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# A Study On Women In Rural Development Through Self Help Group

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**ABSTRACT**

Empowerment as an individual and collective process is based on the following five principal. Self reliance, Self-awareness, Collective mobilization and organisation Economic independence or access to an inherited or self-generated income is considered to be the major means of empowerment of women and self help group have played a significant role in empowering women and poor people. So the present study is an attempt to evaluate the level of women economic empowerment through SHG i.e income, expenditure, Education, saving of the member after joining SHG. This study is based mainly on primary data collected through well structured scheduled and pre tested survey. For the analysis the study average and percentage, Regression method have been used. This study is giving suggestion to the policy makers etc., to reduce poverty in India.

## INTRODUCTION

Self Help group (SHG) is a homogeneous of poor women user's' This group is a voluntary one, formed on areas of common interest women has to think, Organize and operate for their development. SHG's Functions like a co-operative principle. It provide a forum for members to extent support to each other. It is considered as means empowerment. SHGs Organize for the rural/ urban women access to financial facilities available in organized sector. This Scheme mobilizes the poor rural people especially women to form groups for mutual benefit SHGs play a crucial role in improving, the saving and credit and also in reducing poverty social equalities.

SHGs Convince a meeting of its members and discuss all the issues relating to the groups on common plat form. This provides an opportunity to members freely their views of the group. Today the growth of SHGs is now turned into an empowerment movement for women across the country (Tiyas, Biwa's 2007)

Women in the village undergo unfold miseries. The women is considered by the male as an objective of reproducing person. This situation of the female has changed with the help of SHG's. The women also slowly began to come out of the kitchen and begin to contribute financially to their family.

They first began to form a group, save money and given it to a particular person and after a year or so they used to get the double amount. In case of emergency like medical expenses, housing rapaiers or education fees to their children's they will get money from the SHG'

 

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**WHAT ARE SHGS AND WHAT DO THEY DO?**

They are between 12 and 20 members per group and all are women. Each member pays a membership fee of approximately Rs. 2000/- per month. SHGs meet twice a month and deposit savings and loans repayments into their local bank account after each meeting. Each SHGs earn income for the interest on SHG loans charged to its members from subscriptions membership fees and from bank interest, donations and fines.

**ORIGIN AND CONCEPT OF SHG'S.**

The origin of self help groups (SHGs) is the brainchild of Grama Bank of Bengalis, Founded by prof. Mohammed yens in 1975, who tried out a new approach to rural Bangladesh, gave loans without asking borrowers either to provide collected or engage in paper work. In India NABARD initiated SHGs in the year 1986-87 but the real effort was taken after 1991-92 from the linkage of SHGs with banks. The SHGs have bee recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (N.Thalavai Pillai and S. Nadarajan 2010), the SHGs in India are small informal and homogenous groups of not more than twenty members each, among them a members is selected as an animator and two members are selected representative. There is 30,000/- SHG's are working all over India. The most successful region for micro finance is the southern part of India.

**REVIEW OF LITERATURE:**

Rekha Gaonkar (2001) In her study concluded that the movement of SHG's can significant contributed towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation it terms of economic development and the social change.

Gandhi.K and N.Udhyakumari (2013) As most the village population is engaged in one SHG activity on of the other engaging them in business promotion and opening the gates of global market for them will improve the economy of the country and improve our balance of payment. Position. This will make our country a leader in a globalized economy.

**STATEMENT OF THE PROBLEM.:**

Self-help Group becoming one of the most important social and economic activities today's world. It involved movement of millions of women people., and to improve the potentialities in gain full employment and to create new job opportunities. The present study deal with the working of SHGs. The study would raise some issue.

Whether the SHGs functioning properly it is help to empower the women? What is the present family status of SHGs members?

**OBJECTIVES:**

In order to answer the following questions the present study framed certain objectives.

i. To evaluate the performance of SHGs inNatrampalayamPanchayat, Denkanikottai Taluk.
ii. To identify the Socio-economic status of SHGs in the study area.

**METHODOLOGY:**

The study was carried out selective clusters spread over Natrampalayam panchayat, Denkanikottai Taluk in Krishnagiri District. It is note worthy to mention there that the SHGs Sesurajapuram village Natrampalayam Panchayat are promoted by NGOs as well as

 

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government agencies. There are 55 SHGs inNatrampalayam Panchayat. Only 7 SHGs were taken for study. In total the study covers 5 SHGs with 73 members. To collect primary data field observation and structured interview schedule method were used. In addition information was collected from sampling method. Total samples size 73 respondent were selected in Natrampalayam panchayat. With different groups the selection of the samples based on the total population of the Narrampalayam panchayat.

**LIMITATION OF THE STUDY :**

1. This study covers only a small area.
2. Most of the women get only minimum education so there is a problem of biased information is possible.

