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A STUDY ON IMPACT OF SELF HELP GROUPS IN SIVAGANGAI DISTRICT

Dr. M. KETHARAJ

Assistant Professor

A. MATHAVI

M.Phil Research Scholar

PG and Research Department of Commerce, R.D. Govt. Arts College, Sivagangai

Abstract

In recent years, Self Help Groups (SHGs) are getting much importance, As they create awareness about Self Employment, savings, education, health and family welfare and thereby make people especially women more empowered. Neutrality pave the way for its healthy growth. The Self Help Group helps people to improve their economic conditions. There is a sign of relief and cheer in the faces of the members of the Self Help Group. Self Help Group concept gains momentum now –a-days because of its many folded effects on the economic empowerment of women. This study is under taken to analyze the structure, Participation of women in self help group activities, impact on domestic issues such as financial decision, enhancing the skills and so on, perception on SHG Training and social empowerments of Sivagangai district. The research had identified that the self help group members are gaining leadership, economy and life style in their lives.

Keywords: Sugarcane, Irrigation, Tropical Region, Production etc.

Introduction

In recent years, Self Help Groups (SHGs) are getting much importance, as they create awareness about self-employment, savings, education, Health and family welfare and thereby make people especially women more empowered. Self Help Groups (SHGs) have been mainly started to boost up their income and standard of living. Throughout history, we read women have collectively struggled against direct and indirect barriers and their social, political and economic

problems. By the end of the 19th century, women had begun to organize themselves. Gradually such organizations they took up a number of causes relevant to women such as education, working conditions, health, sanitation, housing and the habit of savings. Women's organizations began struggling for women's right in the early part of the 20th century. At present women's movement focuses its attention on equality and Empowerment. One of the programmes of women's movement is the Formation of Women Self Help group.

Meaning of Self Help Groups

Self-Help Groups are voluntary groups formed to attain certain Caste or traditional occupations and they come together for a common women monetary and moral support to individual members in times of distress and difficulties. Self –Help Groups as a homogeneous group of the rural area. Poor were Voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund from which to lend members for productive and emergent credit needs. They aim at providing awareness among the poor about the on – going development Self-Help Groups also take up gender - linked like wife battering, child marriages and harassment by employees. It also takes up general community issues.

Statement of the Problem

Several studies indicate that self help group program is often in the form of credit or micro credit schemes and saving have succeeded in changing the lives of poor women by making way for enhanced income and increased self team. This is evident from the much booming growth of self help groups in the state. This study is under taken to analyze the structure. Participation of women in self help group activities, impact on domestic issues such as financial decision, enhancing the skills and so on, perception on SHG Training and social empowerments of Sivagangai district

Objective of the Study

1. To study the profile of the selected women SHG in the select area.
2. To know the socio-economic status of the self help group in the select area.
3. To identify the future impacts of self help group in the select area.
4. To analyze the impacts by women self help group business in the select Area.
5. To give suggestions based on findings of the study.

Research Methodology

The researcher has proposes to adopt convenience sampling method. The

researcher has collected impacts of women Self Help Group of Sivagangai Districts. The study is consisting of both the primary and secondary data.

Hypothesis of the Study

There is no significant difference between age and factors influencing financial impacts.

There is no significant difference between monthly income and overall marketing problem.

SOCIO AND ECONOMIC CONDITIONS OF SHG MEMBERS

Demographic Factors	F	%
Age		
Below 20 years	8	6.67
21 to 40 years	54	45
40 to 60 years	48	40
above 60 years	10	8.33
Marital status		
Single	8	
Married	94	6.67
Un married	16	78.33
widow	2	13.33
Separated	-	1.67
Educational Qualification		
SSLC	46	38.33
HSC	48	40
Degree	20	16.67
Graduate	6	5
Family Type		
Joint Family	60	50
Nuclear Family	60	50
Number of dependent in the family		
One	18	15
Two	52	44
Three	46	38
Four	4	3
Year of Joined In The Self Help Group Members		
1 Year	20	16.67
1 to 3year	40	33.33
3 to 6 year	40	33.33
6 years abov	20	16.67

Income		
15000	38	31.67
15000 to 25000	40	33.33
25000 to 35000	26	21.67
35000	16	13.33

- ❖ 45 per cent of the respondents are under the age group of 40-60 years.
- ❖ 78.33 Per cent of the respondents are married.
- ❖ 40 per cent of the respondents are having the educational qualification of schooling.
- ❖ 50 per cent of the respondents are getting nuclear.
- ❖ 44 per cent of the respondents are dependents in the family.
- ❖ 33.33 per cent of the respondent's year of joining in self help groups.
- ❖ 33.33 per cent of the respondent are getting annual income less than 15000 to 25000.

