio-economic development of the groups. The study mainly confined to the impact of the SHG beneficiaries measured in terms of changes in the level of income, savings, expenditure, assets employed and borrowing after availing the assistance. The loan repayment aspects of the target groups are also evaluated.

Period of the study: The period of the study confined into two years from 1st April 2013 to 31st March 2015.

Limitation of the Study

1. The data was collected only from 1000 members in selected three Districts. The report has been prepared based on the data collected only from a few SHG members in each taluks based on proportionate sampling.
2. The facts presented are based on the information provided by the SHG members.
3. The report focused only on the objectives, functions and activities of SHG members.
4. Most of the respondents are illiterate and so collection of the data was little bit difficult.
5. An interview schedule was prepared only for women SHGs and not for NGOs and other Government officials.

DATA ANALYSIS AND INTERPRETATION

An attempt has been made to analyse the socio-economic conditions of the sample respondents and their influencing factors that are mainly responsible for the empowerment of women. Socio-economic profiles help in deriving a comprehensive picture of the respondents and the society in which they live. In this context Age, Community, Marital status, Education, Family size, Occupation, Income, etc. is considered as important variables.

Age

Age is a determining factor which shows the involvement of a particular age group in the economic activities of SHG. In women, age becomes crucial relevant because each job is time bound one and it requires energy and skill. Moreover, age refers to maturity and experience of women in their work. Therefore, age of the members is an indicator that reflects their relative position in SHG. The data regarding Age of the respondents are furnished in the following Table 1.

Table 1, Age Wise Classification of The SHG Members

Sl. No	Age	No. of Respondents	Percentage	Mean	Std. Deviation
1	Below 20 Years	89	8.9	2.71	1.089
2	21-30 Years	363	36.3	2.40	1.121
3	31-40 Years	415	41.5	2.44	1.151
4	Above 40 Years	133	13.3	2.84	.944
	Total	1000	100.0	2.50	1.119

The distribution of respondents according to the Age group is presented in Table 1. The data reveals that there are 89 respondents (8.9 per cent) below 20 years and 363 respondents (36.3 per cent) in the group age between 21 - 30 years. Among the members, 415 respondents (41.5 per cent) belong the age group of 31-40 years and 133 respondents (13.3 per cent) in the age group of above 40 years. Hence, the majority of the respondents belong to the age group between 31- 40 years.

Religion

The Religious faith of respondents also can affect their socio-economic activities. Table 2 lists the religion-wise distribution of the respondents.

Table 2,Religion of The SHG Members

Sl.No	Religion	N	% of Total N	Mean	Std. Deviation
1	Hindu	615	61.5	2.43	1.123
2	Christian	263	26.3	2.68	1.118
3	Muslim	98	9.8	2.36	1.105
4	Others	24	2.4	2.88	0.741
	Total	1000	100.0	2.50	1.119

The distribution of the respondents according to the religion is presented in Table 2. The data reveals that 615 respondents (61.5 per cent) are Hindus and 263 respondents (26.3 per cent) are Christians. Among the members, only 98 respondents (9.8 per cent) belong to Muslim and 24 respondents (2.4 per cent) are belonging to other religion. Hence, it is not surprising to note that majority of the respondents are Hindus.

Community

The community-wise distribution of the respondents is shown Table 3. Community of the respondents is one of the factors affecting their socio-economic activities. The rural women who belongs to the Backward, SC/ST and other community are the worst affected.

Table 3,Community of The SHG Members

Sl. No	Community	N	% of Total N	Mean	Std. Deviation
1	BC	352	35.2	2.55	1.064
2	MBC/DNC	405	40.5	2.51	1.125
3	SC	128	12.8	2.27	1.202
4	ST	83	8.3	2.53	1.213
5	Others	32	3.2	2.72	.958
	Total	1000	100.0	2.50	1.119

Table 3 indicates that the distribution of the respondents is according to the community-wise classification. The data reveals that 405 respondents (40.5 per cent) belong to MBC/DNC, 352 respondents (35.2) per cent) to BC and 128(12.8%) respondents to SC. Among the members, only 83 respondents (8.3 per cent) belong to ST and 32 respondents (3.2 per cent) belong to other community. Hence, it is found that majority of the women members of SHG groups belong to MBC/DNC group in all the selected districts.

Educational Qualification

The education factor has a greater value in the society. Education sharpens the wisdom of the individuals. Hence, the educated persons are able to take correct decisions. Educational qualification is an important asset to the women members, as it helps them to acquire the required knowledge. The phenomenal growth in women's education in recent years especially in rural areas has improved the position of women society. It has enabled them to develop self-confidence and to be enterprising. Imparting technical and professional education to them has helped them to undertake innovative activities.

