



THE ECONOMIC ENHANCEMENT OF WOMEN SHG MEMBERS IN SEZ OF NANGUNERI IN TIRUNELVELI DISTRICT

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ABSTRACT

The Special Economic Zone policy is essentially geared to liberalize a country's trade and Investment environment in a pre-defined area or zone. The SEZ Policy aims at creating competitive, convenient and integrated Zones offering world class Infrastructure, utilities and services for globally oriented businesses. It helps in the development of infrastructure of the area around the SEZ, provides employment to people, and makes the exports more viable. All this will help the country's products to become more competitive vis-à-vis providing all round development of region. Moreover, improper planning could lead to unbalanced growth in the region giving an impression of poor development. Now, here comes the role of nodal agencies, NGOs working in the affected area, and of industries/ enterprises involved in the transaction. At this stage Self Help Group should come forward to provide entire development for the weaker section of society if it's all stakeholders will be capable to pay desired attention towards their role and potential initiatives. This study is meant for the purpose of understanding the nature and requirement of SHG for sustainable development as well as women development in the area of Nanguneri at Tirunelveli District.

Key Words: Special Economic Zone, Women, Development, Government, Nanguneri.

Introduction

A Special Economic Zone (SEZ) is a geographical region that has economic laws that are more liberal than a country's typical economic laws. Usually the goal is an increase in foreign investment. The special economic zones in India were established with a view to bring expertise for the country's exports sector. For this a policy was introduced on 01.04.2006. As to these policies, the Government has set up SEZ's in the public, private, joint sector or by State Governments. In this regard some of the existing Export processing zones were converted in to Special economic zones. Accordingly, the Government has converted Export Processing zones located at Nanguneri at Tirunelveli. The industries to be established would include electronic and telecommunication components, electronic and consumer durables, light and precision engineering, information technology, biotechnology, pharmaceuticals etc. Present system has failed in providing the assurance regarding their regular employment on the one hand and moral support of small capital assets to be disposed off/pledged in the emergency situation on the other hand. Now, here comes the role of nodal agencies, NGOs working in the affected area, and of industries/ enterprises involved in the transaction.

At this stage Self Help Group came forward to provide entire development for the weaker section of society if it's all stakeholders will be capable to pay desired attention. This study is meant for the purpose of understanding the nature and requirement of SHG for sustainable development as well as women development in the area of Nanguneri at Tirunelveli District.

Statement of the problem

At present, Self – Help Group is widely used as an instrument to empower women socially and economically. Most of the women in rural areas are illiterate and unaware of the availability of credit facilities, banking procedures and the policy of the banking institutions. Hence, they have no easy access to credit even when the amount required is very small. In this context it becomes necessary to study how far Self – Help Groups are useful to women development in SEZ area of Nanguneri.

Scope of the study

In this study an attempt was made to measure role of SHG to the development of women in special economic zone of Nanguneri only. The women empowerment is a vast subject; therefore more importantly focus on the most common factor that are services utilized by the members.

Objectives of the study

1. To study about the mode of savings and purpose of getting loan.
2. To analyse the empowerment of SHG in the study area.
3. To determine the problems faced by members and offer suitable suggestions.

Methodology

It is an empirical research based on survey method. The primary data were collected from the members of different Self Help Group in Nanguneri with help of questionnaire. In addition to the primary data the researcher also collected secondary data. The secondary data were collected from books, journals and website.