Participation of self - help-group members and their impact on domestic issues:

Demographic Factors	F	%
Financial Decisions		
Self	26	21.67
Husband	34	28.33
Husband wife	54	45
Money lenders	6	5
Financial Assistance of the Sample Respondents		
Self help group	28	23.33
Bank	50	41.67
Friends & Relatives	36	30
Money lenders	6	5
Benefits enjoyed by the Sample Respondents		
Self help group leader	20	17
self help group members	50	41
Self	36	30
Any other problem	14	12
Taking Financial decisions in Family	36	30
	18	15
	38	31.67

To large extent	28	23.33
To some extent		
Occasionally		
No at all		
Benefits of being members		
Social	38	32
Financial	26	22
Domestic	18	15
All of the above	38	31
Benefits of self help groups		
Self help group leader	32	27
Self help group member	32	27
Official	36	30
Any other	20	16
Improving the skill		
Communicating skill	22	18.33
Management skill	74	61.67
confidence level	10	8.33
All of the above	14	11.67
Awareness of the sample Respondents		
Political	24	20
Social	40	33.33
Administration	30	25
All of the above	26	21.67

- ❖ 45 per cent of the respondents conveyed that the financial decisions are taken by husband and wife.
- ❖ 41.67 per cent of the respondents says that they seek financial assistance from bank.
- ❖ 41 per cent of the respondents achieve the benefits of self help members.
- ❖ 31.67 per cent of the respondent taking financial decisions family of the occasionally.
- ❖ 32 per cent of the respondent benefits feel of social
- ❖ 30 per cent of the respondent are facilities of official .
- ❖ 61.67 per cent of the respondent are management skill.
- ❖ 33.33 per cent of the respondent are awareness of the social.

Purpose of Joining In SHG

Reasons	RANK					Garret Total	Garret Mean value	Garret Rank
	1	2	3	4	5			
Improve social status	6,600	1,500	750	150	-	9,000	9,000	1
Promote saving habit	360	720	840	3360	1920	7200	7200	2
Obtain financial report	900	3600	1100	300	100	6000	6000	3
Initiate Group Activities	-	400	640	720	3040	4800	4800	4
Develop leadership quality	200	150	1450	950	250	3000	3000	5
Total	8060	6370	4780	5480	5310	30000		

Table 3.12 shows that garret ranking are calculated by using appropriate garret ranking formula based on the garret ranks, the garret value ascertained, the garret table And scores of each purpose in table 3.17 are multiplied to find out scores in the table 3.17 which are then multiplied to record scores. Finally by adding each row the garret scores have been obtained . Garret score is awarded to each purpose to joining in SHG the highest scores in awarded to “Improve Social status” and the least score is awarded to develop leadership quality.

Level Of Opnion On Ability On Self Help Groups Decision

There is no significant relationship between Age and their level opinion on ability of self help group decision.

Age And Their Level Of Opnion On Ability On Self Help Groups Decision

CELL	O	E	O-E	(O-E) ²	(O-E) ² /E
R ₁ C ₁	18	20.53	2.53	6.40	0.3117
R ₂ C ₁	10	7.46	2.54	6.45	0.8646
R ₁ C ₂	60	54.26	5.74	32.94	0.6070
R ₂ C ₂	14	19.73	-5.3	28.09	1.4237
R ₁ C ₃	10	13.2	-3.2	10.24	0.7757
R ₂ C ₃	8	4.8	3.2	10.24	2.1333
					6.116

Since, the calculated value (6.116) is less than table value of 5 per cent level, the null hypothesis is accepted. Hence , it is

concluded that there is no significant relationship between the age of respondents and their level of opinion on ability of Self Help Groups decision.

Suggestions

The self help groups have indeed positively contributed towards the progress of rural masses on the basis of the findings of the study following suggestions have been made which would help to improve the functioning of the self help groups and the members and in turn would help the empowerment of the rural women.

- ❖ The trained members by the mahalir thittam through NGOs must train the other group members in an effective manner.
- ❖ A professionally trained social worker should be employed at the project officer’s level.
- ❖ Course curriculum training venues and duration of training programmes for women can be planned consultation with the women groups.
- ❖ The literacy levels of rural women are low and hence make an efforts to enhance literacy levels in the area should be given priority.
- ❖ Govt. should take necessary steps to attend the Gram Sabha meeting regularly with full attendance.
- ❖ The District Administration should make an effort to develop leadership quality.
- ❖ Orientation must be given to SHG family members to take decision.

Conclusion

The present reach is an attempt to study the impacts of Self Help Groups in Sivagangai district. Several development programmes have had their share in

bringing about change and development in the lives of poor women. The study looks at the impact of levels of women at four level is such as Individual, Family member, the self help groups in enterprise at the community level.

The study mechanism of credit coupled with the mobilization and organization of women on the basis of strengthening and collective of action empowers women. In this aspect of the study that brings about welcoming changes in the women's lives to be highlighted.

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