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Inter-District Variations In The Performance Of Self Help Groups (SHGs) In Tamil Nadu.

* Dr. A. Shyamala

Abstract

Women empowerment depends upon the success of women development programmes in terms of women Self Help Groups (SHGs). Many studies have shown that SHGs contribute significantly to the overall development of women. To understand the level of success of SHGs, this paper analyses the Inter-district variations of SHGs through performance index. Results have shown that out of twenty eight districts in Tamil Nadu half of them performed well. As far as Tamil Nadu, SHGs experiment has so far been successful in few pockets.

Keywords : Self Help Group, Disbursed, Implementation.

Introduction

The programme of SHGs has been introduced by several developing countries such as Philippines, Indonesia, Bangladesh etc., and the experiments have proved successful. In India, SHG pilot project was launched by NABARD in 1992. The pilot project has also been found immensely successful, particularly in the case of groups formed by women. The main objective of NABARD pilot project is linking SHGs with commercial banks, regional rural banks and co-operative banks. The pilot project has steadily expanded and shown how SHG programme finds a wider acceptance among the banks and poor women. The innovation of SHGs helping the poor, especially women gain better access to credit facilities from formal banking system with low interest rate. The SHGs also enable poor to accumulate capital by way of small savings.

In India, women are the most vulnerable groups affected by poverty and gender discrimination. To improve lives of poor women. SHGs are alone a panacea. Dwarakanath (2002) has conducted a study of women self help women groups in Andhra Pradesh and revealed the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment and rural credit. Murugan and Dharmalingam (2000) have pointed out women empowerment through self help groups which would lead to benefits not only to the individual women and women groups but also family and community as a whole through collective action. Another study by Tharabhai et al (2004) states that women move out of their homes and participated in group activity and it is the first indicator of their movement towards, socio economic development.

It has been noted in the foregoing paragraph that earlier studies have assessed that the SHG is a viable programme for women development. But the development of SHG is not equal all over the country and, at the same time, there are variations in the performance of self help groups. A study in Andhra Pradesh has also evidenced that the SHGs experiment has been successful in few pockets.

Methodology

This paper plans to analyse the inter-district variation in the implementation of women development programme under SHG approach and based on a two-way analysis. The first part of the analysis relates to construction of index of performance through chosen indicators (number of SHGs

per 10,000 female population, per capita bank credit, number of SHGs per block and number of SHGs per panchayat)

The chosen indicators can be calculated as follows :

$$1. \text{ Number of SHGs per 10,000 female population} = \frac{\text{Total groups in the district}}{\text{Total female population in the district}} \times 10,000$$

$$2. \text{ Per capita bank credit} = \frac{\text{Total amount of credit}}{\text{Total no. of groups}}$$

$$3. \text{ No. of SHGs per block} = \frac{\text{Total groups in the district}}{\text{No. of blocks in the district}}$$

$$4. \text{ No. of SHGs per panchayat} = \frac{\text{Total groups in the district}}{\text{No. of panchayats in the district}}$$

In order to study the level of performance of implementation of women development programmes, the index of performance is constructed by taking minimum and maximum values. The index of each component is defined as

$$\text{Index} = \frac{\text{Actual xi value} - \text{Minimum xi value}}{\text{Maximum xi value} - \text{Minimum xi value}} \times 100$$

The Performance Index values of the jth district (Ij) for the ith variable is defined as the weightage of the variable. The performance of the index assigns equal weight to each of the four dimensions included in performance index, as each component is equally important for a meaningful evaluation of SHGs.

$$I_j = \frac{S_{ij}}{4} \quad i = 1, 2, 3, 4 \quad \text{and } j = 1 \text{ to } 28 \text{ districts}$$

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Results and Discussion

District level spread of SHGs in Tamil Nadu is given in Table 1. In Tamil Nadu 98,410 SHGs are linked with credit schemes under various poverty alleviation programmes as on 31 March 2010. Out of the total number of SHGs in Tamil Nadu, Dharmapuri district has covered 10.78% and formed 10,613 SHGs. Six districts are in the category of 5 to 10 per cent coverage area. From these districts, Tirunelveli has covered 7.93 percentage, and it is in the second position with respect to coverage of SHGs under bank credit programmes. Thoothukudi district is the third (6.13%), Kanyakumari district is the fourth (5.89%) and Tiruchirappalli stands fifth position (5.72%). Ramanathapuram district is the sixth position (5.64%) and Sivagangai district is the seventh (5.49%). Other districts have covered less than five percentage of SHGs.

