
**A STUDY ON ECONOMIC CONDITION OF WOMEN IN TIRUCHIRAPALLI TOWN BEFORE AND AFTER SELF
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Introduction “When Women are empowerment, a society with stability is assured. Empowerment of women leads to development of a good family, good society and ultimately a good nation” Words of former President APJ Abdul Kalam. India holds the second position next to China in the world of having highest population. Out of the population there are approximately 49% of them female. But the position of women is not satisfactory in the terms of education, employment, gender inequality and they are the group badly affected with poverty. Empowerment of women has emerged as important issues in recent times. Empowerment of women is the main aim of our government and a lot of schemes introduced for the economic empowerment of them. If women are empowered they can bring overall upliftment of our society. Empowerment is a multi-dimensional process which helps women to gain control over their life, getting financial freedom, decision making power and so on. Empowerment of women by means of education, literacy or modest income-generating projects is insufficient to ameliorate the prospects for equality and quality of their life. Women have greater ability to plan their life and control over the situation when they got education only. With the help of education they can get economic empowerment with self employment schemes. This paper attempts to analyze the status of Women Empowerment in India and highlights the issues and challenges of women economic empowerment through self employment schemes. The study is based on both primary and secondary sources. The study reveals the problems for women during their education and self employment.

Importance of the study: India holds the second position next to China in the world of having highest population. Out of the population there are approximately 49% of them female. But the position of women is not satisfactory in the terms of education, employment, gender inequality and they are the group badly affected with poverty. Today Empowerment of women has emerged as important issues. Empowerment of women is the main aim of our government and a lot of schemes introduced for the economic empowerment of them. If women are empowered they can bring overall upliftment of our society. The economic empowerment of women is being regarded these days needs for the progress of our country. NABARD, State Government and other financial institutions are providing financial assistance for starting business through the Self Help Group projects. The members of SHG starts micro level enterprises and they are becoming independent and they are generating employment opportunities to others. Now a day women empower themselves through self employment schemes. Women have been taking increasing interest in recent years in income generating activities, self employment and entrepreneurship. 62nd Round of the National Sample Survey report that Indians prefer self-employment. The survey also reveals that in rural India, more than half of all workers were self-employed - 57% among males and nearly 62% among females. There are many reasons for that such that Independent works, Economic gains, from job seeker to job-creator and so on. With this background the study is to be considered as an important one.

REVIEW OF LITERATURE

- Unnamalai.T (2011), "Economic Empowerment of Women Through Self Help Groups," The Government of Tamil Nadu focused its priorities on reducing poverty among women, children and vulnerable people through empowerment and employment. To this end, the State spends about 30 percent of its budget on social welfare and rural development programs. One such successful program is Mahalir Thittam (A Program for Women) - which organizes Self Help Groups (SHGs) for social and economic empowerment of poor women. This program along with other social programs has shown good results in empowering women and providing them credit linkages with banks. The Self Help Group (SHG) Movement which began in the mid 1980's, has now gained tremendous momentum. According to the latest NABARD estimates, a total of 13,18,000 SHGs have been formed across the country and 7,17,000 of the groups have been able to create linkage with formal sector banks and mobilized credit to the tune of Rs 1022 crore. This research study examines the effectiveness of Women SHGs in the promotion of micro enterprises in Tiruchirapalli district as a part of Tamilnadu, specifically, the development of social and human capital through micro enterprise development to work towards poverty alleviation. In Tiruchirapalli District the income of the women has been increased after joining in the SHG. The members of the groups start business and now they entered to starts micro enterprises. 99%of them repay their loan regularly.
- Palaneeswari.t; Sasikala.s.v (2012), "Empowerment of Rural Women Through Self-Employment – A Study with special reference to Thiruthangal in Virudhunagar District" The present study examined the empowerment of women by addressing two dimensions: economic empowerment and personal empowerment. One hundred and fifty women involved in self-employment from a rural area Thiruthangal, near Sivakasi nick named as Kutty Japan in South India took part in the study. Both quantitative and qualitative data were gathered through questionnaire. They were analyzed using statistical tools. The analysis indicates that self employment not only helps the respondents to generate additional income but also enables them economically independent and self-sufficient. Chi-square test in the study reveals that income, expenditure and savings of the respondents before and after self-employment differ significantly. Women involved in self-employment felt independence and their sense of determination helps them to achieve success in their endeavor. The study concludes that a change has to be brought about not only in the status of women but in the attitude of the society towards them. Priority has therefore necessarily to be given to changing image of women, from a passive onlooker and recipient, to that of a positive doer and achiever.
- Makesh K. G & Minimol M. C (2012) " Empowering rural women in Kerala: A study on the role of Self Help Groups (SHGs). Self help groups (SHGs) can act as an empowerment resource centers for the women members, percolating the benefits to the society in general. Social evils like alcoholism, domestic violence against women and children, abuse and exploitation, gender bias and social exclusion are some of the areas against which the members can effectively organize and combat. Ultimately, it can come to a point where it becomes their choice whether to remain socially, economically and socially impoverished, or to organize themselves into eradicating their deprivations. The concept of self help groups was envisaged with the intent of using its potent as a powerful tool for rural poverty alleviation through rural women empowerment. It is to be

