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Growth of Socio-Economic Status of Self Help Groups In Coimbatore District, In Tamilnadu

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Abstract

Self-help group situated a substantial enactment in gregarious shift and social efficient betterment of agrarian women. The utter medium is to treat the persona of SHG in developing socio system developing of folksy women, and evaluate the event of self-help foregather members in Coimbatore order. This take has designated haphazardly 10 groups of Self-help groups, where 50 members hit been designated to due the needed first information. Anova, chi-squaretest and simple percentage method are utilised as statistical tools for analyzing the assorted kinds of minuscule job for earning money to modify their interpersonal and efficient position. The authorities provides various business schemes to reorganize their earning volume as well as their social position. This product concludes consciousness provide group is a principal means which helps the rural women to get nation for their self substantive spirit and land construction efforts.

Keywords: Socio economic, self-help groups, Building effort, Chisquare, Anova

Introduction

The self supply foregather women populate an cardinal relation in association. The usage of status of women is advised as a crucial premiss of cultural usage. This term varies from region to country, dos to verbalize and region to location depending upon their content, power of espousal of current changes and activity. In India, women exhibit 30 per cent of food commodities exhausted by the region but get only 10 per coin of income and own honourable 10 per cent of the concept or wealthiness of the region (Khan, 1996). The enation of nation's efficient use would be rudimentary motion of the country. The Humanity Give had precondition inflection on necessary of Gender status, i.e., equation of chance, par of rewards for transform, equality in make to hominine book, equivalence low law and equation of strain (the cognition to impact and support to the course walk). Gender impartiality implies uniformity in invigoration outcomes for women and men, recognizing their varied needs and interests, and requiring a reorganization of land and possessions. (Experience Give, 2001). Thus non-form activities like handicrafts, rope making, catering services, travel shops, soft drink shops communicate a large ambit for women.

About Self - Help Group: It is an immature wilful connexion of bust people rather from the self socio-economic environment. They uprise unitedly for the use of action their unwashed problems through self - aid. The discover of members in one SHG does not go beyond 20 (Surender and Manoj Kumar, 2010). The grouping situation is specific to 20 because any meet larger than this would status to be listed low the Bharat juristic method. Voluntarily future together to preclude minuscule amounts regularly. They mutually exploit supposition. The gather member use agglomerative book and someone somatesthesia to ensured prissy end use of accomplishment and opportune quittance. Taint mortal pressing had been constituted as an efficacious supersede for collaterals. An economically resourceless somebody gains powerfulness as strain of a meet likewise financing finished self help groups restrict dealing costs for both lenders and borrows piece lenders fuck to hold exclusive a undivided ego better groups ground intends of a capacious of smallest sorted various accounts, borrowers as a line of a SHG cut doctor expenses on jaunt (to and from the result

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and otherwise places) for completing material run and on the departure of workdays in persuasion for loans.

Review of Literature

Reji (2013) he stated out that the Ministry of rural Utilisation has specific components for women in its programmes and finances are "women factor" to assure line of enough resources for the comparable. The aim of the existing examination was assessing the effectualness consciousness ply groups in the economic state of women. This think is analytical and descriptive in nature. Both particular and unessential collection were utilised for the study 100 Self help groups are haphazardly designated and from each SHG 2 members interviewed. Thusly a complete determine of 200 SHG members. The search aggregation were analyzed and interpreted by using various statistical tools self help groups are portion for the economic conditions of its members. It can be end that the ego aid groups are amend glutted for the socio-economic position of women Sajeev and Thangavel (2012) person evaluated the socioeconomic developments of SHG in different districts in Kerala nation using cluster psychotherapy. The aim of the papers countenance the symmetricalness of the members in attending meetings and preparation, party and scheme benefits gained by the members in ain place. In this paper introducing aggregation excavation method for gentle and rapid analysis based on clustering reasoning using K-Means and Hirsute C-Means, This meditate happen that peak product of Coolies is from Malapuram, Trivandrum and Calicut Districts many than half the meet is coolies in all districts. Most of the SHG members person seized loans for educational purposes. It is a fact one of the prima concluded that that Governing should swear indispensable steps to turn educational status of SHG members.

Pavithra and Narayana (2013) acuminate out that the self help group is a littler volunteer relationship of rural/urban people, rather womenfolk from the same socio-economic punctuate. The represent musing was to examine the socio-economic state of agrestic women has splashed the intact Yalagiri (Vellore) Territory in Tamilnadu. A take of 350 respondents was selected on the assumption of Cordate Haphazard Method from the universe and Crombach's Alpha triad aspects of utilisation of women through consciousness supply group in Yalagiri (Vellore) Dominion. The ending tools were misused for proportion reasoning, pinnated reasoning, and Pear's examine. This ponder concluded that signifies the economic connectedness that is associated with the self help group and rustic processing.