An amount of 4255.16 million rupees have been disbursed so far as loan for SHGs through cooperative banks, commercial banks and regional rural banks. With respect to disbursement of credit, Dharmapuri district occupies the first position and it has disbursed 19.69 per cent of credit. Out of the total amount disbursed in the state, Sivagangai district is the second (8.73%), Tirunelveli is in the third position (7.85%), Thoothukudi occupies the fourth position (7.13%), Madurai stand fifth in the position (6.70%) and Ramanathapuram (5.33%) district is in the sixth position. Other districts have covered less than five per cent of credit. A study of the data in Table 1 also indicates per capita credit sanctioned per group. Per capita credit provided by the banks has been worked out to Rs. 43239.1. Among the districts, Dharmapuri has taken the first position and per capita credit has worked out to Rs. 78939.9. Pudukkottai district stands at the second position and per capita credit has worked out to Rs. 78610.8. The per capita credit has worked out to Rs. 70533.3 in Theni district and it comes in the third position.

The number of SHGs per 10,000 female population also calculated for further discussion. At the state level, it is worked out to 31.90 SHGs per 10000 female population. At the district level, Ramanathapuram district stands first, and it has 92.32 SHGs. Sivagangai district comes second position (92.26 SHGs), Dharmapuri stands third (77.40 SHGs).

Among the districts Kanyakumari has 643.55 SHGs, and it is the highest number of SHGs per block. Dharmapuri (589.61 SHGs) district stands at the second position. Ramanathapuram (504.64 SHGs) is the third and Thoothukudi district (503.8 SHGs) comes fourth position.

Number of SHGs per panchayat is calculated and Kanyakumari district occupies the first position. The calculated value of the per capita SHGs per panchayat in the district is 58.50. This is the highest performance when compared to other districts. Nilgiris (38.14 SHGs) stands at the second position, Tirunelveli (18.37 SHGs) is in the third position and Dharmapuri (18.05 SHGs) occupies the fourth position. The other district's per capita SHGs per block is calculated as less than 15 SHGs per panchayat. The state average is calculated as 7.80 SHGs per panchayat. The following districts viz., Coimbatore, Cuddalore, Erode, Theni, Pudukkottai, Perambalare, Tiruvannamalai, Vellore and Villupuram have less than 5 SHGs per panchayat and the district's performances are quite discouraging.

Table 2 presents the data on district wise performance index implementing women development programme. Among the districts there are wide variations. The index value 75 and above is considered as very good performance (Table 3). From the table one could understand the difference in index value, which clearly points out that Dharmapuri is the only district coming under very good category and it has high level of performance (75-80).

The index value 50 to 75 is considered as good performance. The districts viz. Kanyakumari, Sivagangai, Ramanathapuram and Thoothukudi are come under this category. The index value 25 to 50 is considered as satisfactory performance. 9 districts are coming under this

category. They are Madurai, Nagapattinam, Namakkal, Tiruvarur, Nilgiris, Pudukkottai, Tiruchirappalli, Tirunelveli and Virudhunagar and all of them have satisfactory performance.

