



V.H.N.SENTHIKUMARA NADAR COLLEGE
(An Autonomous Institution affiliated to Madurai Kamaraj University)
VIRUDHUNAGAR – 626 001, TAMIL NADU.
RESEARCH CENTRE IN BUSINESS ADMINISTRATION

NOTIFICATION FOR Ph.D PUBLIC VIVA-VOCE EXAMINATION

As per the regulations of Madurai Kamaraj University, Madurai, **Mrs.P.RAJESWARI**, RegisterNumber:**P4867** Part-time Research Scholar Department of Business Administration,V.H.N.Senthikumara Nadar College (Autonomous), Virudhunagar will defend his thesis at a Public Viva-Voce examination through Video Conference mode using Google Meet Platform.

TITLE OF THE THESIS

“A STUDY ON SOCIO-ECONOMIC EMPOWERMENT OF WOMEN FOR POVERTY ALLEVIATION WITH SPECIAL REFERENCE TO SELF HELP GROUPS IN VIRUDHUNAGAR DISTRICT, TAMILNADU”

DATE AND TIME

22.01.2021 (Friday) at 11.00A.M

VENUE

**Research Centre in Business Administration,
V. H. N. Senthikumara NadarCollege(Autonomous),
Virudhunagar.**

VIDEO CONFERENCE PLATFORM

Google Meet

Meeting Id.: <https://meet.google.com/qrd-wccw-ttz>.

The Synopsis of the thesis is available in the College website and a copy of thesis is available in the Department Library, for reference. Faculty Members, Scholars and Students are most welcome to attend the Viva-Voce.

External Examiner	Supervisor & Convenor
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ALL ARE CORDIALLY INVITED

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04.01-2021

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WOMEN FOR POVERTY ALLEVIATION WITH SPECIAL
REFERENCE TO SELF HELP GROUPS IN
VIRUDHUNAGAR DISTRICT, TAMILNADU**

**Synopsis Submitted to Madurai Kamaraj University
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DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION**

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DEPARTMENT OF BUSINESS ADMINISTRATION

MADURAI KAMARAJ UNIVERSITY

MADURAI – 625 021.

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SYNOPSIS

INTRODUCTION

The concept of Self Help Groups serves to underline the principle “for the people, by the people and of the people”. Self-help groups consist of 15 to 20 women from the same residential area. They often come together for the purpose of solving the basic financial problems through self-help and mutual help.

In the fight of eradicating poverty and creating income generation, Self Help Groups has emerged as a strategic tool in empowering women and thereby enhancing their socio-economic status. Women being the central feature of any developing society have been subjected to various kinds of atrocities, exploitation, neglect, abuse and gender disparity. But with the emergence of Self Help Groups, women’s status gained prominence in socio economic sector and they also carved a niche in the society as an independent entity.

STATEMENT OF THE PROBLEM

Through self-help groups, women are able to increase their savings and can have an easy access to the credit through bank linkage. SHGs can also be work as a platform for the community through which women become active in village affairs, take action to address social or community issues (the abuse of women, alcohol, the dowry system, and water supply in residential area). Self-help groups are needed in our country for a number of reasons some of which include raising funds for day today needs, protecting women from the exploiting loan & interest sharks, alleviating poverty, improving status in

society, socio- economic empowerment of members of the groups, ensuring development of self- confidence among SHG members and empowering the women to participate in society and be a participant in sustainable development. Many women in Virudhunagar strongly believe in the movement and hold it responsible for improving their livelihoods.

The general opinion of the rural people is the self-help group (SHG) approach is a right choice for rural development which aims to increase the well-being of the poor people especially women, provide access to resources and credit, increase self-confidence, self-esteem and increase their credibility in all aspects of lives and make them socially and economically empowered.

Due to sound attribute of SHGs, it is pertinent to know, What is the level of empowerment? What is the level of poverty reduction? and What are the indicators that prove empowered status of SHG women ? in Virudhunagar district of Tamil Nadu.

Hence the researcher opined that it is necessary to examine the performance of Self Help Groups, to find answer for the above stated questions in terms of women empowerment and poverty alleviation.