Objectives of the Study

- To assess the role of self help groups in socio - economic status of rural women.
- To determine the socio-economic importance of the Self help groups in Coimbatore district.

Hypothesis

- Ho: There is no association between socio economic status and educational qualification of self-help group members.
- Ho: There is no significant difference between age and socio-economic status of self-help group

Methodology: The document is analytical supported on both primary and secondary sources. First assemblage were composed from with the better of fine structured questionnaire; Third hand information is obtained from varied publicized and unpublished records, books, journals and message donated by the Mahalir thittam staff Coimbatore territory. Multi stage purposive and random sampling has been adoptive for the represent thoughtfulness. At the primary open up all the 10 women consciousness helpfulness and confiscate at small one give somebody been haphazardly designated from each radical. This papers percent simple percentage analysis, Anova, chi-square test and percentage method is used as statistical tools for analyzing the collection and investigating the hypothesis.

Analytical Framework

The present study is concerned with the socio economic profiles of the sample of self help group members in Coimbatore district

1.Age Group of the respondents

S. No	Age	Frequency	Percent
1.	Below 25	20	40.0
2.	26-35	18	36.0
3.	36-45	4	8.0
4.	Above 45	8	16.0
	Total	50	100.0

The above table shows that 40% of the respondents are below 25, 36% of the respondents 26-35, 16% of the respondents are above 45, and remaining 8% of the respondents are 36-45. So majority of the respondents are below 25 years.

2.Marital Status of the respondents

S.No	Marital Status	Frequency	Percent
1	Single	18	36.0
2	Married	32	64.0
	Total	50	100.0

The above table shows that 64% of the respondents are married and remaining 36% of the respondents are single. So majority of the respondents are married.

3.Region of the respondents

S.No	Region	Frequency	Percent
1.	Rural	26	52.0
2.	Semi Rural	13	26.0
3.	Urban	11	22.0
	Total	50	100.0

From the above table it is evident that 52% are from rural region, 26% are from semi rural and remaining 22% are from urban region. It shows that majority of the respondents are from rural.

4. Religion of the respondents

S.No	Religion	Frequency	Percent
1.	Hindu	35	70.0
2.	Muslim	14	28.0
3.	Christian	1	2.0
	Total	50	100.0

It is evident that 70% are from Hindu religion, 28% are Muslim and remaining 22% are from christain religion. It shows that majority of the respondents are hindu religion.

5.Community of the respondents

S.No	Community	Frequency	Percent
1.	FC	7	14.0
2.	BC	38	76.0
3.	MBC	5	10.0
	Total	50	100.0

From the above table it is evident that 76% are from BC community, 14% are from FC and remaining 10% are from MBC. It shows that majority of the respondents are from BC community.

6. Educational Qualification of the respondents

S.No	Educational Qualification	Frequency	Percent
1.	Illiterate	3	6.0
2.	Upto SSLC	27	54.0
3.	H.Sc	11	22.0
4.	Degree	8	16.0
5.	PG and Above	1	2.0
	Total	50	100.0

The above table shows that 54% of the respondents are studied upto SSLC, 22% of the respondents are upto H.Sc, 16% are studied degree, 6% of the respondents are illiterate, and remaining 2% of the respondents are studied PG and above. So majority of the respondents are studied upto SSLC.

7. Number of Family Members of the respondents

S.No	Family Members	Frequency	Percent
1.	2- 3	30	60.0
2.	3-4	19	38.0
3.	5-6	1	2.0
	Total	50	100.0

From the above table it is evident that 60% are 2-3 members in their family, 38% of respondents are from 3-4 members in their family and remaining 2% are having 5-6 members in their family from MBC. It shows that majority of the respondents are having 2-3 members in their family.

8. Type of Family of the respondents

S.No	Type of	Frequency	Percent
1.	Joint Family	31	62.0
2.	Nuclear Family	19	38.0
	Total	50	100.0

It is evident that 62% respondents are from joint family and the remaining 38% are from nuclear family. It shows that majority of the respondents are joint family members.

9.Present Occupation of the respondents

S.No	Occupation	Frequency	Percent
1.	Agriculture	12	24.0
2.	Business	32	64.0
3.	Salaried	5	10.0
4.	Daily Labour	1	2.0
	Total	50	100.0

The above table shows that 64% of the respondents are doing business, 24% of the respondents are doing agriculture, 10% are salaried, and the remaining 2% of the respondents are daily labour. So majority of the respondents are doing business.

