

SELF HELP GROUP OF WOMEN AND THEIR CONTRIBUTION TOWARDS SOCIO ECONOMIC DEVELOPMENT IN DHARMAPURI DISTRICT

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Research Article

Self Help Group Of Women And Their Contribution Towards Socio Economic Development In Dharmapuri District

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ABSTRACT

SHG Empowerment Women is a process by which women challenge social and cultural norms in order to pursue their own happiness. Women's participation in self-help groups has had a significant impact on their growth in both social and economic aspects. The focus of this research is on women's empowerment through SHGs in the Dharmapuri district. The information required for the study came entirely from secondary sources, and the entire paper was followed. SHGs has had a greater impact on the economic and social well-being of the beneficiaries. The current study investigated how SHG women in Dharmapuri aided the district's socioeconomic development.

Keywords: Socio Economic Development, women empowerment, SHG's, poverty allegation etc.,

I. INTRODUCION

India is a developing country with a mixed economy. India is the world's second most populous nation, with 1.32 billion people; approximately 70.2 percent of the population lives in rural areas, while the remaining 28.8 percent lives in urban areas. In India, 25.8 percent of the population lives in poverty. Since the vast majority of our country's population lives in rural areas, they are often unaware of banking rules and regulations, as well as reward programmes. They allow lenders to charge ever-increasing interest in exchange for small savings. Women, who account for nearly half of the country's population, do not have the same status, power, or rights as men, especially in rural areas. They lag behind male members of society in terms of development, such as education, status, and health. We can't imagine living in a developed world when half of our population is already deprived of economic opportunity. It is vital to empower women through a variety of development programmes, as they are increasingly becoming the majority of our country's labour force, especially in rural areas. In India, both formal and informal financial markets exist, especially in rural areas.

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Due to the complexity and time-consuming nature of the formal financial banking system, they charge high interest rates and require lengthy paperwork for loans. As a result, rural residents are less likely to participate in this programme. This necessitated the development of a new concept known as Self Help Groups in order to address the need for an effective and easy credit facility

system to improve the socioeconomic conditions of rural women, as well as their unsound state, illiteracy, and unemployment (SHGs). The 'Self Help Group' is a new, creative concept that not only offers credit to rural people, but also helps them develop their skills, boost their confidence, and, most importantly, gives them the opportunity to become self-employed and self-sufficient. It is connected to the Swarna Jayanti Gram Swarozgar Yojna (SGSY) and the Women and Child Development Department of Chhattisgarh. 19 In India, the concept of a community approach has gained popularity since the 1990s; this group approach focuses primarily on women in order to alleviate poverty, especially in rural areas. In response to the success and popularity of women's self-help organisations, the Reserve Bank of India and the National Bank of Agriculture and Rural Development launched a programme in 1992 to finance them. As a result, the federal and state governments are launching a slew of programmes and initiatives aimed at boosting women's socioeconomic development and alleviating poverty.

SHGs are groups of 12 to 20 women who work together to attain their goals from a common socioeconomic context. It has proved a successful means to support women's development for microfinance SHGs. These organisations not only lend credit to women, but also educate them for starting their own businesses. It mainly seeks to strengthen the social position of women; it helps to raise awareness of social issues like domestic violence, social security, etc. In order to collaborate on initiatives, lend loans to rural people and introduce government-sponsored programmes, SHGs were initially set up. Although SHGs are currently concentrating more on borrowing and using capital for inter-group loans at a low interest rate over a short period of time. This system has become common among rural women, as opposed to the conventional financial banking system, as women do not have to follow complicated procedures. SHG therefore offers women a place to establish themselves. It empowers women to be autonomous, self-employed, autonomous and to make choices on their families, property, jobs, expenses and savings.