NEED FOR THE STUDY

The SHGs paves way for income generation, poverty reduction and empowerment especially among women, through micro entrepreneurship. Usually, in the previous studies the level of empowerment is measured only in terms of income generation not in terms of various empowerment factors that are playing dominant role at the back, which pave way for income generation.

In this research an attempt is made to study the various factors behind the empowerment and poverty alleviation both in qualitative and quantitative form that can be proved statistically. It also measures the empowerment indicators, which proves the

empowered status, like innovativeness, information seeking, planning, increased self confidence, high motivation, decision making, leadership and cosmopolitan outlook.

SCOPE OF THE STUDY

The scope of present study is to analyze the women empowerment and the level of poverty Alleviation in the context of Self Help Groups in the following 11 blocks of Virudhunagar district, Tamilnadu.

1. Srivilliputtur
2. Watrap
3. Rajapalayam
4. Sivakasi
5. Sattur
6. Aruppukottai
7. Virudhunagar
8. Kariapatti
9. Vembakottai
10. Narikudi
11. Thiruchuli

OBJECTIVES OF THE STUDY

1. To know the origin and growth of Self help groups in Tamilnadu in general particularly in Virudhunagar district
2. To examine the profile of Self Help Group members in Virudhunagar district.
3. To analyze the income generating activities and poverty reduction after joining in Self Help Groups.
4. To study the empowerment of members economically and sociologically.
5. To offer suitable suggestions based on findings of the study.

HYPOTHESES

1. There is no significant difference in the income level of members before and after joining SHGs.
2. There is no association between the membership status and the earnings level of members.
3. There is no significant difference in the Utilization of earnings before and after joining in SHGs.
4. There is no difference in the value of assets of members before and after joining in SHGs.
5. There is no significant improvement in the empowerment of members after joining SHGs.
6. There is no difference in the performance level of members before and after joining in SHGs.
7. There is no difference in the Animators' responses about self confidence of members before and after joining in SHGs.
8. There is no statistically significant relationship between the motivational factors and the employment generation and poverty alleviation.
9. There is no significant difference between the responses of Animators towards leadership quality of members before and after joining in SHGs.
10. There is no significant difference between the responses of Animators towards Cosmopolitan outlook of members before and after joining in SHGs.
11. There is no association between the size of the SHGs and the level of empowerment of members.
12. There is no association between the literacy level and empowerment of members.

13. There is no association between years of existence of SHGs and Empowerment of members
14. There is no association between area of SHGs and empowerment of members.
15. There is no significant relationship between age and empowerment of members.
16. There is no significant relationship between the religion and empowerment of members.
17. There is no relationship between the community and empowerment level of members.
18. There is no significant relationship between the area of residence and empowerment.
19. There is no significant relationship between the experience as member of SHG and empowerment.
20. There is no significant relationship between the literacy level of members and empowerment.
21. There is no significant relationship between the type of family and empowerment.
22. There is no significant relationship between the marital status of members and their empowerment.

METHODOLOGY

The present study is based on both primary and secondary data. It is an empirical research based on survey method. Two separate interview schedules have been used for finding out the opinion of Animators and the members towards employment generation and getting empowered after joining in SHGs. The secondary data have been collected from books, journals, Ph.D thesis, Mahalir thittam office at Virudhunagar district and Internet sources.

TOOLS USED FOR ANALYSIS

The data have been analysed by using appropriate statistical techniques such as 't' test, Factor analysis, Cronbach's alpha test, Chi-square test, Sign test, Garret ranking test, KS test, Kruskal wallis test and Mc Nemar Test.

SAMPLING DESIGN

There are 14,664 SHGs in the eleven blocks(Cluster) of Virudhunagar district. Out of the total SHGs, 1550 SHGs are engaged in employment generating activities. As per the Sample finding calculator the sample size of the given population at 95% confidence level is 375. But for the reason "more sample less error", totally 468 SHG people have been taken a sample. The eleven blocks in the study area are considered as clusters. From each Cluster 10% of SHGs have been selected to draw the samples. From each selected SHGs animators and members have been selected in the ratio of 1:2 to get the opinion. Hence totally 468 SHG people have been taken as sample to reach more than the desired sample level.

