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# A Study on Socio-Economic Condition of Women in Self Help Group (SHG) with Special Reference to Thenpalanchi Panchayat

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## Abstract

*Self Help Group is an important tool which helps the rural women to acquire power for their self supportive life. The research aimed to study the socio – economic condition of women in Self Help Group (SHG) with special reference to Aandipatti. This research based on the demographic variables like age, gender, religion, educational qualification, marital status, occupational pattern, family size, monthly income, reason for joining in SHG, social factors and economic factors to determine socio economic conditions of the women in SHG in the study area. The researcher adopted Descriptive Research Design for this study. The researcher has been used Convenience sampling method for collecting the data. For the analysis, primary data collected from 82 women from various Self Help Groups and it was done by SPSS – Version 20. The researcher used self structure question for collect the data. SHGs should also be encouraged to form to eradicate poverty even among poor people. On the whole, the research concluded that the government, NGOs should dedicate their efforts to poverty alleviation through SHGs and maximum member were satisfied with the activities of SHG.*

**Keywords:** Self Help Group (SHG), Women Empowerment, Socio – Economic Condition of Women

## Introduction

Self-help groups have become a potent instrument for promoting socioeconomic development and women's emancipation in India. The ability of SHGs to promote a sense of community and camaraderie among the members, as well as to improve their financial capability and decision-making abilities, can be credited with their success. SHGs play a vital part in society, and the government has taken a number of steps to encourage their growth and development. SHGs are confronted with a number of challenges, but they have significantly impacted the lives of Indian women and advanced women's empowerment and the battle against poverty

## Reviews

(Awasthi et al.) has examined that the impact of self-help groups (SHGs) on socio-economic status of rural women in watershed areas. 70 members from four efficient women SHGs were purposively selected for collecting data from Karondi Milli watershed area of Katni district in Madhya Pradesh. The study found that women began saving- credit activities and engaged in development after the formation of SHGs, which is significant for improving their socioeconomic level. The SHGs have made a positive impact. But the SHG members suffered from lack of motivation, backward and forward linkages,

inadequacy of infrastructure, insufficient loan, inadequate provision for marketing and availability of inputs, lack of systematic monitoring and follow-up of the activities, etc. Thus there is need to evaluate the SHGs annually to assess the progress of different income and employment generating schemes under self-help group.

(Deka et al.) has conducted a case study on the impact of self help groups on socio-economic status of rural women. This study was conducted in five adopted villages of All India Coordinated Research Project (AICRP) on Home Science in Jorhat district of Assam. 50 members from 10 Self Help Groups and fifty non members were selected as respondents for this study. The data were collected through personal interview. The findings indicated that majority SHGs were of medium size and linked with banks. Economic security and inculcating savings habit were the major motivating factors for joining SHG. Membership in SHG aided in generating income, facilitated loaning and increased social contact, opened up training avenues thus leading enhancement in the socio-economic status of rural women was reflected through the study.

(Jothi), presented an overview of evolution of microfinance support for socio-economic development. The self-help group's members consent to using a common fund and any additional funds they might acquire collectively under common management. The programme of linking SHGs with NABARD has been observed through the study. This study is an attempt to study about socio-economic impact of micro finance. The researcher has been selected 90 members as a sample size in Kanchipuram town of Tamil Nadu. Finally the study examined that SHGs and micro finance have made critical impact on socio economic status of the members.

(Amutha), has conducted a study on Socio-Economic Impact through Self Help Groups in Tuticorin District. The objective of the study is to analysis the economic empowerment of women through SHGs in three villages of Tuticorin District. 238 respondents were selected from 18 SHGs of three villages. Simple Random sampling method was used by the researcher of this study. Respondents feel more capable of making decisions and have the authority to do so when they are empowered, which is

defined as increased engagement in decision making. In family Women's participation in decision-making is important indicator for measuring their empowerment. The analysis shows that 66 percent respondents reported decisions are being taken by their husbands yet, more than 34 percent respondents accepted that they do participate in decision-making process. Due to their participation in SHGs and use of microfinance, women's socioeconomic conditions been shown to have improved. The result of chi-square- test revealed that there is significant difference between participation in decision-making in family and SHG women members in Tuticorin District.