Table 4,Educational Qualification of The SHG Members

Sl.No	Educational Qualification	N	% of Total N	Mean	Std. Deviation
1	Illiterate	497	49.7	2.42	1.159
2	Primary	316	31.6	2.48	1.131
3	Secondary	108	10.8	2.71	0.977
4	Higher Secondary	28	2.8	2.96	0.999
5	Graduate	32	3.2	2.63	0.793
6	Post Graduate	19	1.9	2.89	0.875
	Total	1000	100.0	2.50	1.119

The above table explains that the educational qualification wise classification of the respondents. Among them, 497 respondents (49.7 per cent) belong to illiterate, 316 respondents (31.6 per cent) to primary level and 108 respondents

belonging to secondary level. Among the members, only 32 respondents (3.2 per cent) belongs to graduate level, 28 respondents (2.8 per cent) belong higher secondary level and 19 respondents (1.9) belong to post graduate level. Hence, it could be observed that in general majority nearly 50 per cent of the SHG members are illiterates.

Family Status

There are two types of families in which the respondents live in either Nuclear or joint family system. The existence typical rural joint family is very rare today. The laborers among the rural people move towards cities, to live a sophisticated life, to provide and to get good medical care to their families. In this situation, the joint families are disappearing and there is an existence of large number of old age homes.

Table 5, Family Status Of The SHG Members

Sl.No	Family Status	N	% of Total N	Mean	Std. Deviation
1	Joint	669	66.9	2.49	1.086
2	Nuclear	331	33.1	2.51	1.184
	Total	1000	100.0	2.50	1.119

The distribution of the respondents according to the family status has been presented in Table 5. The data reveals that there are 669 respondents (66.9 per cent) belong to joint family and 331 respondents (33.1 per cent) to nuclear. Hence, majority of the respondents are joint family.

Marital Status

Marital status of women is an important factor determining their socio-economic status. The ego clash between husband and wife may not allow the wife to take up job or employment. But now a day the awareness programmes conducted by the media encourage women to take up employment. There should be need of hour to improve the socio-economic status and enhance their life styles among the SHG members brought forward the employment.

Table 6, Marital Status of The SHG Members

Sl.No	Marital Status	N	% of Total N	Mean	Std. Deviation
1	Married	680	68.0	2.45	1.131
2	Unmarried	154	15.4	2.47	1.043
3	Separated/Divorced/Widow	166	16.6	2.73	1.113
	Total	1000	100.0	2.50	1.119

Table 6 gives data above the marital status of the respondents among the selected SHG members. The data reveals that there are 680 respondents (68 per cent) belongs to married followed by 166 respondents (16.6 per cent) in separated /divorced/widow, Among the members has only 154 respondents (15.4 per cent) belongs to unmarried . Hence, majority of the respondents are married.

Occupation

In every society, certain occupations are perceived to bring greater economic, social, or prestige rewards than others. This perception will determine to a great extent the numbers and qualifications of people who will seek employment in a given occupation as individuals compete for high-reward jobs. The occupation of the individual is a status symbol in society. It is the major source to secure money and through this the needs of human beings can be very easily fulfilled. For the purpose of this study, the occupation has been categorized into four types viz unemployed, employed, house wife, employed in organized sectors and self-employment.

Table 7, Occupation of The SHG Members

Sl.No	Occupation	N	% of Total N	Mean	Std. Deviation
1	Unemployed	214	21.4	2.43	1.152
2	Employed (unorganized sectors)	164	16.4	3.03	.923
3	House Wife	326	32.6	2.35	1.121
4	Employed in organized sectors	144	14.4	2.70	1.065
5	Self Employed	152	15.2	2.16	1.092
	Total	1000	100.0	2.50	1.119

The distribution of the respondents according to the occupation has been presented in Table 7. The data reveals that 326 respondents (32.6 per cent) belong to House wife followed by 214 respondents (21.4) belongs to unemployed and 164 respondents (16.4 per cent) to employed (unorganized sectors). Among the members, only 152 respondents (15.2 per cent) belong to self-employed and 144 respondents (2.4 per cent) belong to employed to organized sectors. Hence, majority of the respondents are House wife.

Earning members in Family

The socio-economic status of the women could be improved the family towards factors to be considered the number of the earning members in family.

