

Administration Effect of Schedule Tribes Women Self-Help Groups Strength, Weakness, Opportunities & Threats in the Nilgiris District

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Introduction

Tamil Nadu and Women SHGs: Tamil Nadu is one of the predominant states encouraging formation of Women SHGs next to Andhra Pradesh and Kerala. The Non Government Organisations and Banks are providing credit facilities to Women SHGs” members. But the roles of Non Government Organisations are larger than banks in facilitating credit to poor people, because the banks are not extending their service to the poor. Many studies estimate that the Micro Finance is one of instruments to remove poverty in rural areas. However, in backward states and districts organized supports from Non Government Organizations supports are lacking. But National Bank for Agriculture and Rural Development (NABARD) is experimenting to include Women SHGs. The promotional efforts especially undertaken by NABARD in the last two years have resulted in a significant growth of programme beyond expectation.

Status of Women in Tamil Nadu

Status in the family and society: The family in India includes TamilNadu, is largely matrilineal, in which the core of the family is the male and the women are brought as brides into the family. Amongst the higher castes, extended joint families of several generations prevail, but this is less typical amongst the poorer people who lack the physical resources to maintain extended kinship structures. Life in joint families is highly segregated between men and women. But nuclear families tend to bring little change in social relations - the overall influence of the joint family remains, but without the emotional support and companionship of other women which life in a joint family provides. As a result, women can face increased isolation in a nuclear family situation. Sent as a the young bride into a strange household in Tamil Nadu, the average age of marriage for bride is 20 years, contact with her natal home is discouraged. At the same time, a woman is never a permanent member of her husband's family - she may have to leave if she does not satisfy.

Table No.1

Coimbatore region wise Women SHGs details Till 2018

Sl.No	Districts	Rural and Urban	
		Group Formed	Women
1	Coimbatore	24,358	4,26,568
2	Erode	22,333	3,63,258
3	Nilgiris(st group only)	8094	3,32,800
4	Tirupur	10,568	2,25,443
	Total	65,353	225,443

Source: Tamil Nadu women Development Corporation 31.07.2018

From the above table shows that four district details of women SHGs the majority of the Women Enrolled nearly highest in around district of Coimbatore No. 4,26,568, and the followed by the lowest member enrolled in the Thirupur district.

SWOT Analysis for Women Self Help Groups

Strengths:- Self-reliance of the members by meeting consumption and production credit as and when they arise. Prevent the members from the exploitation of the non-institutional credit sources. Help banks in recovery of credit by motivating members for prompt repayment of loans and to receive respect and attention from the banks. Assist the members to complete the formalities and documentation required to obtain credit bank. Strengthening of women's relative position within an interdependent relationship with their husbands in seeking independence and autonomy. Meetings at regular intervals say weekly or fortnightly to create a strong bond between the members there by providing an opportunity to members to express freely their views, expectations and suggestions for improving the functioning of the group. Develops group activity, leadership qualities and also improves decision-making skills. Helps to develop self-confidence and enables the members to meet any bank official without fear and shyness.

Weakness:- In certain cases of selected Women SHGs the income from the business are not properly invested and the funds are diverted for other personal and domestic purposes like marriage, construction of house etc. They face problems of marketing due to insufficient orders and inadequate sales promotion measures. There is absence of rotation of leadership position among Women SHGs members. Insistence by the bank branches for blocking entire cash saving of Women SHGs with them and also demanding collateral security for extension loans to Women SHGs. Unable to channelize the income and profit due to inadequate training facilities to the members of Women SHGs.

Opportunities:- To develop group dynamics, building leadership quality to realize their potentiality and self-belief. To promote self-employment activities and thereby improving their economic positions. To encourage, participation in Socio economic development programmes like Literacy, Healthcare, Housing, Sanitation etc. for the overall empowerment of rural women.

Threats:- Financial institutions do not consider Women SHGs seriously while providing finance and other helps. High competition from other major suppliers due to lack of linkage with marketing agencies.

