A STUDY ON ASSET CREATION OF WOMEN SHGs MEMBERS
IN NAGAPATTINAM DISTRICT, TAMILNADU

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Abstract :

During last decade, India had a tremendous growth of SHGs in different forms in different regions. In southern region, the movement of SHGs has shown good results in Andhra Pradesh and Tamil Nadu. The poor status of Indian women in villages is slowly transformed with the help of SHGs. The dynamic SHGs movement in Tamil Nadu has created a revolution and has become the women's own movement leading to their social, economic and political empowerment. Today this programme covers almost all the blocks and Panchayats in Nagapattinam district.

INTRODUCTION

The SHG scheme was introduced by Government of India in 1982, with the main objective of alleviating poverty. SHG is an unregistered voluntary association of people from same socio-economic condition and they are primarily involving themselves in savings and credit. SHG may be either women or men. Some of them are mixed type. But more than 90% of the groups are women SHGs. SHGs have created socio-economic awareness among rural women. The movement empowered women economically and able to contribute to increase the level of their family income and thereby developed their family economically. SHGs conducted social awareness programmes which created social awareness among the members and they encouraged rural women in participating community development programme launched by TNWDC ltd. The awareness and participation helped women members to empower them socially.

In Tamil Nadu State, a typical pattern emerging on SHGs growth horizontally. NGOs and Women were struggled to form the first SHG. Subsequently formation of SHGs resulted in large numbers has been motivated largely from within. It was the struggle of first SHG even to conduct

weekly meetings and collecting money to save for six months. A small amount of saving was remitted with bank as deposit on a weekly or monthly basis. The group lent it to members within a period of six months after withdrawn from bank. This is called internal lending. The suspicion that the organizers run away with the savings was the first very important incident took place to the MaThi (Mahalir Thittam; Women's Development Project) proved wrong. The reason is transparent SHG operation and each and every member aware of the details. The savings of SHG deposited in to a bank account. In Tamil Nadu State, SHGs have capacity of establishing the required factors in such a way to get maximum output at low cost. The poor villagers suffer from problems like unemployment, under employment, assetlessness, illiteracy, ill-health, poor housing, and poor participation in development programmes, vulnerability to natural calamities such as flood, cyclone, drought and tsunami.

During last decade, India had a tremendous growth of SHGs in different forms in different regions. In southern region, the movement of SHGs has shown good results in Andhra Pradesh and Tamil Nadu. The poor status of Indian women in villages is slowly transformed with the help of SHGs. The dynamic SHGs movement in Tamil Nadu has created a revolution and has become the women's own movement leading to their social, economic and political empowerment. Today this programme covers almost all the blocks and Panchayats in Nagapattinam district.

STATEMENT OF THE PROBLEM

The economic condition is very important since social and political conditions to a significant extent depend on economic status. The women mostly have low earnings and limited access over the income of the spouse. Food insecurity is another burning problem faced by these households. To provide food security, the income of women needs to be increased. The earning capacity can be enhanced by building through training, provision of credit for acquiring income generating assets and credit to enter in to petty ventures. Nagapattinam district is one among the front line districts in the promotion of SHGs, which are developed as a tool for the eradication of poverty. The district is coastal in nature and also surrounded by villages engaging in agriculture. But the district was consecutively worst hit by natural calamities such as Tsunami, flood and cyclone. Now the district proclaimed as drought prone area. In this situation, the role of SHG movement is all the more important for the promotion of economic interest of the inhabitants of the districts especially women. The present study is focused the impact of SHGs on the assets creation in Nagapattinam district, Tamil Nadu.

SCOPE OF THE STUDY

The Asset holding of sample respondents in Nagapattinam district is presented in this paper. The poor women would not be able to meet their basic requirements, because they do not have purchasing power. SHGs provide employment opportunities to women through income generating activities. SHG creates an asset and act of creation of asset, process of maintenance and operation of the asset help to generation of employment. An attempt is made to assess the impact of SHGs on the creation of assets. This section highlights the asset creation of sample respondents during pre period and post period of membership in SHG. Further the assets created grouped into five viz. durable article, agricultural land, implement and live stock, business asset and investment.