Table 8, Earning Member in Family of The SHG Members

Sl.No	Members in Family	N	% of Total N	Mean	Std. Deviation
1	One	376	37.6	2.42	1.095
2	Two	399	39.9	2.65	1.120
3	Three	127	12.7	2.55	1.052
4	Four	88	8.8	2.03	1.159
5	Above four	10	1.0	3.10	1.101
	Total	1000	100.0	2.50	1.119

The distribution of the respondents according to the earning members in family has been presented in Table 8. The data reveals that 399 respondents (39.9 per cent) belong to two members earning in their family followed by 376 respondents (37.6 per cent) in earning one member earning in their family and 127 respondents (12.7) belong to three members earning in their family. Among the members, only 88 respondents (8.8 per cent) belong to four members earning in their family and 10 respondents (1.0 per cent) are belong to above four members earning in their family. Hence, majority of the respondents are two members earning in their family.

Family size

Size of the family is also one of the factors governing the emergence of women members in rural areas. There is a direct relationship between the number of members of a family and the participation of women in the entrepreneurial activities. The size of the family denotes the total number of members in a family, including parents, children and others. The sizes of families of the respondents are provided in Table 9.

Table 9, Family Size of The SHG Members

Sl.No	Family Size	N	% of Total N	Mean	Std. Deviation
1	1-2	110	11.0%	2.40	1.068
2	3-4	616	61.6%	2.43	1.154
3	5-6	248	24.8%	2.65	1.031
4	7 and above	26	2.6%	3.23	.908
	Total	1000	100.0%	2.50	1.119

The distribution of the respondents according to the family size has been presented in Table 9. The data reveals that 616 respondents (61.6 per cent) belong to 3-4 members in the family followed by 248 respondents (24.8 per cent) belong to 5-6 members in the family and followed by 110 respondents (11.0 per cent) in 1-2 members in the family and Among the members, only 26 respondents (2.6 per cent) belong to 7 and above members in the family. Hence, majority of the respondents are 3-4 members in the family.

Monthly income

Income is the major source to satisfy the needs of the human beings. An individual is respected, based on his income. It is one of the major sources to extend the wealth of the individual and through this wealth only he / she is recognized and respected in the society. Income decides the background of a person. It is the yardstick to receive the standard of living. Poverty line and standard of living of a person are measured by using the income as the prime indicator. It is difficult to get accurate information about the income of the family. Family income here refers to all sources through which the respondents have had return of their economic activities. The income generated by the selected sample respondents in the study area has been studied.

Table 10, Monthly Income of The Family

Sl.No	Income	N	% of Total N	Mean	Std. Deviation
1	Below Rs.5000	53	5.3	2.42	0.989
2	Rs.5001-10000	538	53.8	2.55	1.123
3	Rs.10001-15000	253	25.3	2.42	1.094
4	Rs.15001-20000	108	10.8	2.58	1.128
5	Above Rs.20000	48	4.8	2.27	1.284
	Total	1000	100.0	2.50	1.119

The information of the respondents according to the monthly income of the family has been presented in Table 10. The data reveals that there are 538 respondents (53.8 per cent) belong to between Rs.5001-10000 monthly income of the family followed by 253 respondents (25.3 per cent) to between Rs.10001-15000 monthly income of the family and 108 respondents (10.8 per cent) belong between Rs.15001-20000. Among the members, only 53 respondents (5.3 per cent) belongs to below Rs.5000 monthly income of the family and 48 respondents (4.8 per cent) belong to above Rs.20000 monthly income of the family. Hence, majority of the respondents are between Rs.5001-10000 monthly income of the family.

Opinion towards Socio-Economic Status

The socio-economic status between different demographic profiles of self-help group members. Age, religion, community, educational qualification, family status, marital status, occupation, earning members in family, family size and monthly income of the family among the self-help group in selected district and results are shown in Table 11 is an outcome of one way ANOVA model conceptualized. The stated null hypothesis was “There is no significant difference between various socio-economic status among the SHG members in selected districts”.

