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SELF-HELP GROUP: A WAY OF WOMEN EMPOWERMENT IN RURAL AREAS

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ABSTRACT :

      The concept of self-help group serves to underline the principal "for the people, by the people and of the people". Self-help group is the way of success for women development. In entire study, we try to find out demographical profile, reason of joining SHG, income effect, investment strategy and social status of women empowerment. In our study 130 questionnaires are distributed for data collection purpose but only 100 questionnaires are properly filled by the respondents. Snowball sampling technique has been used to select the sample unit. Percentage analysis and wilcoxon sign rank test has adopted to draw the conclusion. From the above analysis, we concluded that income of the self-help group member has successfully increased after joining SHG.

KEYWORDS : *women empowerment, self-help group, income etc.*

INTRODUCTION:

      India is a male country where man has financial responsibility and women have responsibility of family. Indian women are not completely strong. Women empowerment is important for the development of the nation. India is looking forward to a global economic superpower without women empowerment it is not possible. India has 6.40 lakh(cencus2011) village and its 68.84% of the population in living in rural area since female population is 48.25% of the total population. After Independence, Government of India has released a number of schemes from time to time for women. Micro finance is define as development tool that grants or provides financial service and products such as very small loans, saving, micro-leasing, micro insurance and money transfer to assist very or exceptionally poor is expending or establishing their business (Robinson,1998). Some micro finance provide social intermediation services such as formation of groups development of self confidence and training of member in that group on financial literacy and management(Ledger wood,1999). In modern India government has taken bold steps towards creating new opportunities of job creation entrepreneurship, skill building and access to new industries particularly ICT, throw its national incentive like- Beti Bachao Beti Padhao, Skill India, Make in India, Digital India for women development.

      The concept of self-help group serves to underline the principal "for the people, by the people and of the people". Fighting with difficulties is the second name of life. It inspires people to move forward women of our country are also working hard day and night but this picture is not limited to only the city but the woman of the backward class of the village are also promoting their hard work. They need only a little bit so that they can come forward. Self-Help Group is one of them it improve financial health of the villages family's.

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REVIEW OF LITERATURE

Taj Singh & Parul Mittal (2016) in her discussed paper title "Social Economic impact on Micro financing through self-help group in Mewat District: An Economic Analysis" with the objective of self help group has positive impact on increasing income level. They have taken a sample of 400 respondents randomly in District Mewat of Haryana state. To prove the hypothesis and analysis the data they used some test in his study such as T-test, Z-test and Chi-square test. The impact of self help group as employment and income level of member was significant.

Nandani and Sudha (2016) conducted a study on women empowerment through self-help group. They concluded that self-help group has positive impact on women Empowerment in ramnagar District, Karnataka. In terms of increases social awareness and participation, saving habits, income level, self employment, asset creation, repayment of other debts, improvement in decision making skills and improved nutrition level at their household. Saravanan (2016) in their research study revealed that, SHGs have significant impact on both economic and social aspect of their user, in terms of increased income level and standard of living.

Mohapatra and Kishore (2016) conducted a study on SHGs. They collected the required information from 300 respondents and using probity binary model and ordinary least square multiple regression model to analysis the data. They concluded that the programmers has by- passed the poorest of the poor. It is observed, however, that participation in microfinance has a positive and significant impact on women improvement.

P.Bhargavi (2015) in her study tried to focus on women for development. At time women development is a necessary part of any nation growth. Self respect or self esteem, self-confidence involvement in decision making is compulsory for empowerment of women. Women entrepreneurship refers to the act setting up a new business or take advantage for a new opportunity.

A.Y.Pangannavar (2015) finds that in Indian history there is a lot of change time to time. But women entrepreneurship is a unique step taken by government scheme with the self-help group. It is difficult to achieve balance between men and women without women entrepreneurship Indian economy are paralyzed. Women contribution must development for an Indian economy.

S.Thangamani & S.Muthuselvi (2013) conducted a study on "women empowerment of the self help group" with objective of the self-help group is the large contribution in self employment in women entrepreneurship in rural area Author conducted his study in mettupalayam taluk in Coimbatore District. They has taken sample of 200 respondent using random sampling method and they used chi-square test and garret ranking technique for his analysis and author revealed that self-help group have greater impact on both economic and social aspect of the beneficial .