Table 1.1
Block wise Sampling Design

S.No	Name of the Block	Total No.of .SHGs	Total No.of .SHGs engaged in Employment generation	Total No.of .SHGs selected as sample	Total No.of animators selected as sample	Total No.of members selected as sample	Total samples
1.	Srivilliputtur	1229	130	13	13	26	39
2.	Watrap	1458	80	8	8	16	24
3.	Sivakasi	2420	180	18	18	36	54
4.	Sattur	1608	160	16	16	32	48
5.	Aruppukotai	1652	246	24	24	48	72
6.	Virudhunagar	1658	140	14	14	28	42
7.	Kariapatti	706	97	9	9	18	27
8.	Vembakottai	870	105	10	10	20	30
9.	Narikudi	587	103	10	10	20	30
10.	Thiruchuli	876	116	11	11	22	33
11.	Rajapalayam	1600	193	19	19	38	57
	Total	14,664	1550	156	156	312	468

Source : Statistical facts and figures , Collectrate office, Virudhunagar.

PRE-TEST AND RELIABILITY TEST

The pilot study has been done to collect the primary data before the field work. The pre-test has been conducted among 35 Members and 15 Animators. The pre test has brought to light a few changes and the same have been incorporated.

FIELD SURVEY

The field survey of this study has been conducted by the researcher himself. The researcher contacted the Animators and Members during their free hours and interviewed them using the prepared interview schedule. The field work for the study has been conducted from January 2018-May 2018.

LIMITATIONS OF THE STUDY

This study covers the women self help groups, which are considered as a major empowering factors for poverty alleviation, of Virudhunagar district in Tamilnadu. It does not cover the men self help groups in Virudhunagar district. This study covers only those SHGs which come under Mahalir Thittam of state Government. Hence the inference will not be applicable to men SHGs, and the SHGs not coming under the Mahalir Thittam. The another limitation of this study is that it will not cover other districts of Tamilnadu

RESEARCH GAP

The research gap is a missing piece in the research literature. It is the area that has not yet been explored. A gap is something that remains to be done in an area of research. There are many number of researches on SHGs. But they concentrated either on empowerment or on poverty reduction. There is no such elaborate studies, on the level of empowerment indicators like innovativeness, information seeking, planning, risk taking, decision making, self confidence, motivation, leadership, cosmopolitan outlook and attainment of financial stability, has been done. This study fills such gap and proves the exact level of poverty reduction and empowerment level of women through SHGs by using proper SPSS analysis.

SCHEME OF CHAPTERISATION

The research work is branched off into seven chapters.

Chapter I presents the introduction and design of the study. It includes introduction, statement of the problem, need for the study, research model, scope of the study, lists the objective set for research, hypothesis, defines the operational terms,

methodology, sampling design, tools for collection of data, limitations of the study, research gap and chapterisation.

Chapter II brings out the Review of literature.

Chapter III deals with growth of Self Help Groups in tamilnadu in general and Virudhunagar district in particular. It also presents the details about the SHG formation, revolving fund disbursal, credit linkage made, economic assistance availed and training offered to the members.

Chapter IV consists profile of Self Help Group members in Virudhunagar District namely age, religion, community, area of residence, and types of family. It also concerned with details of business of members like investment level, sources of borrowings, repayment of loan, type of products producing, sales, price fixation, nature of competition, income level, ways of utilizing the income, training programme attended, benefits of SHGs and awareness on social issues before and after joining SHGs.

Chapter V evaluates the Perception of Animators towards employment generation, empowerment and poverty alleviation. It analyses various empowerment factors that leads to poverty alleviation

Chapter VI analyses the Perception of Members of SHGs towards employment generation, socio-economic empowerment and poverty alleviation.

Chapter VII points out the summary and offers suitable suggestions based on findings of the study. It also includes the scope for further study.