specified that women empowerment per se was not the sole motive. The objectives percolated into an overall family, community and social development to be achieved initiated from and by women themselves. It is specifically against this setting that the present study was undertaken to critically evaluate the nature and extent of impact of participation in SHGs on rural women. Analysis was conducted on the extent of various levels of empowerment achieved by the members through their participation in SHGs. Personal, social, economic and financial empowerment were attempted to evaluate.

- Unnamalai.T, "A Study on Problem and Prospects of Women Entrepreneurs with Special Reference to Tiruchirapalli District, (April 2013) The status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of professional activities. But till today entrepreneurship has been a male-dominated phenomenon. Even as the corporate world celebrates the rise of women in its ranks, thousands of women entrepreneurs are working hard to prove themselves as best still they represent a minority of all entrepreneurs. Women entrepreneurs often face gender-based barriers to starting and growing their businesses, like discriminatory property, matrimonial and inheritance laws and/or cultural practices; lack of access to formal finance mechanisms; limited mobility and access to information and networks, etc. With this back ground the present research study has been conducted to study the problems of women entrepreneurs with special reference to some selected units in Tiruchirapalli District of the State of Tamil Nadu .The main objective of the study has been to understand the socioeconomic back-ground of women entrepreneurs, and their problems in running their enterprises efficiently and profitably.
- Unnamalai.T& Miss.S.Preethy "A Study on Contribution of TDCC Bank towards Women Development", (Oct-2013) Women have a central role to play in development processes of any economy. There is in need of urgency of women's empowerment and it has steadily moved to the forefront of the attention of policy makers, development practitioners and activists. The substantial contributions that women bring to economic growth and the fight against hunger, malnutrition and poverty are now well established. An in-depth discussion on the situation and empowerment of women and their role in development of the country is therefore long overdue. In this paper an attempt is made to know the various schemes available in women development cell available in TDCC Bank. Due to the reason the TDCC Bank starts women development cell during the year 2001. The different types of loan schemes sanctioned through this cell are 1) Loan to self help groups 2) Loan to women entrepreneur 3) Revamped microcredit 4) Working women loan. Under this scheme the bank achieved 85% to 99% of repayment. In this paper an analysis is made about the quantum of loan disbursed, the impact in their lives and the success rate of repayment.
- Beena George(2014), "A Review of Literature on Micro Finance and Women Empowerment" It is revealed from the survey of the empirical literature that most of the studies deal with either the role or the impact of governmental organisations and NGOs, donor agencies, and self help groups in empowering women through micro financing in different parts of the world. While some have labelled this as revolutionary and new paradigm for development, others ponder over the real impacts of micro credit. The evidence with respect to the impact on women's

status and well-being is mixed. Most of all the works reflect on the positive impact of micro credit on rural women. They also reveal how the goal of women empowerment can be achieved, and suggest some corrective measures to overcome the problems in this regard.