II. CONTRIBUTIONS OF SHG

No overemphasis can be put on the role of SHGs in rural development and society. Not only the party's members, it also helps the government, NGOs, banks and other financial institutions, which directly or indirectly support them. The rewards or benefits these organisations offer are as follows: - The members of the society have a solid body spirit. i. They contribute to the growth and development of the society and its members. ii. Comprehension of tracking of various records and accounts books. iii. They are gaining the courage to engage more effectively with the outside world that promotes and socially empowers their morals. iv. They are conscious of and pay heed to the needs and wishes of the group members. They believe in and function on the basis of empathy instead of compassion. v. They are able to handle resources effectively at a lower rate. vi. As a result of the intergroup loan system, they become financially autonomous.

III. OBJECTIVES OF THE STUDY

- To analyze the impact of women self-help group towards socio-economic development in Dharmapuri district.
- To analyze the functional abilities of SHG in social status and success of women SHG
- To evaluate the managerial, skills attainment of women SHG members and the performance of supporting agencies and their assistance.

IV. METHODOLOGY

A systematic approach to solving research problems is known as research methodology. It's the method by which scientists go about naming, explaining, and predicting

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phenomena. Its aim is to present a research plan for SHG members in Dharmapuri district, as well as the responses of SHG members, in order to examine the effect of SHG on socio-economic growth. As a result, a proper research strategy has been created to carry out the problems associated with this research work and its goals. The researcher should use a study plan to organise his thoughts and write them down in a way that allows him to correct any errors or inadequacies. It explains the importance of the study as well as the methodology used to perform it. It is a set of guidelines for approaching research and achieving the research's stated goal. It consists of a research design, a data collection system, a survey instrument, and a scale of measurement. A research design is a set of conditions for collecting and analysing data with the aim of combining relevance to the research goal with procedural economy. Using an exploratory research design, the impact of the four parameters of social and economic growth on the socio-economic development of rural women through SHG is investigated in this report.

The data gathered through a survey of SHG participants was analysed using a causal analysis design. The effect of independent variables on the dependent variable of social and economic growth is investigated using causal analysis. For this study, data on social and economic factors is collected through questionnaires, which are then translated into Hindi for the respondents' benefit. The questions are answered on a seven-point likert scale. The survey was broken down into three sections: demographic characteristics of respondents, social and economic development, and antecedents of dependent variables variables. A closed-ended questionnaire was used to collect the information. It is made up of a set of questions and possible answers. Closed-end questions have a higher degree of accuracy, uniformity, respondent memory, coding, and interpretation. The researcher was able to obtain the requisite data related to socioeconomic development through SHG because the questionnaire was framed according to the research objectives. This questionnaire consists of a set of questions that are asked of individuals in order to collect statistically relevant data about a specific region. The questionnaire is well-designed and properly administered, allowing comments to be made about particular groups or individuals, or sample populations. So that data can be extracted from the respondents.

A rating scale is a collection of responses created with the aim of gathering data on a quantitative or qualitative attribute. This research also uses "Likert" to evaluate attributes, in which a respondent chooses a statement from a list of statements or "1-7 rating scales." This scale is a great way to track shifts in attitudes, knowledge, expectations, values, and actions. Respondents select a number to score his answer to an evaluative question based on the study's needs via a survey. For the purpose of this analysis, a seven-point Likert scale was used in the questionnaire to elicit responses from SHG participants. To indicate the socio-economic development of SHG members through SHG, each item is represented by a seven-point Likert response scale. SHG members who have a higher score are more pleased with their socioeconomic growth.