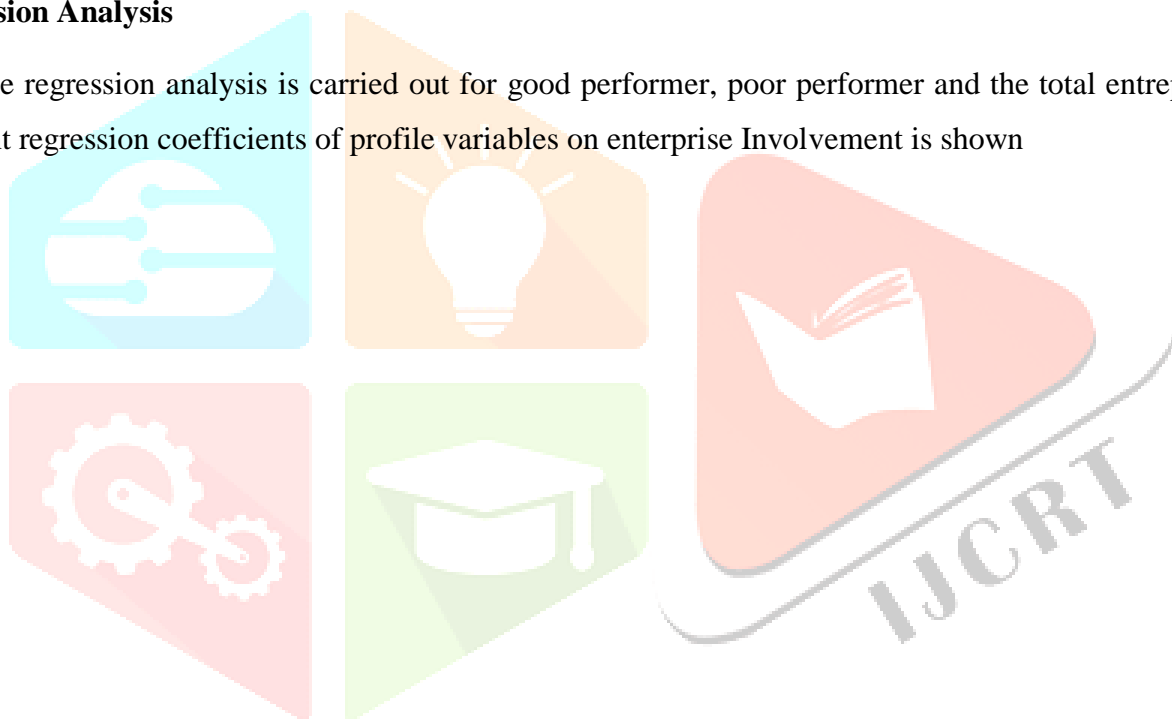
Sampling technique

In this study the researcher has adopted convenient sampling method. Since the Self Help Group members are huge, the sample size is limited to 50.

DATA ANALYSIS AND INTERPRETATION

Regression Analysis

The regression analysis is carried out for good performer, poor performer and the total entrepreneur. The resultant regression coefficients of profile variables on enterprise Involvement is shown



Role of Self Help Group in Promoting Entrepreneurship among Women at Nagercoil area

Table 4.1
Impact of Profile Variable at Nagercoil area

S. No	Profile Variable	Regression Co-efficient		
		Good	Poor	Pooled
1.	Age	0.217*	0.811*	-0.121
2.	Education	0.115	0.152	-0.033
3.	Caste	0.116	-0.012	0.112*
4.	Nature of family	-0.121*	0.113	0.143
5.	Marital status	-0.013	0.141*	-0.919
6.	Family size	-0.122	-0.112	0.211
7.	Earning members	0.101	-0.215	-0.125
8.	Occupational Background	0.1215	0.124	0.152
9.	Material possession	0.145*	0.114	0.123
10.	Monthly income	0.018	0.122*	0.217*
11.	Family income	0.069	0.014	0.081
12.	Personality traits	0.215	0.111	0.217*
13.	Intercept	2.215	1.816	2.17
14.	R	0.562	0.516	0.61
F – Statistics		1.253	1.514*	1.231*

Source: Primary Data

* Significant at 5 per cent level

The Above table reveals that the significant influencing profile variables on enterprise involvement among the good performers in Nagercoil area. age, nature of family and material control. An additional percentage increase in age and material possession of the good performer could increase the enterprise participation by 0.217 and 0.141. At the same time, 1% increase in nature of family of the good performers leads to refuse in enterprise involvement by 0.141 per cent. Among the poor performers, the significantly influencing variables are education, marital status and monthly income.

Mode of savings

Saving is important for improving the empowerment of women. In general the ways of the savings of the respondents are too many. In the present study confines the mode of savings to bank, post office, chit funds etc., The following table - 1 reveals that the mode of savings.

Table - 1
Mode of Savings

S. No	Mode of Savings	No of respondents	percentage
1	Banks	25	50
2	Post office	2	4
3	Chit funds	8	16
4	others	15	30
Total		50	100

Source primary data

The above table reveals that 50 percentage of the respondent are saving their income through banks and 30 percentage of the respondent save their income in other modes like purchase of jewels, assets etc., and only 4 percentages of the respondents saving their income through post office.

Purpose of getting loan

The members of self help group borrow loans according to their needs. The purpose of loan may differ from person to person. The following table shows it clearly.