STATEMENT OF THE PROBLEMS Women development plays an important role in nation's economy. Since they constitute half of the total population, they have to play a significant role in the development of the country. Several development programmes have been implemented by the Government with a view to make women as job providers instead of job seekers. Women take up business enterprise to tide over financial difficulties when responsibility thrust upon them due to family circumstances. These groups of Women entrepreneurs are illiterates and financially weak. In this context an attempt has been made to examine the demographic, social and economic empowerment of rural women through self-employment.

OBJECTIVES OF THE STUDY The main aim of the study is to know how the self employment schemes empower the women economically. The other objectives are

- To know the demographic profile of the self-employed women in around Tiruchirapalli town.
- To know various self employment schemes available for women in the town.
- To know the economic empowerment of them.
- To know the income of the women before and after self employment
- To offer fruitful suggestions based on findings.

METHODOLOGY OF THE STUDY A study of women empowerment has always been a topic of great interest. The present study is undertaken to assess the women empowerment by self employment. The study has been conducted in Tiruchirapalli town. The researcher has taken 100 women entrepreneurs engaged in unorganized sectors like handicrafts, tailoring shop, Xerox shop, petty shop, preparing snacks or food products, selling vegetables, selling herbs etc. using non-random convenience sampling technique. Both primary data and secondary data have been collected for the study. The primary data relating to socio-demographic and entrepreneurial profiles of women entrepreneurs was collected using interview schedule. Secondary data were also collected from related publications and websites. Percentage analysis, ranking method and chi square test are used to test the hypotheses.

HYPOTHESES OF THE STUDY The following hypotheses have been framed for the study.

- There is no significant relationship between income and expenditure of the respondents before and after self-employment schemes.
- There is no significant relationship between income and savings of the respondents before and after self-employment schemes.
- There is no significant relationship between the education and their type of self employment scheme they engaged.

LIMITATION OF THE STUDY

The followings are the limitations of the study.

- The primary data collected only for one month period (September 2015).
- The data have been collected from the women those who in and around Tiruchirapalli town only. Data have been collected from 100 women only.

FINDINGS OF THE STUDY**DEMOGRAPHICAL PROFILE OF THE RESPONDENTS**

- Age of the respondent clearly explains their experience and their maturity level of them. Due to this reason only age of the respondents has been collected. 39 of them are from the age group of 30-40, 32 of them are from the age group of 40 -50, 17 of them from the age group of 50- 60 and remaining 12 of them are from the age group of above 60. Majority of them are from the age group of 30-40.
- Education is the best means of developing woman's resourcefulness, which encompasses different entrepreneurship. 58 per cent of the respondents have their educational qualification only up to primary level, 24 of them are up to secondary level 6 of them completed their diploma education and remaining 12 of them completed their graduation and post graduation.
- Responsibilities have been increased after their marriage. Due to this reason data have been collected. Majority of them 78 per cent of the respondents got married, and 22 of them are unmarried.
- Family situation and family members can help the women to become an entrepreneur. Nature of the family and its size are also important to determine the support, which an entrepreneur gets from her family. Such support influences the success of women entrepreneurs. 68 per cent of the respondents are living in joint family and remaining 32 of them are living in nuclear family.
- 62 per cent of the respondents have more than 6 members in their family, 27 of them are having 5 members in their family, 7 of them having 4 members in their family and remaining 4 of them having only 3 members in their family. It is observed that women those who are in joint family system and more members in their family enter into entrepreneurship successfully.