Data collection is the systematic gathering of information on variables of interest that helps researchers to answer research questions, test hypotheses, and evaluate findings. The two types of data sources are primary and secondary data sources. Primary and secondary data are collected for the analysis. In order to identify the various factors affecting women's socioeconomic development, secondary data was gathered from previous research in the area. Primary data is collected from SHG members' responses to a standardised questionnaire for SHG members. Questionnaires are developed based on the study target to cover all facets of social and economic growth. The information was gathered from representatives of SHGs in Dharmapuri district. The information is organised into three parts. The first section contains information on the demographic

profile of SHG participants, the second section contains information on the antecedents of independent and dependent variables, and the third section contains information on economic and social growth. The questionnaire used a seven-point Likert scale to obtain feedback from the SHG participants. To indicate the socio-economic development of SHG members through SHG, each item is represented by a seven-point Likert response scale. Data exists in the universe, however since a single researcher is unable to gather data from the entire universe, a sampling strategy must be devised to ensure that all data is represented fairly.

A sampling plan is a list of all potential observation units that may be used in a survey. It's a comprehensive plan detailing the measurements will be taken where, on what content, how, and by whom. Following the selection of the testing method and the instruments that may be used to collect data, a sampling plan is created. It involves things like identifying the sample population, the sampling design, the sample units, the sample position, and the sample size.

Sampling is the process of choosing a subset of subjects that is representative of the entire population. Since determining every single individual in the population is difficult, sampling is used. During the study process, it is often done to save time, money, and effort. The open population is the population to which the researchers can apply their results. This portion of the target population is referred to as the study population. Researchers collect samples from the general population. The study's sample population is made up of SHG members from Dharmapuri district. A sample design specifies how a sample will be obtained from the sampling frame. The data is collected using a non probabilistic convenience sampling process. SHG is active throughout the world, and the population is so vast that it is difficult to survey every single citizen. Using this form, the researcher may choose a small sample unit that represents the entire population.

A sampling unit is one of the units used to separate an aggregate for sampling purposes, with each unit considered as distinct and indivisible at the time of selection. The study's sample units are SHG participants, especially women from Dharmapuri District.

V. DATA ANALYSIS

It's important to analyse data after it's been gathered so that a logical conclusion can be drawn. For the purposes of this study, data from primary and secondary sources were analysed using statistical methods and techniques.

Hypothesis (H1): Impact of Economic Indicator on Economic Development

Table 1 Regression Statistics					
Model	Value of R	Value of R Square	Value of Adjusted R Square	Standard Error of the Estimate	Value of Durbin-Watson
1	.030	.001	-.003	.8939	2.109
Independent: B; Dependent Variable: X					

Source: computed

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Table 1 shows that the R value for the correlation between Community Economic Indicator and Economic Development is 0.030, indicating that the connection between the two is very small. The model's R Square value is 0.001, meaning that it does not accurately predict economic development. Since the value is greater than 2, the Durbin Watson test value (2.109) indicates that the model is not as strong as it appears.

TABLE 2 ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.180	1	.180	.225	.636
	Residual	198.161	248	.799		
	Total	198.341	249			
Independent Variables: B; Dependent Variable: X						

Source: computed

Table 2 shows that Economic Indicators have no substantial effect on Economic Development since the F (calculated value) is 0.225, which is higher than the F (table value) (2.184), and the p value (significant value) is 0.636, which is higher than the 0.05 significance amount. As a result, study hypothesis H1 is rejected.

Hypothesis (H2): There is a significant impact of social indicators on women through SHG group.

The research was carried out with the help of the (SPSS Version 21). A regression analysis was used to determine the impact of individual and community social indicators on social growth.

TABLE 3 Regression Statistics					
Model	ue ofR	Value ofR Square	Value of Adjusted R Square	Standard Error of the Estimate	Value of Durbin-Watson
1	0.393	0.155	0.141	1.023	1.997
Independent Variables D, C2, C3, C1 and Dependent Variable: Y					

Source:

computed

The correlation value R of 0.394 in Table 3 indicates a moderate association between person and group social indicators and social growth. The R Square value is 0.155, meaning that the model only accounts for 15.5 percent of the variables and that other social change indicators can exist. Since it is close to 2, the Durbin Watson test value (1.997) means that the model is good.