Table 2
Purpose of loan

S. No	Purpose of loan	No of Respondents	Percentage
1	To start business	15	30
2	To educate children	2	4
3	To meet medical expenses	8	16
4	To maintain household expenditure	20	40
5	To redeem other loans	5	10
Total		50	100

Source: Primary Data

The above table indicates that 40 percentage of the respondents are getting loan for the purpose of maintaining household expenses. 30 percentage of the respondents are getting loan to start their business. Only 4 percentage of the respondent getting loan for educate their children.

Default in repayment of loan

Default means fails to pay the repayment loan amount to the particular period. The following table shows that how many respondents are defaulters to repay the loan amount.

Table – 3
Default in repayment of loan

S. No	Default in repayment of loan	No of respondents	percentage
1	Yes	2	4
2	No	48	96
Total		50	100

Source primary data

The above table reveals that 96 percentage of the respondent does not have any default in repayment of loan. Only 4 percentage of the respondent have default in repayment installment amount.

Source of repayment of loan

It is essential to find out which source the women members of SHG to repay the loan amount. The study confines the following sources like income from family members, income from SHG, borrowings from friend, relatives and money lender.

Table - 4
Source of repayment of loan

S. No	Source of repayment of loan	No of respondents	percentage
1	Income from family members	40	80
2	Income from SHG	5	10
3	Borrowings from friends & relatives	3	6
4	Borrowings from money lender	2	4
Total		50	100

Source primary data

The above table shows that 80 percentage of the respondents repay the loan amount from family members because in the area of SEZ every man was employed and got more salary. 10 percentage of the respondents repay the loan amount through income from SHG. Only 4 percentage of the respondent borrowed money from money lender to repay the loan amount.

Impact of Self Help Group

Impact means increased status, participation and power of decision making of women in household, community and village, cultural barriers for equal development etc., The following table shows that the impact of Self Help Group.

Table 3
Impact of Self Help Group

S. No	factors	SA	AG	D	DA	SD	total	Rank
1	Increasing self confidence	25 125	10 40	8 24	5 10	2 2	201	I
2	Increasing decision making capacity	20 100	5 20	10 30	10 20	5 5	175	IV
3	To pay off debts	12 60	6 24	15 45	14 28	3 3	160	VIII
4	Economic independence	20 100	12 48	11 33	5 10	2 2	193	III
5	Access to health care	8 40	9 36	15 45	9 18	9 9	148	X
6	Utilizing free time	24 120	12 48	5 15	4 8	5 5	196	II
7	Better communication skill	12 60	6 24	10 30	14 28	8 8	150	IX
8	social interaction	15 75	11 44	5 15	10 20	9 9	163	VII
9	Understand the political environment	8 40	15 60	18 54	2 4	7 7	165	VI
10	Personality development	10 50	18 72	8 24	8 16	6 6	168	V

Source: Primary data

From the above table, it is evident that the self Help Group developed the women in the study area. Likerts Five point scaling technique used to find out the empowerment of the members of Self Help Group. It was observed that the members are strongly agreed that the self Help Group increasing self confidence. The second impact was they are utilizing free time for some essential purpose. Third impact was they got economic independence and finally access to health care.

Problems faced by the members

There are so many problems faced by the members of Self Help Groups. In the present study includes the important problems like Lack of encouragement, Unable to save regularly, High financial burden of loan, Lack of training and unskilled women group members.

Table 4

Problems faced by the members

S. No	Problems	Mean Score	Rank
1	Lack of encouragement	49.81	III
2	Unable to save regularly	55.26	I
3	High financial burden of loan	52.14	II
4	unskilled women group members	47.57	V
5	Lack of training	48.01	IV

Source: Primary data

The above table shows that mean score and Garrett Ranks for the problems faced by the members of SHG. The main problem of members in Self Help Groups was unable to save regularly. The second important problem they faced was high financial burden of loan and followed by lack of encouragement, lack of training and unskilled women group members.

Suggestions

1. The Govt. should give proper training so as to enable the members to undertake economic activities in the areas of the SHG.
2. Proper encouragement to use the SHG products by the state NGOs, group members through customer's chain would enable to improve the market.
3. The long stability and sustainability of SHGs require the groups farming a networking and federating so that it would collectively represent in future to get their problems solved.

Conclusion

Women development aims at enabling them to realise their identities, potentiality and power in all spheres of their lives. The real development of women is possible only when a woman has increased access to economic resources, more strength and course for entering into the power structure, more involvement through social relationships and participation, more self-motivation and confidence. Special Economic Zone provided various employment opportunities in the study area. It is helped to the members of SHG to develop the economic independence and self confidence. So the Self Help Groups in the study area functions successfully. In this way SEZ help for the economic development of the women SHG members.

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