BUSINESS PROFILE OF THE RESPONDENTS

- 27 of them are engaged in tailoring business, 2 of them running Xerox shop, 18 of them vegetable vendors, 22 of them preparing snacks and traditional food items, 6 of them running beauty parlors 25 of them selling herbs during the weekends and they are agricultural laborers.
- 47 of them are having previous experience and remaining 53 of them are not having experience. They learned from their business.
- 33 of them are having skill oriented training.
- 25 of them are investing less than 10000 in their business, 32 of them investing 10000- 20000 in their business, 28 of them are investing 20000-30000 and remaining 15 of them investing more than 30000 in their business.
- 47 of them spending more than 12 hours for their business, 20 of them spent more than 6 hours to 12 hours a day and remaining 33 of them spent only 3 hours a day.

TABLE 1 ECONOMIC CONDITION OF THE RESPONDENTS

Economic Conditions		Before Self-employment		After Self-employment	
		No. of Respondents	Percentage	No. of Respondents	Percentage
Monthly Family Income (in RS)	Less than 5000	24	24	7	7
	5000 – 10000	38	38	32	32
	10000 – 15000	21	21	28	28
	15000 – 20000	9	9	22	22
	above 20000	8	8	11	11
Expenditure (in Rs)	Less than 1500	15	15	11	12
	1500 – 2000	33	33	31	31
	2000 – 2500	26	26	28	28
	2500 – 3000	11	11	16	16
	3000 and above	15	15	13	13
Savings (in Rs)	Less than 500	7	7	9	9
	500 – 1000	32	32	39	39
	1000 – 1500	42	42	23	23
	1500 – 2000	7	7	11	11
	2000 and above	12	12	18	18

Source: Primary Data

Table – 2 Tests of Hypotheses

- There is no significant relationship between income and expenditure of the respondents before and after self-employment schemes.
- There is no significant relationship between income and savings of the respondents before and after self-employment schemes.
- There is no significant relationship between the education and their type of self employment scheme they engaged.

Variables		Chi Square test	Calculated value	Result
INCOME	EXPENDITURE	$\chi^2 = \sum \frac{(O-E)^2}{E}$	11.24	Rejected
INCOME	SAVINGS		15.61	Rejected
EDUCATION	SELF EMPLOYMENT		13.21	Rejected

For all the above hypotheses, the calculated values are higher than the table value at 5 % level of significance. Hence, null hypothesis is rejected

- There is significant relationship between income and expenditure of the respondents before and after self-employment schemes.
- There is significant relationship between income and savings of the respondents before and after self-employment schemes.
- There is significant relationship between the education and their type of self employment scheme they engaged

SUGGESTION

- Education is directly related to carry out their business. So, Women should be made literate.
- Training for any business is required. So, continues training programmes should be given to the women for self employment is necessary by the government institutions for the women.
- Awareness programmes should be made regularly about the training should be created among the women entrepreneur.

CONCLUSION

The status of women in any society is an index of its civilization no exception to India. Women entrepreneur are gaining importance today because they are equal number in population. In this study majority of the women (58) are school dropouts and they need education to carry out their business successfully. In addition to that they also required are required training for carry out their work. Basically, women are having basic knowledge and skill to establish and manage enterprise. It has been observed that this study their demographical conditions influences their success rate. The overall analysis of these economic and economic variables establishes that economic conditions of the self employed women in Tiruchirapally district was above average and the hypothesis framed that the growth of women entrepreneurs depend on the training acquired by them. It is found that 82% of self employed women in this region have not completed their graduations. They are school drop outs and up to their standard they are doing some business like preparing snacks, vegetable vendors, tailoring, selling herbs and reaming of them having beauty parlors and shops. Therefore, it is accepted that they need some training to develop their standards. However, it is observed with the help of the data that women entrepreneurs in the district need training, financial support and marketing network to carry out their business in efficient way. For the sustainable development of women enterprises, not only new time oriented govt. policy is required but on the other hand a well developed follow up programme has been organized on regular basis for succeeding in their life.

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