(Sarma), has studied that SHGs are a practical substitute for achieving rural development goals. It is essential to the social change and economic advancement of rural women. Assam is a flood-prone region where people cannot rely solely on agriculture in the whole year. Moreover, Assam is centred on its agro economic climate. Hence, non-traditional enterprises like as handicrafts, rope making, needlework, catering services, repair shops, cattle farming, fisheries, etc., offer enormous potential for women to make their living when they are not involved in agricultural activities. SHG members receive the training from banks and NGOs in all of these areas. The Assam State Government supports SHG activities and product marketing. The major goals of this study is to analyze how self-help groups (SHGs) help rural women improve their socio-economic condition and to gauge how satisfied SHG members are with SHG activities. In Assam's Golaghat district, which consists of 8 blocks, there are 4949 SHGs. Among the blocks, North Development Block was selected for this study in Golaghat district. 180 members have been selected to collect the necessary primary data from the selected SHGs. The Chi-square test was used as statistical tool for analyzing the data and average method was used for testing the hypothesis. This study concluded that Self Help Group is an important tool which helps the rural women to acquire power for their self supportive life and nation building efforts.

### Objectives

- To understand the socio – demographic profile of the respondents

- To identify the social condition of the women in Self Help Group
- To identify the economic condition of the women in Self Help Group
- To assess the effectiveness of SHGs in the socio economic condition of women

## Conceptual Definitions

### Self Help Group

According to MANSHA RUDLABS, Self Help Group is a self – managed institution of 10 – 20 members, based on common interest & affinity for socio – economic improvement of their members.

According to NABARD, 1997 “SHG is a small, economically homogeneous affinity groups of rural poor, voluntarily formed to save and mutually contribute to a common fund to be lent to its members as per the group members decision”.

### Social Condition

According to Human Rights Commission’s Policy, 1994 “Social Condition describes it as referring to a rank, a social position or class attributed to someone principally because of his or her level of income, occupation and education, having regard to the objective and subjective components of each”.

### Economic Condition

According to Shashanka Bhide, an Indian Economist and Former Director of the National Council of Applied Economic Research, SHGs can play a significant role in improving the economic condition of women by providing them with access to financial services and business training, as well as a platform for social empowerment and collective action. By pooling their resources and working together, SHG women can increase their bargaining power in markets, negotiate better prices for their products, and improve their overall standard of living.

### Research Design

The research design refers to the overall strategy to integrate the different components of the study in a coherent logical way, thereby ensuring effectiveness. It constitutes the blue print for the collection, measurements and analysis of data.

In this study the researcher describes the socio demographic profile, Social Condition and Economic

condition of women in Self Help Groups. So, the researcher has adopted “Descriptive Research Design” for this study

### Universe

The universe for conducting the research study constituted all the women members in SHG in Thenpalanchi Panchayat which is consisted of six villages like Vadapalanchi,, Thenpalanchi, Velaiyampatti, Manappatti, Adaikkampatti, Nagamalai puthur, Muthupatti and Sundarajanpatti.

### Inclusion Criteria

The women who are register under the member of SHG from various groups were included for this research study.

### Exclusion Criteria

- Those who are not willing to participate in this study were excluded.
- The women who are not the member of SHG were excluded for the research study.

### Sampling Technique

The researcher has adopted convenience sampling technique for this research study. The researcher selected Thenpalanchi Panchayat for data collection. There are 25 Self Help Groups currently functioning in the Panchayat. The researcher selected 4 to 5 members from each group for collecting the primary data.

### Sample Size

The sample size of the research study was 100. The researcher collect the data from 25 Self Help Groups in Thenpalanchi Panchayat.