OBJECTIVES OF THE STUDY

1.   To assess the impact of women SHGs on family monthly income, expenditure and saving of its members in the study area.

2.   To analyse the impact of women SHGs on assets creation of the sample respondent in the study area.

METHODOLOGY

The study is descriptive in nature. Nagapattinam district is purposely selected as the study area. The study is based on the primary data.

SAMPLING

Nagapattinam district comprises of eleven blocks viz., Nagapattinam, Thirumarugal, Kilvelur, Keelaiyur, Thalainayar, Vedharanyam, Mayiladuthurai, Sembanarkoil, Sirkali, Kuttalam, and Kollidam. Each block is designated as stratum. Proportionate Stratified Random Sampling procedure was adapted to select sample self-help groups and members from all the eleven blocks in Nagapattinam district. The size of sample for SHGs and its members are calculated with a margin of error at 1 percent level and 99 percent confidence level arrived as 665 members out of 250249 members in the district. Further from each stratum (block) the sub sample size is calculated proportionately. The following method of calculation is used for determining the sample size for SHGs and its members.

DATA COLLECTION

Survey method has been adopted along with personal interview technique for the collection of primary data from women SHGs. An interview schedule, well structured and pretested was administered for gathering of information from sample SHGs respondents. Further, secondary data were pooled from the office records of TNWDC at Nagapattinam, books and journals. The Simple statistical tools were used for the analysis of the data.

TESTING OF HYPOTHESIS

1.   There is no significant difference between the Mean Family monthly income, expenses and savings before and after joining SHG.

2.   There is no significant difference between the mean scores of durable articles   before and after joining SHG.

3.   There is no significant difference between the Mean scores of agricultural land, implements and live stock assets before and after joining SHG.

4.   There is no significant difference between the Mean scores of Business and profession assets before and after joining SHG.

5.   There is no significant difference between the Mean scores of investment and jewels assets before and after joining SHG.

LIMITATIONS

The study is confined to the views of women SHGs members only. Views of the NGOs and banks are not taken in to consideration.

PERIOD OF THE STUDY

The primary data collection was carried out in all the blocks during 2014-15. The period of the study was normal, free from abnormalities in climatic and monsoon conditions.

FAMILY MONTHLY INCOME, EXPENSES AND SAVINGS

Income is one of the main indicators to measure the standard of living of members. The data regarding income, expenses and saving of beneficiaries was determined at two points of time i.e. pre and post SHG membership. The Family monthly income, expenses and savings of the sample women SHGs' Members is analyzed before and after joining SHG in this section.

The Family monthly income, expenses and savings before and after joining as the member of SHG is observed and further in order to find the significant difference, paired t test procedure is used to compare Mean scores of two groups. Test for Mean scores regarding Family monthly income, expenses and savings were tested and the results of the analysis are given in Table 1.

TABLE 1

MEAN SCORES REGARDING FAMILY MONTHLY INCOME, EXPENSES AND SAVINGS – t TEST

(Amount in Rupees)

Family Monthly		Mean	SD	t	p
Income	Before	6,741.95	2,761.95	38.34	0.00
	After	9,278.20	3,410.99		
Expenses	Before	5,012.63	1,908.68	30.78	0.00
	After	6,666.02	2,538.65		
Savings	Before	1,198.80	810.10	32.10	0.00
	After	1,723.98	936.56		

Source: Primary data

Null Hypothesis :

H_0: There is no significant difference between the Mean Family monthly income, expenses and savings before and after joining SHG.

The Mean, Standard Deviation regarding Family monthly income, before joining SHG shows (6,741.95 ± 2,761.95) and after joining SHG was (9,278.20 ± 3,410.99). The Mean, Standard Deviation regarding family monthly expenses, before joining SHG shows that (5,012.63 ± 1,908.68) and after joining SHG was (6,666.02 ± 2,538.65). The Mean, Standard Deviation regarding Family monthly savings, before joining SHG shows that (1,198.80 ± 810.10) and after joining SHG was (1,723.98 ± 936.56).