TABLE 4 ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	46.849	4	11.712	11.150	0.000
	Residual	256.190	245	1.046		
	Total	303.045	249			
Independent Variables: D, C2, C3, C1 and Dependent Variable: Y						

Source: Computed

Table 4 demonstrates that Social Indicators have a major impact on Social Development, as the F (calculated value) (11.150) is greater than the F (table value) (2.184), and the p value (significant value) is 0.000, which is less than the 0.05 significance level. As a result, H2 is now officially recognized as a research hypothesis.

Table-5 Correlation between functional abilities of SHG in social status and success of SHG

Functional abilities	social status enjoyed after joining SHG	Success of SHG
Usage of micro-finance	.345(**)	.303(**)
	0.000	0.000
Supporting Agency	.342(**)	.374(**)
	0.000	0.000
Managerial Capability	.376(**)	.442(**)
	0.000	0.000
Leadership Quality	-.182(**)	.147(**)
	.000	.001
Increase in Motivational Level	.272(**)	.073
	0.000	.095

Source: Primary data

** Correlation is significant at the 0.01 level (2-tailed).

* Correlation is significant at 0.05 levels.

Table 5 shows a strong association between SHG members' functional skills, such as microfinance use, supporting agencies, managerial capacity, leadership efficiency, motivational level, and social standing since joining the SHG, and SHG performance. The level of leadership was found to be only negatively associated with social standing. However, in the case of leadership consistency, this association is observed to be on the lower side of positive correlation and has a lower degree of negative correlation. However, in the case of SHG performance, all of these variables are positively correlated, with the exception of social status, which has a smaller degree of positive correlation and no negative correlation.

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Table 6 Ranking of managerial capabilities of SHG members

Statement	Mean Rank	Rank
Financially Good investment	5.17	1
Management of SHG group is appreciable	4.62	2
Control and supervision of members	4.22	3
Problem – solving attitude	3.61	5
Acquiring of technical know-how	3.42	6
Risk-taking	3.20	7
Proper training	3.77	4

Source: Primary data

Table 6 shows the views of the survey respondents' management skills and ranks. With regard to SHG members' managerial skills, they are good at investing in their company, and this rank is first. The administration of the SHG party is appreciated in second and third positions and the group successfully manages and supervises its participants. The correct teaching is in fourth position and the problem-solving mindset of the participants is in fifth position. The acquisition of professional know-how and risk taking is ranked sixth and seventh. The financial expenditure and efficient management of the groups in general are given top priority in their view to the management capacities of the SHG groups.

Table 7 Ranking of SHG members' skill attainment

Statement	Mean Rank	Ranks
Risk taking	5.35	1
Leadership quality	4.98	2
Organizing skill	4.52	4
Entrepreneurship Skill	4.10	6
Communication Skill	3.87	7
Decision making Skill	4.58	3
Co-operation with agencies	4.37	5

Source: Primary data

Table 7 provides opinions on SHG behaviours of respondents and their mean rankings have been determined and ranks allocated. The following are the rankings with different views. Of the seven views, the dangers of the members of the SHG are deemed very critical accompanied by the level of leadership of the members. Furthermore, other significant tasks of the SHG members include organising the work of SHG and taking appropriate decisions.

The effectiveness of SHG members is determined by their knowledge of different schemes and government support, which render the community very competitive. For the challenges to be faced and managed, the SHG members should be well trained. This are the classes allocated by the

administrators of the SHG. The participants achieve organisational skills, entrepreneurship and communication skills along with the other skills.

