



AN IMPACT OF SOCIAL DEVELOPMENT OF WOMEN SHGS THROUGH MICRO-CREDIT IN PRAMAKUDI TALUK

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Abstract

The Micro Finance programme is an attempt, which provides enough opportunities to women to participate in the affairs of the family as well as in the society. When women are inculcated with self-confidence and a sense of belonging to the group, it is found that they show greater diligence than men. In particular, SHG programme provides adequate scope for the rural and urban households, especially women, to develop their self-confidence, self-reliance and social behaviour through a series of special campaign, training programmes and group meetings organized by NGOs and Rural Development Agency.

The present paper assesses the social development of Women SHGs through Micro-Credit in Paramakudi Taluk. This study based on both primary and secondary source. The primary data has collected through structure interview schedule and secondary data were collected from journal, magazines, annual reports etc. There are 400 members have been selected on the basis of Simple Random Sampling technique. The Researcher has adopted statistical tool of paired t-test for the purpose to analyse the collected data. The present study confirms that the social status of the SHG members have improved immensely, in the form of enhancement in their decision-making skills, self-confidence, communication skills, external relationship, recognition from family and society, sending girl children to school, health and nutrition, easy move with bank officials, improved personality. Women have gained strength to start the self employment activities, and they are in need of adequate entrepreneur training, support from the government, their family members and the society at large.

Key Words: *Social Development, Decision Making, Micro-Credit, Self Help Group.*

Introduction

Micro credit is a tool for poverty alleviation. India is renowned for its micro credit activities. More than 60% of the micro credit borrowers of the world live in India. This country is the home of famous “micro credit model” micro credit programs of the Government, micro finance institution and banks are making positive contribution towards poverty reduction and community development in the country.

Micro credit refers to small amount of loans provided by the formal institutions, semi-formal institutions and informal sources. Micro credit is the major part of overall micro finance. The other parts of micro finance are micro savings, micro insurance and other financial services.

Micro-credit facilities offered through formal and non formal financial to women members in the self help group. Social empower means access to certain bases of individual production such as financial resources, information, knowledge, skills and participation in social organization.

Review of Literature

Jerinabi.U and Kanniammal.K (2009) analyzed the impact of Micro credit on socio-economic empowerment of Muslim women in Coimbatore city of Tamil Nadu. The study was empirical in nature based on primary data collected through field survey with the use of structured questionnaire and the total sample of size of 148 members of SHGs randomly selected. The major findings of the study were that most of the selected beneficiaries belong to age group of 26-35 years and majority of the women got married. It was also showed that more than one third of the respondents were housewives and rests of them were self employed women and less number of the respondents was laborers. In respect of loan, the results exhibited that most of them availed bank loan which were mainly utilized by the members for income generating activities like petty shop, briyani shop, juice shop etc. The article was concluded that the overall empowerment of Muslim women has increased in terms of improved socio-economic status, income earnings, mobility and confidence building to sustain and manage business on their own.

Saravanan (2016), this study addresses women empowerment through self-help groups in Tamil Nadu. The information required for the study has been collected from the secondary sources and has been followed as a full paper. Microfinance to the rural SHGs is a way to raise the income level and improve the living standards and economic independence of the rural women. The impact on their lives is not just an economic one -gaining more self-confidence is often a more lasting achievement that forms the basis for social and economic improvements. The study can be concluded that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.



Objectives of the Study

The overall aim of the present study is to evaluate the social development of women SHGs through Micro-credit in Paramakudi Taluk.

Hypothesis of the Study

The following Hypotheses were formulated for this study.

1. There is no significant change in the social status of women before and after joining the SHG.
2. There is no association between Age of the Respondents and Social Factors.