Statement of the Problem

The presence of socio economic constraints not only in the rural areas of schedule tribe women's potential for development remains far from full utilization and they are pushed back into the social hierarchical systems. Women Self Help Group (SHG) plays crucial role in rural and urban areas by manufacturing and selling the products. The Women SHG will have to emphasize on the quality and competitive price to enhance the sales. This study measures and evaluate what kind of SWOT technique is more suitable to overcome the marketing problems in the Nilgiris district of the Women SHGs should perform several functions of the firm which the firms themselves had to handle and the modern approach is one aspect and another aspects is that production of goods by Women SHGs is a tedious one but marketing these goods in urban areas like in the nilgiris district. Further the expectation and wants of nilgiris district customers is very difficult to understand. The study focuses the areas like the extent of awareness of Women SHG products, factors influencing the consumers to buy the Women SHG products, satisfaction level of consumers from Women SHG products and problems of consumers in buying the Women SHG products. There is a stiff competition between mechanized products of large-scale companies and the Women SHG products in urban areas.

Area of the Study

The Nilgiris district has a little history. Its inhospitable climate and thick and feverish forest never attracted in the past, the territory invaders, except the bold tribal people, who were pastoralists and hunter gatherers. The “Blue Mountain” and formerly written “Neilgherry” consists of the great plateau (about 35 miles long, 20 miles broad and some 6,500 feet high on an average) up heaved at the junction of the ranges of the Eastern and Western Ghats, which run southwards.

Now, by occupying the highest and Western-most parts of Tamilnadu, The Nilgiris district is bound on the west by Kerala, on the north by Karnataka and on the southeast by Coimbatore District. The Nilgiris plateau is covered with four vegetation types viz., the moist evergreen forests, the dry deciduous forests, the evergreen montane forest (shoals) and the grasslands and savannas. The Nilgiris district has undergone many changes during the three important historical periods - aboriginal, colonial and national. In broad ecological terms also, The Nilgiris region has undergone a drastic and quite irreversible modern transformation since the advent of the British. For administrative purpose, The Nilgiris district is divided into six taluks, viz., Udhagamandalam, Gudalur, Coonoor, Kotagiri, Kundha and Pandhalur. Udhagamandalam town, also called Ooty or Udhagai is the headquarters for the district administration. A considerable portion of tribal people are living in The Nilgiris, therefore, this district was chosen by the researcher to analyze the impact of SHGs on the socio-economic empowerment of tribal people.

Scope of the Study

Poverty and unemployment are the twin problems faced by the developing countries. According to the Planning Commission more than one third of India's total population i.e. 320 million live below the poverty line. Policy makers in India have realized the need for generating employment opportunities at a large scale to bring the teeming millions of its population above the poverty line. While the labour force in India is increasing in number every year, the number of unemployed is swelling and takes the form of huge backlog. As majority of the population (about 70 per cent) live in rural area and many of them suffer owing to seasonal employment, underemployment and disguised unemployment, the Government brought out a number of schemes which aimed at generating employment. They were the Integrated Rural Development Programme (IRDP), the Training of Rural Youth for Self – Employment (TRYSEM) and Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tool Kits to Rural Artisans (SITRA), the Jawahar Rozgar Yojana (JRY) and so on. These programmes in general were aimed at providing supplementary employment opportunities, imparting skills needed for self - employment and employment through social asset creation.

Objectives of the Study

- ❖ To study the formation and functions of Women Self Help Groups in the Nilgiris district.
- ❖ To find out the overall business performance of women SHGs in the Nilgiris district.
- ❖ To examine the SWAT of SHGs and challenges faced to promote their product.
- ❖ To examine the factors influencing the purchase of Women SHGs' products.

Statistical Tools used for data analysis

After the completion of data collection from the field, the filled-up interview schedule was compiled to make them ready for coding. A Master Table was prepared in

the excel sheet to sum up all the information contained in the interview schedules. Classification Tables were prepared with the help of Master Table.

Statistical Package for Social Sciences (SPSS) is used for data analysis. Simple percentages and averages, T-Test, F-test, ANOVA, Garrett rank, Discriminant function, Inter-correlation and Path coefficient analysis, Multiple regression analysis and Factor analysis is used for interpretation of data. Besides this, Focused Group Discussion (FGD) is also adopted to get the first-hand information from the respondents.