**ANALYSIS AND INTERPRETATION:**

Table : No.1 Education qualification the respondent.

| S. No. | Education | Percentage |
|---|---|---|
| 1. | Illiterate | 23 : 3 |
| 2. | Primary | 24 : 7 |
| 3. | Secondary | 52 : 1 |
| | Total | 100.0 |

Source : Computed from the primary data.

The above table shows that the education status of the respondent is divided in to three majority 52.1% of the respondent educational qualification is secondary. Very less 23.3% of the respondent have illiterate 24.7 of the respondent are not allowed to go for higher education.

Table No: 2 Monthly Income of the respondent

| Monthly Income | Percentage |
|---|---|
| Below – 500 | 13.7 |
| 500 – 700 | 49.3 |
| 700 – 1000 | 16.4 |
| Above 1000 | 20.5 |
| Total | 100.0 |

Source : Computed from primary data.

The monthly income of the respondent are divided in to four categories the 13.4% of the respondent said that their monthly income is below 500. 16.4% of the respondent have 700-1000, 20.5% of the respondent has their monthly income is above Rs. 1000.

Table No. : 3 Household size of the respondent.

| Household | Percentage |
|---|---|
| Below – 3 | 37.0 |
| 4-6 | 60.3 |
| Above 6 | 2.7 |
| Total | 100.0 |

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Source : Computed from primary data.

The type of house hold size of the respondent is being dividing into three. 2.5% of the respondent households size of family in above 6. The majority of the 60.3% of the respondents house hold size is the 4-6.

Table No.: 4 Expenditure of SHGs

| Monthly Expenditure | Percentage |
|---|---|
| Food | 4.1 |
| House rent | 2.7 |
| Education | 37 |
| Health | 11.0 |
| Other | 45.2 |
| Total | 100.0 |

Source : Computed from primary data.

The expenditure patterns divided into five categories. Majority of the respondent 45.2% are pending about others 37% of the respondent they said that he spent on education.

Table No. : 5 Occupation of the Respondent

| Occupation | Percentage |
|---|---|
| Home Map | 79.5 |
| Employed | 17.8 |
| Business Women | 2.7 |
| Total | 100.0 |

Source : Computed from primary data.

The Occupation of the respondent divided into three categories. 2.7% of the respondent the occupied in the business women. The majority of the 79.5% of the respondent they occupied in the home maker.

**REGRESSION ANALYSIS:**

**Model Description**

| | | Type of Variable |
|---|---|---|
| Equation 1 | Yearly income | Dependent |
| | Education | Predictor |
| | Household Size | Instrumental |
| | Expenditure | Instrumental |
| | Occupation | Instrumental |

**MODEL SUMMARY:**

| | | |
|---|---|---|
| Equation 1 | Multiple R | 0.304 |
| | R Square | 0.92 |
| | Adjusted R Square | .079 |
| | Std. Error of the Estimate | 1.041 |

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**ANOVA :**

| | | Sum of Squares | Df | Mean Square | F | Sig |
|---|---|---|---|---|---|---|
| Equation 1 | Regression | 7.809 | 1 | 7.809 | 7.211 | .009 |
| | Residual | 76.882 | 71 | 1.083 | | |
| | Total | 84.691 | 72 | | | |

**COEFFICIENTS**

| | Unstandardized Coefficients | | Beta | T | Sig |
|---|---|---|---|---|---|
| | B | Std. Error | | | |
| Equation 1 (Constant) Education | 401<br>890 | .768<br>.332 | .756 | .522<br>2.685 | .603<br>.009 |

From the OLS regression analysis the result shows that, there is relationship between the income, education, occupation and expenditure of the SHGs, the $R^2$.092 the $R^2$ value is 92 percent significant to the education and occupation. The regression equation P value is .009 the standard error value (.768 & .332)

**FINDINGS :**

- Majority 52.1% of the respondent education qualification is secondary education status of the respondent is one of the important factors for the women to join in the self help group. A poor education standard leads to poverty.
- The majority of the respondent 36 (49.3%) have the monthly income of above Rs.500 to Rs.700 because the monthly income is an important factor to maintain. Their standard of living of the people it is also help them to save money by SHGs. In the rural area people are going to the regular form and non-form work.
- The majority 49.3% of the respondent had the minimum other expenditure pattern due to the family income were almost constraints.
- To give more important for education in rural area.
- Government wants to allocate more loan facilities in rural SHGs to improve the standard of living.

**SUGGESTION:**

- Empowerment opportunities may be created in the study area.
- The family income of the SHGs members has increase.
- The number of SHGs should be developed in all aspects. i.e, both economic and social aspects.
- The SHGs members should create an employment opportunity in the particular panchayats.

**CONCLUSION :**

The self help group members were socially and economically improved in the study area. Membership in SHGs is very useful to the rural women and improvement of knowledge,

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skills. Hencethis group is very useful to women's society as well as the development of the country.

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