The Table also shows that the 't' statistics, calculated as the ratio of the difference between sample means divided by the standard error of the difference. The column P value shows the probability value from the 't' distribution. Since the P value is less than 0.01, the hypothesis was rejected. Hence there is highly significant difference in the Mean family income, expenses and savings after joining the SHG. This clearly indicates that there is significant increase in the Mean Scores of family income, expenses and savings after joining SHG showing the Economic Empowerment of women SHGs members.

DURABLE ASSETS CREATION

The durable articles are a significant factor for determining the living conditions of the people. The values of these articles reflect the economic condition of the members. The sample respondents have utensils, radio, T.V, watch, mixi, grinder, cell phone, bicycle, scooter and other assets. The value of durable articles before and after becoming the member of SHG is observed. Further in order to find the significant difference, paired 't' test procedure is used to compare Mean scores of Tow groups and the results are given in Table 2.

TABLE 2

MEAN SCORE REGARDING DURABLE ARTICLES – t TEST

(Amount in Rupees)

Name of the assets		Mean	SD	t	p
Utensils (in Rupees)	Before	9,567.82	14,043.22	19.80	0.00
	After	10,977.44	14,606.29		
Radio	Before	419.40	1,061.79	13.12	0.00
	After	650.90	1,287.71		
T.V.	Before	5,966.02	4,100.51	16.06	0.00
	After	8,020.00	3,595.26		
Watch	Before	388.84	305.36	16.40	0.00
	After	471.32	303.93		
Mixi	Before	1,699.40	1,450.76	22.52	0.00
	After	2,996.32	1,664.08		
Grinder	Before	3,145.11	2,162.05	21.06	0.00
	After	4,995.94	1,775.28		
Cell phone	Before	1,651.28	1,445.75	17.56	0.00
	After	2,986.62	1,368.85		
Bicycle	Before	1,312.78	1,411.78	22.04	0.00
	After	2,539.70	1,321.33		
Scooter	Before	1,642.86	8,318.53	20.56	0.00
	After	13,045.11	15,369.67		
Others	Before	268.57	798.96	7.04	0.00
	After	1,900.15	5,974.13		

Source: Primary data

Null Hypothesis :

   H0: There is no significant difference between the mean scores of durable articles before and after joining SHG.

   Articles wise distribution of Mean, Standard Deviation before joining SHG regarding asset creation shows that the Mean score (9,567.82 ± 14,043.22) was obtained for "Utensils" whereas, the Mean score (419.4± 1,061.79) was obtained for 'Radio'. The mean score on 'TV' was (5,966.02 ± 4,100.51). The mean score on 'Watch' was (388.84 ± 305.36), the Mean score on 'Mixi' was (1,699.40 ± 1,450.76).   The Mean score on 'Grinder' was (3,145.11 ± 2,162.05), the Mean score on 'Cell phone' was (1,651.28 ± 1,445.75).   The Mean score on 'Bicycle' was (1,312.78 ± 1,411.78). The Mean score on 'Scooter' was (1,642.86 ± 8,318.53) and the Mean score on 'Other assets' was (268.57 ± 798.96).

   Articles wise distribution of Mean, Standard Deviation after joining SHG regarding asset creation shows that the Mean score on 'Utensils' was (10,977.44 ±14,606.29), the Mean score on 'Radio' was (650.90 ±1,287.71), the Mean score on 'TV' (8,020.00 ±3,595.26). The Mean score on 'Watch' was (471.32 ± 303.93) and the Mean score on 'Mixi' was (2,996.32 ±1,664.08).   The Mean score on 'Grinder' was (4,995.94± 1,775.28), the Mean score on 'Cell phone' was (2,986.62 ± 1,368.85), the Mean score on 'Bicycle' (2,539.70 ±1,321.33). The Mean score on 'Scooter' was (13,045.11 ±15,369.67) and the Mean score on 'Others assets' was (1,900.15 ± 5,974.13).

    The Table also shows that the 't' statistics, calculated as the ratio of the difference between sample means divided by the standard error of the difference. The column P value shows the probability value from the t distribution.   Since the P value is less than 0.01 the hypothesis is rejected. Hence there is highly significant difference in the mean asset values after joining the SHG. Hence there is significant increase in the mean asset values regarding Utensils, Radio, T.V., Watch, Mixi, Grinder, Cell phone, Bicycle, Scooter and other assets.