Table 11, Analysis of Variance Between Demographic Variables and District

Variance Between	Source	Sum of Squares	df	Mean Square	F	Sig.
District * Age	Between Groups	24.977	3	8.326	6.769	.000
	Within Groups	1225.023	996	1.230		
	Total	1250.000	999			
District * Religion	Between Groups	16.397	3	5.466	4.413	.004
	Within Groups	1233.603	996	1.239		
	Total	1250.000	999			
District * Community	Between Groups	8.934	4	2.234	1.791	.128
	Within Groups	1241.066	995	1.247		
	Total	1250.000	999			
District * Educational Qualification	Between Groups	17.974	5	3.595	2.900	.013
	Within Groups	1232.026	994	1.239		
	Total	1250.000	999			
District * Family Status	Between Groups	.055	1	.055	0.044	.834
	Within Groups	1249.945	998	1.252		
	Total	1250.000	999			
District * Martial Status	Between Groups	11.068	2	5.534	4.453	.012
	Within Groups	1238.932	997	1.243		
	Total	1250.000	999			
District * Occupation	Between Groups	78.199	4	19.550	16.600	.000
	Within Groups	1171.801	995	1.178		
	Total	1250.000	999			
District * Earning Members in Family	Between Groups	34.464	4	8.616	7.053	.000
	Within Groups	1215.536	995	1.222		

	Total	1250.000	999			
District * Family Size	Between Groups	23.353	3	7.784	6.321	.000
	Within Groups	1226.647	996	1.232		
	Total	1250.000	999			
District * Monthly income of the family	Between Groups	6.412	4	1.603	1.283	.275
	Within Groups	1243.588	995	1.250		
	Total	1250.000	999			

Age:It is highlighted from the table that the calculated 'F' value (6.769) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Age and opinion towards the socio-economic status" does not hold good. From the analysis it is identified that there is a significant difference between age and their opinion towards the socio-economic status.

Religion:It could be projected from the table that the calculated 'F' value (4.413) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Religion and opinion towards the socio-economic status" does not hold good. From the analysis, it is identified that there is a significant difference between religion and their opinion towards the socio-economic status.

Community:It could be highlighted from the table that the calculated 'F' value (1.791) is less than the table value and the result is not significant at 5% level (p value > 0.05). Hence, the hypothesis, "Community and opinion towards the socio-economic status" does hold good. From the analysis, it is identified that there is no significant difference between Community and their opinion towards the socio-economic status.

Educational qualification:It shows from the table that the calculated 'F' value (2.90) is greater than the table value and the result is not significant at 5% level (p value < 0.05). Hence, the hypothesis, "Educational Qualification and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is significant difference between Educational qualification and their opinion towards the socio-economic status.

Family status:It is inferred from the table that the calculated 'F' value (0.044) is less than the table value and the result is not significant at 5% level (p value < 0.05). Hence, the hypothesis, "Family status" and opinion towards the socio-economic status" does hold well. From the analysis, it is identified that there is no significant difference between family status and their opinion towards the socio-economic status.

Marital status:It is highlighted from the table that the calculated 'F' value (0.044) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Marital status" and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is significant difference between Marital status and their opinion towards the socio-economic status.

Occupation :It is highlighted from the table that the calculated 'F' value (16.600) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Occupation" and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is significant difference between Occupation and their opinion towards the socio-economic status.

Earning members in family :It is highlighted from the table that the calculated 'F' value (7.503) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Earning members in family" and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is significant difference between Earning members in family and their opinion towards the socio-economic status.

Family size:It is highlighted from the table that the calculated 'F' value (6.321) is greater than the table value and the result is significant at 5% level (p value < 0.05). Hence, the hypothesis, "Family size" and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is significant difference between Family size and their opinion towards the socio-economic status.



Monthly income of the family :It shows from the table that the calculated 'F' value (1.283) is less than the table value and the result is not significant at 5% level (p value < 0.05). Hence, the hypothesis, "Monthly income of the family" and opinion towards the socio-economic status" does not hold well. From the analysis, it is identified that there is no significant difference between Monthly income of the family and their opinion towards the socio-economic status.

RECOMMENDATIONS

Empowerment has been studied in terms of various dimensions such as economic, social, psychological, educational empowerment. Among these the social empowerment has the lowest score while observing different aspects of empowerment; it is obvious that social empowerment should be given more attention. The self-confidence, self-esteem and decision making capability should be improved. Their fight against atrocities, domestic violence, wife beating and illicit liquor should be encouraged as a mass movement.

Continuing education programme can be conducted for illiterate members along with the basic training of banking. The bank officials can do much in this context. Federation can play vital role in group maintenance and empowerment. Federation is best suited to provide services such as accounting, auditing, capacity building, literacy, business development. Constant encouragement by government officials followed by regular monitoring of the functions of SHGs can help in improving the present situation.

CONCLUSION

Self-help groups occupy a pivotal role in the economic development of the society and helps in the economic empowerment of women members. This study analyzed the socio-economic background of SHGs according to age, religion, educational qualification, marital status, districts, occupation and family size has been found to be significant differences and imbalances of rural and urban SHGs.

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