Methodology and Research Design

The present study based on both primary and secondary source. Primary data has been collected by administering structured interview schedule to the SHG members who have joined for a period of not less than three years. Secondary data has been collected from the Mahalir Titter Office, Journals, Magazines, Internet and Annual Report. Pilot Study was conducted before undertaking the main survey, by administering a tentative Interview Schedule to 30 SHG members, in order to test the reliability and validity of the Interview Schedule. Totally 1851 SHGs are functioning in Paramakudi taluk, from which 100 SHGs have been selected and 4 members from each group have been chosen. Of the four, one is the president, one is the secretary and the other two are members. All together 400 members have been selected on the basis of Simple Random Sampling technique. The Researcher has adopted statistical tools of Wilcoxon Sign Ranks Test, Simple Ranking Method, Chi-Square Test for the purpose to analyse the collected data

Results and Discussion

Social Benefits Received By Members of Shgs

The SHG programme is an attempt, which provides enough opportunities for women to participate in the affairs of the family as well as the society. When women are inculcated with confidence and a sense of belonging to the group, it is found that they show greater diligence than men. The members of SHGs received many benefits through Micro-Credit.

Table No.1, Social Benefits Gained Through Joined the Group

Sl.No.	Benefits	Frequency	Percentage	Ranks
1	Mutual benefit	307	76.75	VII
2	Communication Skill	308	77.00	VI
3	Self Confidence	353	88.25	III
4	Mutual Co-Operation	297	74.25	VIII
5	Knowledge Sharing	360	90.00	II
6	Children Education	278	69.50	X
7	Health and Nutrition	366	91.50	I
8	Decision-Making	280	70.00	IX
9	Feeling of Togetherness	331	82.75	V
10	Greater interaction with society	347	86.75	IV

Note: Multiple Responses

Table No.1 shows the Simple Ranking Method in respect of social benefits received after joining the Self Help Group. It is seen from the table that majority of the members have 'Health and Nutrition related consciousness' (first rank), followed by 'to Share Knowledge with peer members, (second rank), 'to improved the Self-Confidence' (third rank), 'Greater Interaction with Society' (fourth rank), 'Feeling Togetherness' (fifth rank), and 'Communication Skills (sixth rank) and 'Children Education' get last rank. The members, after joining the SHGs, give more preference to get health and nutrition related knowledge from different kind awareness campaigns. Hence, it is found that the members join the SHGs in order to promote various social skills than any other benefits; therefore, it reduces and eliminates family and social evils in the study area.



Social Development of Women SHGs

There is no significant change in the social status of women before and after joining the SHG.

Table No.2, Results of Wilcoxon Sign Ranks Test for Social Status of SHG Members

Sl. No.	Impact Factors	Z- Value	Sig.
1.	Easy Mobility	18.503	0.000*
2.	Recognition in Family and community	17.784	0.000*
3.	Access to Health Services	17.587	0.000*
4.	Knowledge of Credit Sources	18.863	0.000*
5.	Awareness of media exposure	16.109	0.000*
6.	Decision making skills	15.934	0.000*
7.	Participation in Development Programmes	14.570	0.000*
8.	Participation in Family Planning	15.348	0.000*
9.	Entrepreneurial Skills	16.427	0.000*
10.	Confidence to face any problem	16.683	0.000*
11.	Confidence of facing any financial crisis of your family	14.254	0.000*
12.	Have the intention of helping your neighbours	13.311	0.000*
13.	Increased Social Relations	16.925	0.000*
14.	Do you assume Leadership on issues	1.223	0.151**

Note:* at 5% Level of significant, ** No Significant

Social development of women which is measured using several variables such as age of the respondent, marital status, types of family, social status, area of SHG, children's education, family members health and nutrition, mutual benefits, unity of members, mutual co-operation, knowledge sharing, discussion with group members, feeling of togetherness, recognition from family and society, self-confidence, communication skills, awareness of media, participation in development programmes, decision-making skill etc.,

In order to test whether there is any significant difference in change of social status like recognition from family and society, access to health and credit sources, decision making skill, entrepreneurial skill etc., among the members of SHGs before and after joining the group, the Wilcoxon Sign Ranks Test is used. For this purpose, the null hypothesis is framed.