### Method of Data Collection

The researcher has carried out the data collection through self structured questionnaire. The researcher has explained the purpose of the research to the respondents and distributed the questionnaire. The respondents had answered all the items of questions on their own understanding and willingness.

### Tool of Data Collection

The researcher has used “Self structured questionnaire” to understand the socio – demographic

profile and socio-economic condition of the respondents. The questionnaire consists of 3 factors (i. e) socio- demographic profile, social factors and economic factors

### Major Findings

- More than three fourth (78%) of the respondents were Hindu
- Majority (82.9%) of the respondents were married
- More than three fifth (64.6%) of the respondents were from nuclear family
- More than half (54.9%) of the respondents family size is between 0 to 3
- Nearly three fourth (72%) of the respondents size of SHG is between 11 to 15
- More than three fifth (65.9%) of the respondents were staying in concrete house
- More than three fifth (62.2%) of the respondents were agree to have right to opinion on decision making role in the family
- Majority (85.4%) of the respondents were equally participate with husband in taking family decisions
- Majority (89%) of the respondents were able to socialize and have confidence to speak in public
- Majority (84.1%) of the respondents have ability to manage the productive resources
- More than three fourth (79.3%) of the respondents status and respect were improved within the household
- Three fourth (75.6%) of the respondents face resistance from husband and other family members to join in SHG
- Majority (87.8%) of the respondents have tendency to help neighbors
- Majority (85.4%) of the respondents were recommend to other women to be part of SHG
- Nearly three fifth (57.3%) of the respondents were participated the social events
- Nearly half (48.8%) of the respondents were strongly agree that SHG have large scope for the development of women
- Two fifth (37.8%) of the respondents amount of expenditure between 5000 -10000
- Nearly one third (29.3%) of the respondents spent the expenditure to education

- Nearly one third (29.3%) of the respondents were saving the amount through SHGs
- More than one third (31.7%) of the respondents changes in amount of loan between 10000 -20000
- More than two fifth (41.5%) of the respondents bought the loan at once
- More than half (52.4%) of the respondents loan pattern was changed after joining in SHG
- Nearly three fourth (70.7%) of the respondents were regularly repay their loan
- More than two third (64.6%) of the respondents were repay their loan through their income from employment
- One third (30.5%) of the respondents have other reason of default in repayment of loan
- More than one fourth (26.8%) of the respondents were take a loan for start a business

### Suggestions

- To promote the schemes and acts related to women for uplift their life through conducting awareness programs in SHG meetings. It will easily to reach the illiterate women to know and understand the scheme.
- To update the present status of SHGs implementations among women, it will more effective at the time they need.
- Encourage the every women to join in SHG, it should be given to all the women without any exceptions.
- SHG Members should be encourage to attend all meetings with the expectation of particular benefit of their life.
- Both Government and NGO should motivate the members in Self Help Group (SHG) for employment.
- Government organize marketing facility to the women who were independent entrepreneur through Self Help Group. It will encourage them to provide more concentration to their business.
- To develop women entrepreneurship through providing training programs about entrepreneurial skill to the women members of SHG.
- Provide subsidy to women in lower economic status and widow with their children.
- Government motivate the SHG members for transmit the awareness of child marriage, legal

rights of women, female infanticide and foeticide to the public.

### Conclusion

SHG plays a vital role among women empowerment. It is a crucial tool for women to develop their strength to live independently in the society. The members gained the confidence to speak in public and participate equally with husband to take decisions in family, after joining in self-help group. The communication skills have been developed and they have ability to speak without hesitation. The members status and respect were increased within the household because of joining in SHG. Most the women were have saving habit through banks and SHG's. Now a days women go to bank alone and fulfill their queries and needs because of development of SHG and its motivation towards women. They got financial support without the help of their husband through banks and SHGs. The women did not depending their husband for organizing any functions in their family. It will help them in their emergency and needful situation. The study shows that SHGs are effective to empowering the women both socially and economically.

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