10. Annual Income of the respondents

S.No	Annual Income	Frequency	Percent
1.	Below Rs.1,00,000	36	72.0
2.	1,00,001-1,50,001	3	6.0
3.	1,50,001-2,00,000	5	10.0
4.	Above 2,00,000	6	12.0
	Total	50	100.0

The above table shows that 72% of the respondents are having annual income Below Rs.1,00,000, 12% of the respondents annual income are Above 2,00,000, 10% are from 1,50,001-2,00,000, and the remaining 6% of the respondents are from 1,00,001-1,50,001. So majority of the respondents are Below Rs.1,00,000.

11. Showing the association between socio – economic and educational qualification

Educational Qualification of the respondents	Socio - Economic Importance			Total	Value	Sig.
	Low	Medium	High			
Illiterate	1	0	2	3	7.242	.511(NS)
	33.3%	0.0%	66.7%	100.0%		
Upto SSLC	6	7	14	27		
	22.2%	25.9%	51.9%	100.0%		
H.Sc	2	4	5	11		
	18.2%	36.4%	45.5%	100.0%		
Degree	4	2	2	8		
	50.0%	25.0%	25.0%	100.0%		
PG and Above	0	1	0	1		

	0.0%	100.0%	0.0%	100.0%		
Total	13	14	23	50		
	26.0%	28.0%	46.0%	100.0%		

From the above table it can be interpreted that the P value of levels of socio economic importance towards the educational qualification is greater than 0.05, thereby indicating that the null hypothesis is accepted. The test

result shows that there is no association between the mean scores of above factors in the above study in relation to educational qualification of the respondents.

12. Opinion towards importance of self help group based on age

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.106	3	.702	1.012	.396(NS)
Within Groups	31.894	46	.693		
Total	34.000	49			

Multiple Comparisons: Socio - Economic Importance towards age

(I) Age Group of the respondents	(J) Age Group of the respondents	Mean Difference (I-J)	Std. Error	Sig.
Below 25	26-35	.35556	.27053	.195
	36-45	.05000	.45608	.913
	Above 45	-.20000	.34834	.569
26-35	Below 25	-.35556	.27053	.195
	36-45	-.30556	.46028	.510
	Above 45	-.55556	.35382	.123
36-45	Below 25	-.05000	.45608	.913
	26-35	.30556	.46028	.510
	Above 45	-.25000	.50991	.626
Above 45	Below 25	.20000	.34834	.569
	26-35	.55556	.35382	.123
	36-45	.25000	.50991	.626

From the above table it can be interpreted that the P value of levels of socio economic importance towards the age group is greater than 0.05, thereby indicating that the null hypothesis is accepted. The test result shows that there is no significant difference in the mean scores of above factors in the above study in relation to age group of the respondents.

Findings

- The majority of the respondents are from the age group of below 25 years.
- Majority of the respondents are married.
- Therefore the majority of the respondents are from rural region.
- It shows that majority of the respondents are hindu religion.
- It shows that majority of the respondents are from BC community.
- Majority of the respondents are studied upto SSLC only.
- It shows that majority of the respondents are having 2-3 members in their family.
- The majority of the respondents are belongs to joint family members.
- majority of the respondents are doing business.
- Majority of the respondents are having annual income Below Rs.1, 00, and 000.
- The P value of levels of socio economic importance towards the educational qualification is greater than

0.05, thereby indicating that the null hypothesis is accepted. The test result shows that there is no association between the mean scores of above factors in the above study in relation to educational qualification of the respondents.

- The P value of levels of socio economic importance towards the age group is greater than 0.05, thereby indicating that the null hypothesis is accepted. The test result shows that there is no significant difference in the mean scores of above factors in the above study in relation to age group of the respondents.

Suggestions

In this study the women self help groups are doing diverse kinds of undersized business for earning money to get a better social status. Hence the government provides a choice of financial schemes to progress their earning capability as well as their social status.

The self-help group are also facing a lot of problems in the society, in the aspects of to accomplish their individual needs, family financial commitment and low personal confidence, to overcome the respective problems in women self help group the government need to assist motivational training programmes with new innovations for motivating them and getting good status in the society.

Micro finance institutions can additionally provide insurance and other such conveniences to the successful self help group retail outlet services for the products, which can give a big heighten to the actions of self help groups.

Even the NGO can insist upon regular change in leadership to get better functioning of self help groups

Conclusion

The self help group mechanism is hypothetically a very sound idea and can definitely lead to development in choice, opportunity, and sovereignty. Since the study is fretful with women self help groups suffers from lack of time, mobility, skills, income, literacy, education, health services, employment opportunities, Labour market and right to use to productive resources. The significant issues that were researched in the area and ways to which the self help groups have progress of women who are members. The Self help groups have helped in raising the income and the levels of their living to facilitate them to cross the scarcity line were by self help groups can direct to financial and social intermediation, employment generation, poverty alleviation human development, women development and rural development.

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