AGRICULTURAL LAND, IMPLEMENTS AND LIVE STOCK ASSETS CREATION

   The Asset creation of the sample women SHGs Members with respect to value of Agricultural and live stock is analyzed regarding Own land, Leased land, Pump Set, Oil engine, Bullock cart, Cow, Bullock, Goats, Poultry Birds and Other assets in this section. The value of agricultural land, implements and live stock have before and after becoming the member of SHG is observed and further in order to find the significant difference, paired 't' test procedure is used to compares Mean scores of two groups.   Test for mean scores regarding agricultural and live stock

was used and the results of the analysis are given in Table 3.

TABLE 3

MEAN SCORES REGARDING AGRICULTURAL LAND, IMPLEMENTS AND LIVE STOCK ASSETS – t TEST

(Amount in Rupees)

Name of the assets		Mean	SD	t	p
Own land	Before	43,518.80	79,546.59	1.48	0.140
	After	44,293.23	81,259.08		
Leased land	Before	2,992.48	10,336.58	10.48	0.00
	After	13,863.16	29,822.53		
Pump Set	Before	7,228.57	19,271.41	0.15	0.883
	After	7,118.80	20,644.64		
Oil engine	Before	382.53	1,460.82	6.50	0.00
	After	1,090.36	3,198.46		
Bullock cart	Before	225.56	1,485.96	6.49	0.00
	After	902.26	3,693.58		
Cow	Before	5,714.29	8,394.43	16.26	0.00
	After	11,027.07	13,295.61		
Bullock	Before	0.00	0.00	7.63	0.00
	After	1,339.85	4,530.55		
Goats	Before	922.11	2,204.19	12.07	0.00
	After	1,728.72	2,973.96		
Poultry Birds	Before	102.18	206.01	7.54	0.00
	After	149.05	347.96		
Others	Before	119.92	507.84	6.20	0.00
	After	169.62	714.21		

Source: Primary data

Null Hypothesis :

H_0: There is no significant difference between the Mean scores of agricultural land, implements and live stock assets before and after joining SHG.

Agricultural land, implements and live stock assets wise distribution of Mean, Standard Deviation before joining SHG regarding asset creation shows that the Mean score (43,518.80 ± 79,546.59) was obtained for 'Own land' whereas, the Mean score (2,992.48 ± 10,336.58) was obtained for 'Leased land'. The Mean score on 'Pump Set' was (7,228.57 ± 19,271.41). The Mean scores on 'Oil engine' was (382.53 ± 1,460.82), the Mean score on 'Bullock cart' was (225.56 ± 1,485.96). The Mean score on 'Cow' was (5,714.29 ± 8,394.43), the Mean score on 'Bullock' was (0 ± 0), the Mean score on 'Goats' was (922.11 ± 2,204.19). The Mean score on 'Poultry Birds' was (102.18 ± 206.01) and the Mean scores on 'Other assets' was (119.92 ± 507.84).

Agricultural land, implements and live stock wise distribution of Mean, Standard Deviation after becoming the member of SHG regarding asset creation shows that the Mean score on 'Own land' was (44,293.23 ± 81,259.08), the Mean score on 'Leased land' was (13,863.16 ± 29,822.53), the Mean score on 'Pump Set' (7,118.80 ± 20,644.64). The Mean score on 'Oil engine' was (1,090.36 ± 3,198.46) and the Mean score on 'Bullock cart' was (902.26 ± 3,693.58). The Mean score on 'Cow' was (11,027.07 ± 13,295.61), the Mean score on 'Bullock' was (1,339.85 ± 4,530.55), the Mean score on 'Goats' (1,728.72 ± 2,973.96). The Mean score on 'Poultry Birds' was (149.05 ± 347.96) and the Mean score on 'Other assets' was (169.62 ± 714.21).

The Table also shows that the 't' statistics calculated as the ratio of the difference between sample means divided by the standard error of the difference. The column P value shows the probability value from the t distribution. Since the P value is less than 0.01 the hypothesis is rejected. Hence there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding Own land, Leased land, Pump Set, Oil engine, Bullock cart, Cow, Bullock, Goats, Poultry Birds and Other assets.