Table 8 Ranking of supporting agencies and their assistance

Statement	Mean Rank	Rank
Supporting organisations and government support is also important	7.15	1
Coordination exists between different supporting organisations	6.38	2
Funding from helping organisations is mostly on documents	5.48	5
The behaviour of helping agency officials is good for customers.	4.87	9
Support from funding organisations is effective.	5.22	7
Help agencies offer prompt support.	4.72	10
The progress of SHG requires membership, family members and a partner.	5.35	6
The success of a company relies largely on funding from supporting organisations.	4.99	8
Officials of assisting departments demonstrate a sexual orientation that extends assistance under general schemes.	5.60	4
Supporting organisations play their motivational part properly.	5.87	3

Source: Primary data

Table 8 presents SHG participants with their opinions on service agencies and the estimated rankings by using the Friedman measure. Opinions and their mean rankings have been recorded in the table. The members of the SHG have given very high ranks to supporting institutions and the government. This is supplemented by coordination between different supportive organisations. The supporting organisations have the right inspiration at fifth position. The aid rendered by supporting agencies is often available on papers and supporting agency officials do not display any partiality in extending aid. The successful funding of assisting organisations ranks seventh. The eighth place is given to the SHG's progress depends on the support given by the supporting agencies. The proactive approach and timely assistance of the officials of the supporting organisations occupy 9th and 10th ranks respectively.

Table 9 Factors influencing the success of SHG

Factors	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
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	b	Std. Error	Beta		
Increase in Motivational Level	-.208	.307			
Social status enjoyed after joining SHG	.072	.042	.071	1.729	.084
Usage of micro-finance	-.091	.061	-.068	-1.488	.137
Supporting Agency	.001	.018	.002	.043	.965
Managerial Capability	.017	.005	.173	3.462	.001
Leadership Quality	.054	.008	.356	6.641	.000
Increase in motivational level	.010	.007	.062	1.441	.150

Source: Primary data

a. Dependent Variable: Rate the success of SHG

Table 9.a

R	R2	Adjusted Rsquare	Standard Error of the estimate
0.478(a)	0.229	0.220	0.744

Source: Primary data

Table 9 shows the effects of a multiple regression study of SHG's performance variables. The success of SHG is taken into account as a dependent variable and six separate variables. These independent variables include increased inspiration, use of microfinance, promoting organisation, leadership, efficiency, and optimistic connections to SHG's performance. It has been observed that after joining SHG only social standing has a negative connection to SHG's performance. The performance of SHG is strongly influenced by an optimistic independent variable, motivational level and management capacity than other variables. The least predictor of control is the use of microfinance.

SUGGESTIONS

The socioeconomic progress of rural women in the district of Dharmapuri can be enhanced by focusing on the significant social and economic indicators identified in this report. SHG will only accomplish its goal if these metrics are implemented and met. Many financial institutions, governments and NGOs are working to provide residents with low-interest microcredit, but most people do not know it because of ignorance and illiteracy. 2) Increased public knowledge of the many community programmes for rural people is necessary in order to benefit from them. The government should take steps to allow people to work for themselves and to give them training. 3) Members of the SHG should be permitted to serve by government and NGOs themselves. Women should be trained by the government to be employable

and self-sufficient. 4) Women want to work but lack vision, motivation and guidance that hampers their progress; strong leadership is required in order to provide them with the the resources and awareness in time. 5) Active participation in community meetings is needed to build participants' communication skills. Any person should have equal opportunity to express their thoughts and views in a group environment.

CONCLUSION

The central and state governments both directly and indirectly finance rural women's socioeconomic development through SHGs. The government has established different branches of different banks through NABARD to provide SHGs with direct support. They are also helping SHGs achieve their objectives, not only to motivate but also to encourage them to benefit from government-sponsored benefits, such as a drop in interest rates on capital for the full reimbursement of loans sum by SHGs for government support. Through NGOs, the government helps SHGs to set up and shape SHGs. SHGs have proved to be an important platform for women's socio-economic development because they offer an outlet for their challenges, their talents and their resources. It also impacts the socio-economic status of SHG members and lets them increase their quality of living. The findings of this study show that decision-making capability in women's income is influenced positively. This has reinforced their positions both in and beyond the family. The contact skills of SHG women have also developed and can now comfortably talk to strangers. Women in SHGs grow socially and economically, and their quality of life is growing.

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TABLES

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