The index value 1 to 25 is considered as poor performance. Fourteen districts are identified under this category. It could be seen clearly from the above discussions, among the twenty-eight districts, performances of fourteen districts are relatively poor and there is wide-spread inter-district variation in the implementation of SHGs in different parts of Tamil Nadu. It could be stated that the success and failure of women development programme in terms of women SHGs are equally divided as 50:50. As far as Tamil Nadu is concerned, the SHGs experiments have so far been successful in a few pockets. There is also high level of variations in the performance of SHGs among the districts. The results show that women empowerment is a nearest dream for women if government successfully implemented SHG programme in poor districts. It is highly heartening to imply that, remaining 14 districts have registered relatively good performance and it is a positive sign and victory for women development and empowerment. In order to remove the variations in the implementation of SHGs among the districts the following policy suggestions have been listed out:

1. There is a need to increase the number of SHGs in the districts, where the coverage is less than the state average of 32 SHGs per 10000 female population.
2. To reduce the inter-district variation in the implementation of women development programme, a balanced allocation of resources is essential.
3. There is a need to involve Voluntary organizations, particularly in 'poor' performance districts.
4. To increase the number of SHGs, concerned officials and voluntary organizations should visit all areas and form more groups.
5. Active propaganda is essential to popularize the women development programme particularly women SHGs.
6. Government should also take the highest care, where the per capita SHGs per block is less than the state average of 255.69 and per capita SHGs per panchayat is less than 5.

Conclusion

It could be concluded from the study, in terms of generating employment, income, savings and increase in overall assets micro- credit to the rural poor through SHGs are also active. So that the rural poor women have economically, socially & politically empowered. So for the experience of SHGs and bank linkage has been positive. SHGs can be seen as core of the rural financial system in the 21st century to rebuild the relationship between the poor and the formal banking system.

Table 1: District wise spread of SHGs as on 31st March, 20 10

Sr.No	Districts	No. of SHG upto 31 March 2010	Bank Loan upto 31 March 2010 (in mill ions)	Percapita credit per SHG (in Rs)	No. of SHGs per 10000 female population	No. of SHGs per block	No. of SHGs per Panchayat
1.	Coimbatore	1,224 (1-24)	38.23 (0.90)	31233.6	5.92	64.42	3.15
2.	Cuddalore	2,679 (2.72)	86.80 (2.04)	32400.1	23.67	206.08	3.93
3.	Dharmapuri	10,613 (10.78)	837.79 (10.69)	78939.9	77.40	589.61	16.05
4.	Dindugul	2,844 (2.89)	101.09 (2.38)	35545.0	29.85	203.15	9.30
5.	Kancheepuram	3,836 (3.90)	113.70 (2.67)	29640.2	27.12	295.07	5.92
6.	Kanyakumari	5,792 (5.89)	94.93 (2.23)	16389.8	68.93	643.55	58.50
7.	Karur	1,129 (0.15)	27.40 (0.64)	24269.2	47.01	141.12	7.15
8.	Erode	1,521 (1.56)	53.50 (1.26)	35174.2	11.99	76.05	4.43
9.	Madurai	4,433 (4.50)	285.06 (6.70)	64304.0	34.93	341.00	10.29
10.	Theni	375 (0.38)	26.45 (0.62)	70533.3	6.92	46.89	2.89
11.	Nagapattinam	3476 (3.53)	105.64 (2.48)	30391.2	46.42	316.0	8.01
12.	Tiruvallur	2,988 (3.04)	116.76 (2.74)	39076.3	50.96	298.8	6.95
13.	Nilgiris	1356 (1-38)	29.68 (0.70)	21887.9	35.20	339.0	38.74
14.	Pudukkottai	2066 (2-10)	162.41 (3.82)	78610.8	28.25	158.93	4.15
15.	Ramanathapuram	5,551 (5.64)	226.70 (5.33)	40,839.4	92.32	504.64	12.94
16.	Salem	2,812 (2.86)	102.14 (2.40)	36322.9	19.51	140.6	7.31
17.	Namakkal	2,454 (2.49)	111.80 (2.63)	45558.2	33.38	163.6	7.42
18.	Sivakangai	5,399 (5.49)	371.49 (8.73)	68807.1	92.26	449.9	12.14
19.	Tanjavur	3,003 (3.05)	74.02 (1-74)	24648.6	26.96	214.5	5.09
20.	Thiruchirappalli	5,627 (5.27)	114.56 (2.69)	20353.9	47.01	401.93	13.79
21.	Perambalur	505 (0.51)	23.31 (0.55)	46158.8	8.52	50.5	1.57
22.	Tirunelveli	7,806 (7.93)	334.01 (7.85)	42788.8	54.62	410.8	18.37
23.	Tiruvalore	774 (0.68)	24.96 (0.59)	37032.6	5.00	48.15	1.26
24.	Tiruvannamalai	2,125 (2.16)	71.26 (1.67)	33534.1	19.52	118.05	2.48
25.	Toothukudi	6,037 (6.13)	303.46 (7.13)	50266.6	75.31	503.8	14.79
26.	Vellore	3,138 (3.19)	113.19 (2.66)	36070.7	18.04	156.9	4.17
27.	Villupuram	4,331 (4.40)	114.96 (2.70)	26543.5	29.68	196.87	3.92
28.	Viruthunagar	4,616 (4.69)	189.86 (4.46)	41130.8	52.41	419.64	10.26