BUSINESS ASSETS CREATION

The Asset creation of the sample women SHGs' Members with respect to value of Business assets is analyzed regarding Building, Machinery, Equipment., Furniture, Vehicles and Other assets in this section. The value of Business and profession assets have before and after join the member of SHG is observed and further in order to find the significant difference paired 't' test procedure is used to compare Mean scores of two groups.

Test for Mean scores regarding Business and profession assets were tested with and the results of the analysis are given in Table 4.

TABLE 4
MEAN SCORES REGARDING BUSINESS ASSETS – t TEST

(Amount in Rupees)

Business assets	Mean	SD		t	p	
Building	Before	33,965.41	143,349.46		3.66	0.00
	After	16,479.70	32,124.29			
Machinery	Before	2,297.74	7,013.44		8.86	0.00
	After	3,703.76	10,131.27			
Equipment	Before	2,103.76	2,892.18		6.23	0.00
	After	2,727.22	4,637.77			
Furniture	Before	771.43	1,739.23		13.66	0.00
	After	1,143.61	2,227.27			
Vehicles	Before	2,682.71	4,968.28		9.40	0.00
	After	5,827.07	11,568.49			
Others	Before	24.36	263.34		3.49	0.00
	After	53.23	454.55			

Source: Primary data

Null Hypothesis:

H_0: There is no significant difference between the Mean scores of Business and profession assets before and after joining SHG.

Business assets wise distribution of Mean, Standard Deviation before joining SHG regarding asset creation shows that the Mean score (33,965.41± 143,349.46) is obtained for 'Building' whereas, the Mean score (2,297.74± 7,013.44) was obtained for 'Machinery'. The Mean score on 'Equipment' was (2,103.76± 2,892.18). The Mean score on 'Furniture' was (771.43 ± 1,739.23), the Mean score on 'Vehicles' was (2,682.71± 4,968.28) and the Mean score on 'Other assets' was (24.36 ± 263.34).

Business assets wise distribution of mean, Standard Deviation after joining SHG regarding asset creation shows that the Mean score on 'Building' was (16,479.70 ± 32,124.29), the Mean score on 'Machinery' was (3,703.76±10,131.27), the Mean score on 'Equipment' (2,727.22±4,637.77). The Mean score on 'Furniture' was (1,143.61± 2,227.27) and the Mean score on 'Vehicles' was (5,827.07±11,568.49) and the Mean score on 'Other assets' was (53.23±454.55).

The Table also shows that the t statistics calculated as the ratio of the difference between samples Means divided by the Standard error of the difference. The column P value shows the probability value from the t distribution. Since the P value is less than 0.01 the hypothesis is rejected. Hence there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding Building, Machinery, Equipment, Furniture, Vehicles and Other assets.

INVESTMENT AND JEWELS ASSETS CREATION

The Asset creation of the sample women SHGs' Members with respect to value of Investment and jewels assets is analyzed regarding Post office, Bank, SHG, Chit Fund, Jewels and Other assets in this section.

The value of investment and jewels assets have before and after join the member of SHG is observed and further in order to find the significant difference paired 't' test procedure is used to compares Mean scores of two groups. Test for Mean scores regarding investment and jewels assets were tested with and the results of the analysis are given in Table 5.

TABLE 5

MEAN SCORES REGARDING INVESTMENT AND JEWELS ASSETS – t TEST

(Amount in Rupees)

Investment		Mean	SD	t	p
Post office	Before	1,621.35	2,672.46	19.41	0.00
	After	3,107.37	4,080.10		
Bank	Before	1,539.02	3,091.88	13.08	0.00
	After	4,891.13	7,131.39		
SHG	Before	4.51	82.20	57.47	0.00
	After	8,537.29	3,835.79		
Chit Fund	Before	2,745.86	13,804.36	8.10	0.00
	After	3,751.28	14,029.54		
Jewels	Before	20,590.98	21,739.59	20.57	0.00
	After	29,922.56	28,704.86		
Others	Before	113.38	452.79	1.61	0.00
	After	173.68	839.71		

Source: Primary data

Null Hypothesis:

H_0: There is no significant difference between the Mean scores of investment and jewels assets before and after joining SHG.