Sampling Technique

In The Nilgiris district, Tamil Nadu Women Development Corporation has affiliated 11 Non-Governmental Organisations (NGOs) under Mahalir Thittam Scheme. These NGOs work with TNWDC for the promotional and developmental activities of SHGs in all 6 revenue taluks. According to Mahalir Thittam, the total number of SHGs in The Nilgiris are 8094 as on 31st December 2012. The Government of India particularly the Government of Tamilnadu has forced 33 % of reservation for women in Lokshaba, State Assembly and Civic elections. Therefore, it is felt that it would be better to adopt the same proportion in choosing the women SHGs as samples. Thereby 33 per cent of 1528 SHGs in tribal pocket which is 505 SHGs are taken into consideration. These chosen 505 SHGs from 6 revenue taluks are identified by using Proportionate Random Sampling Technique. The researcher was unable to reach all the respondents for many reasons such as the members' ignorance, inability, irresponsiveness and negligence. Overcoming all these, the researcher was able to reach 500 SHGs only and this becomes the actual sampling size of this research. The revenue taluks and selected sample SHGs members are presented below.

Table No. 2
Revenue Taluks and Selected Samples

Sl. No.	Name of the Block	Total No. of SHGs	No. of SHGs in Town	No. of SHGs in Villages	No. of SHGs in Tribal pocket	Selected samples	Actual Samples
1	Udhagai	2008	1114	894	221	73	72
2	Coonoor	1695	1001	694	269	89	88
3	Kotagiri	1481	898	583	176	58	58
4	Gudalur	1136	544	592	297	98	97
5	Kundha	988	503	485	236	78	77
6	Pandhalur	786	341	445	329	109	108
Total		8094	4401	3693	1528	505	500

Source: Publication of TNWDC, Nilgiris Project Implementation Unit, Nilgiris 2018

In each SHGs sample of one respondent is identified through Lottery Method. Thereby 500 women are the sample size of this reaserch study.

Limitation of the Study

Although the research has achieved its aims, there were some unavoidable limitations. First, because of the time limit, this research was conducted only in the nilgiris city with a small size of population who were involved in Women Self Help Group activities. Therefore, first the results cannot be generalised for larger groups anywhere else in Tamil Nadu. Secondly, the roles of other external factors like contribution of financial institutions and other modern competitors in the market are not taken into account for the study and these things may affect the overall results of the Women SHGs

members. Finally, the researcher has not considered the association between socio economic status of the customers and their preferences on Women SHGs“ products.

Findings

Internal and external factors of strength, weakness, opportunity and threats in all the three marketing zones are at the same level and internal and external factors relate equally with Strength, Weakness, Opportunity and Threats.

Strength: The group members feel that the direct marketing of the quality products is the main internal strength because expenses towards middlemen or agents can be reduced and Speciality of the products of the Women SHGs can be given through direct contact of the customers and quality of their products can be easily differentiated from other products **Weakness:** The group members feel that the product quality is very high but they are not having certificates for quality of the product. There are no separate shops and recognition for Women SHGs is insufficient. So the customer does not purchase the group product. These are main internal weakness of groups and customer feels that the group members are not using attractive packaging. **Opportunities:** The group members manufacturing the product of high quality are getting separate recognition in the market and are able to supply quality product at a lesser price. **Threats:** The group members are manufacturing the products but they are not able to market their products. There are no permanent customers for Women SHG products,

Suggestion

The members should think of the very unique strategies adopted by Chinese products in our country. Mostly the Chinese products targeted and attracted the lower income group of our people and market minimum standard products with cheap cost. But when the Women Self Help Group members produced high standard products at cheap cost, they find it very difficult to capture the standard market place for their products. Because they have failed to make SWOT analysis and the members are advised to adopt SWOT analysis and improve their marketing skill.

Conclusion

Women’s successes in entrepreneurship in many countries are often hindered by barriers that undermine their ability to start and expend their business. We know with certainty that no effort to support regional economic integration or to achieve economic growth and prosperity will succeed without full and equal participation of the women population. Investing in women and particularly in women Self Help Groups is not only a right thing to do, but the smart thing to do. Data from the World Bank and other institution showed that women owned Women Self Help Groups drive economic growth and create jobs. This is true in the nilgiris city and it is true around India. And women who are successful in business are also empowered to be leaders in their communities and their countries. In the nilgiris most of the women Self Help Groups initially faced many problems, not only in establishing the Women Self Help Groups and find out right location, goods and customers because, most of them are not aware about the significance of SWOT analysis and its various dimensions such as analysis about their own inherent qualities, market conditions and other market criteria.

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