According to Wilcoxon Sign Ranks Test result, it is exhibited that the calculated values of Z is more than the table value (1.96) at 5% level of significance and hence the null hypothesis is rejected. Therefore, it can be inferred that there is a significant change in the social status of members before and after joining the Self Help Group.

Social status factors such as recognition from family and society, knowledge of credit sources, access to health services, awareness of media exposure, decision making skill, entrepreneurial skills etc., showed positive change, but two variables are less than the table value. There is insignificant difference at 5% level significance on the 'issues on leadership'.



Age of the Respondents and Social Factors

There is no association between Age of the Respondents and Social Factors.

Table no. 3 shows that some variable value calculated using chi-square test is higher than the table value at five per cent level of significance. Therefore the Null Hypothesis (Ho) is rejected. Hence, it can be concluded that there is a significant association between age of the respondents and social factors namely, recognition from family and society, increased budgeting of family expenses, sending of girl children to school, better leadership skills, better communication skills, better self-confidence, improved saving habits, easy to move with higher officials, and improved personality. But remaining variables such better awareness of health and education and increased good relationship with bankers calculated value is less than the table value at 5% level of significance.

Table No.3,Chi-Square Test: Age of the Respondents and Social Factors

Social Factors	Chi-Square Value	D.F	Sig.
Increased recognition from Family and Society	41.795	12	0.000
Increased Budgeting of Family Expenses	31.123	12	0.002
Better Awareness on Health, Education etc.	20.351	12	0.061
Interest in girl child's education	30.336	12	0.002
Better Leadership Skills	25.890	12	0.011
Better Communication Skills	33.808	12	0.001
Better Self Confidence	16.476	12	0.050
Improved Saving Habits	29.230	12	0.004
Increased decision making skills	34.494	12	0.001
Breaking Social, Cultural, and Religious barriers	43.950	12	0.000
Participation in Village Development Activities.	19.360	12	0.080
Good relationship with Banker's	12.133	12	0.435
Improved the easy to move with higher Officials	21.561	12	0.043
Improved the Personality	28.210	12	0.005

Note: Significant at 5% Level

Therefore the Null Hypothesis (Ho) is accepted and alternative is rejected. Hence, it can be concluded that there is no significant association between age of the respondents and social factors of members of SHG.

Findings and Conclusion

1. It is found that the members join the SHGs in order to promote various social skills than any other benefits; therefore, it reduces and eliminates family and social evils in the study area.
2. It is observed that social status factors such as recognition from family and society, knowledge of credit sources, access to health services, awareness of media exposure, decision making skill, entrepreneurial skills etc., showed positive change, but two variables are less than the table value. There is insignificant difference at 5% level significance on the 'issues on leadership'.
3. It is identified that there is a significant association between age of the respondents and social factors namely, recognition from family and society, increased budgeting of family expenses, sending of girl children to school, better leadership skills, better communication skills, better self-confidence, improved saving habits, easy to move with higher officials, and improved personality. But remaining variables such better awareness of health and education and increased good relationship with bankers calculated value is less than the table value at 5% level of significance.

SHG members are able to protect the social evils or risks only after joining the SGH through Micro finance such as abusing women in films, child marriage, abusing of children. It is also indicated that most of the sample respondents had reported that the superiority of living status of SHG members are boosted and member's lifestyle has changed in many ways to advance the financial status and social position because of the micro-credit.



The present study proves that women have enabled them to gain adequate strength to protect themselves against internal and external shocks or problems. Furthermore, the study confirms that the social status of the SHG members have improved immensely, in the form of enhancement in their decision-making skills, self-confidence, communication skills, external relationship, recognition from family and society, sending girl children to school, health and nutrition, easy move with bank officials, improved personality. Women have gained strength to start the self employment activities, and they are in need of adequate entrepreneur training, support from the government, their family members and the society at large.

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