Investment and jewels assets wise distribution of Mean, Standard Deviation before joining SHG regarding asset creation shows that the Mean score (1,621.35± 2,672.46) is obtained for 'Post office' whereas, the Mean score (1,539.02±3,091.88) was obtained for 'Bank'. The Mean score on 'SHG' was (4.51±82.20). The Mean score on 'Chit Fund' was (2,745.86± 13,804.36), the Mean score on 'Jewels' was (20,590.98± 21,739.59) and the Mean score on 'Other assets' was (113.38 ±452.79).

Investment and jewels assets wise distribution of Mean, Standard Deviation after joining SHG regarding asset creation shows that the Mean score on 'Post office' was (3,107.37 ±4,080.10), the Mean score on 'Bank' was (4,891.13±7,131.39), the Mean score on 'SHG' (8,537.29 ± 3,835.79). The Mean score on 'Chit Fund' was (3,751.28 ± 14,029.54) and the Mean score on 'Jewels' was (29,922.56 ± 28,704.86) and the Mean score on 'Other assets' was (173.68± 839.71).

The Table also shows, the t statistics, calculated as the ratio of the difference between sample means divided by the standard error of the difference. The column P value shows the probability value from the t distribution. Since the P value is less than 0.01 the hypothesis is rejected. Hence there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding Post office, Bank, SHG, Chit Fund, Jewels and Other assets.

FINDINGS

1.   It is ascertained that there is highly significant difference in the Mean family income, expenses and savings after joining the SHG. This clearly indicates that there is significant increase in the Mean Scores of family income, expenses and savings after joining SHG showing the Economic Empowerment of women SHGs members.

2.   The study revels that there is highly significant difference in the mean asset values after joining the SHG. Hence there is significant increase in the mean asset values regarding Utensils, Radio, T.V., Watch, Mixi, Grinder, Cell phone, Bicycle, Scooter and other assets.

3.   It has been seen from the study, there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding

Own land, Leased land, Pump Set, Oil engine, Bullock cart, Cow, Bullock, Goats, Poultry Birds and Other assets.

4. The study bring out here there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding Building, Machinery, Equipment, Furniture, Vehicles and Other assets.

5. It is obvious that the study, there is highly significant difference in the Mean asset values after joining the SHG. Hence there is significant increase in the Mean asset values regarding Post office, Bank, SHG, Chit Fund, Jewels and Other assets.

The family income, expenses and savings after joining the SHG and the assets creation of sample respondents is analysed in terms of durable article, agricultural land, implement and live stock, business asset and investment. After a deep analysis over the above mentioned aspects, the following findings were made during the course of analysis. The possession of assets after becoming the member of SHG increased considerably.

SUGGESTIONS

The TNWDC and their registered NGOs will have to take necessary steps to increase the number of participants in EDP. For this purpose, members of women SHGs are to be enlightened on the importance of EDP. The socio-economic condition of members will be increased through the programme. The participation of the training programme certainly have its impact on developing entrepreneurial skill, increasing employment opportunities, and generating income earning capacity. The members who have interest in starting micro enterprises are to be identified and they should be encouraged in participating EDP.

The income generation is an integral part of women SHGs under the scheme of vocational training given to all the members of SHGs'. For that purpose, TNWDC and NGOs will have to conduct large number of short term vocational training programmes at every block. The practical oriented training programme must be conducted with professional expert from business and industrial site. State Government has to arrange for marketing of products of SHGs, for which there is a need to conduct exhibition – cum – sale in educational institutions such as school and colleges. The main objective of vocational training is to improve the sources of livelihood of rural folk. The below poverty line families in the district would be identified and they would be helped to come out of poverty in five to seven years. Strong and sustainable livelihood sources would be created and the

families would be helped to have access in various services including financial assistance, to enable them to get higher income. Continuous skill development programmes would improve their skills. Various linkages would be created and livelihood opportunities would provide to them.

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