Table – 2 District wise performance index of SHGs

Sr.No	Districts	per capita credit per group	No. of SHGs per 10000 female population	No. of SHGs per block	No. of SHGs per panchayat	Index value
1.	Coimbatore	23.73	1.05	2.94	3.30	7.76
2.	Cuddalore	25.60	21.38	26.68	4.66	19.58
3.	Dharmapuri	100.00	82.91	90.96	29.33	75.80
4.	Dindugul	30.62	28.46	26.19	14.07	24.84
5.	Kancheepuram	21.18	25.33	41.59	8.14	24.06
6.	Kanyakumari	00.00	73.21	100.00	100.00	68.30
7.	Karur	12.60	48.11	15.79	10.29	21.70
8.	Erode	30.03	8.06	4.86	5.54	12.13
9.	Madurai	76.60	34.33	49.29	15.29	43.88
10.	Theni	86.56	2.20	00.00	2: 85	22.90
11.	Nagapattinam	22.38	47.43	45.10	11.79	31.68
12.	Tiruvallur	36.27	52.63	42.22	9.94	35.27
13.	Nilgiris	8.79	34.58	48.96	65.48	39.45
14.	Pudukkottai	99.47	26.63	18.78	5.05	37.48
15.	Ramanathapuram	39.09	100.00	76.72	20.41	59.0.6
16.	Salem	31.87	16.62	15.71	10.57	18.68
17.	Namakkal	46.63	32.50	19.56	10.76	27.36
18.	Sivakangai	83.80	99.93	67.54	19.01	67.57
19.	Tanjavur	13.20	25.15	28.09	6.69	18.28
20.	Thiruchirappalli	6.35	48.11	59.50	21.89	33.96
21.	Perambalur	47.59	4.03	0.61	0.54	13.19
22.	Tirunelveli	42.20	56.82	60.99	29.89	47.78
23.	Tiruvalore	33.00	00.00	0.21	00.00	8.30
24.	Tiruvannamalai	27.41	16.63	11.93	2.13	14.53
25.	Toothukudi	54.16	80.52	76.46	23.64	58.70
26.	Vellore	31.46	14.93	18.44	5.08	17.48
27.	Villupuram	16.23	28.26	25.14	4.65	18.57
28.	Viruthunagar	39.55	54.29	62.47	15.72	43.01
	Tamil Nadu	42.92	30.81	34.99	11.43	30.04

Source : Compute

Table :3 Performance of Districts

Index value	Performance	Districts	
75 and above	Very good	Dharmapuri	
50 to 75	Good	Kanyakumari, Sivagagai Ramanathapuram, Thoothukudi	
25 to 50	Satisfactory	Madurai, Nagapattinam Namakkal Tiruvarur Nilgris Pudukkottai	Tiruchirappali Tirunelveli Vidudhunagar
1 to 25	Poor	Coimbatore Cuddalore Dindigul Kancheepuram Karur Erode Theni	Salem Thanjavur Perambalur Tiruvallur Tiruvannamalai Vellore Villupuram

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