Meena & jain at all.(2008) "Measurement of attitudes of rural women towards self-help group" concludes that, how change that attitude after conducting training programmes in respect of self-help group? Exploratory research has-been used to find out effect of training programmes in respect SHG. Attitudes of women was measured in five section .He concludes that positive impact orientation after training programmers of self-half group.

OBJECTIVE OF THE STUDY

To study the effectiveness of self-help group is spread awareness on microfinance.
To finds out contribution of microfinance in supporting entrepreneurship.
To analysis the impact of self-help group in women empowerment through microfinance.

METHODOLOGY

Descriptive research design we have used to enhance our knowledge about the self-help group. Self-administrated questionnaire develop to collect the primary data and some secondary data we used for this purpose. 130 questionnaires are distributed for collection purpose but only 100 questionnaires are properly

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filled by the respondents and consider in the study. Snowball sampling technique has used to select the sample unit. Percentage analysis and wilcoxon sign rank test has adopted to draw the conclusions.

STATEMENT OF PROBLEM

Since independence, five-year plan, annual plan and various welfare schemes have been launched for the benefit of the women empowerment. Indian women literacy rate 65.46% is very low as compared to men 82.14 %. It is also an important factor who directly effect on women empowerment. Women's life was limited to the wall of the house itself; nobody asks any of them in their family. These women neither were unwilling to make any decision in the functioning of their family nor took part in any work in the village. His thinking about self-development was over.

After studying the role of a self-help group in the women in Haryana was interesting. This study was undertaken to find out the answer to the following question

1 To analyses demographical profile of SHG member.
2 Find out reason of joining SHG?
3 To analyses income effect after joining SHG.
4 Find out investment strategy of SHG member?
5 Find out social status of women empowerment.

Result and analysis
Opinion Survey

Table 1 Age of the Respondent

Age of the Respondent	Total Number of Respondent	Percentage	Cumulative Percentage
15-25	16	16.0	16.0
25-35	29	29.0	45.0
35-45	32	32.0	77.0
45 and above	23	23.0	100
Total	100	100.0	

Source: primary data

Interpretation: From the above table out of total respondent, 16% of them belong the age of 15-25 year, 29% respondent belong the age of 25-35 year, 32% respondent belong the age of 35-40 year and 23% respondent belong to 45 and above year.

Majority of the respondents falls under the age group of 35-45year.
Table 2 Education Level of the Self-Help Group Member

Education Qualification	Total Number of Respondent	Percentage	Cumulative percentage
Literate	55	55.0	55.0
Illiterate	45	45.0	100.0
Total	100	100.0	

Source: primary data

Interpretation: from the above table 55% respondents are literate and remaining 45% respondents are illiterate.

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In this study majority of 55% respondent are literate.
Table 3 Family Status of the Self-Help Group Member

Family Status	Total Number of Respondent	Percentage	Cumulative Percentage
Joint family	57	57.0	57.0
Nuclear family	43	43.0	100.0
Total	100	100.0	

Source: primary data

Interpretation: from the above table we find out 57% respondents belong to joint family and 43% respondents belong to nuclear family.

Majority of the respondent 57% belong to joint family.
Table 4 Information Received about Self-Help Group

Source	Total Number of Respondent	Percentage	Cumulative Percentage
Internet	6	6.0	6.0
News paper & Magazine	4	4.0	10.0
Relative	21	21.0	31.0
Television & Radio	2	2.0	33.0
SHG member	64	64.0	97.0
Any other	3	3.0	100.0
Total	100	100.0	

Source: primary data

Interpretation: from above table Self-Help Group member and relative play a big role for awareness about self-help group. 64% of self-help group member and 21% relative are responsible for awareness related to SHGs.

Majority of the respondent 64% received information through self help group
Table 5 Reason of Joining Self-Help Group

Source	Total Number of Respondent	Percentage	Cumulative Percentage
Saving	25	25.0	25.0
Needs of family	28	28.0	53.0
Economic independent	7	7.0	60.0
Security	4	4.0	64.0
Social contact & identity Time	3	3.0	67.0
pass	8	8.0	75.0
Self employment	23	23.0	98.0
Other reason	2	2.0	100.0
Total	100	100.0	

Source: primary data

Interpretation: from the above table we find that needs of family(28%) is a big reason of joining SHG. 25% respondent are join SHG for saving and 23% respondent are join SHG for self-employment.

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Majority of the respondent join self-help group for needs of family.

Table 6 Investment Money Received from Self-Help Group

Source	Total number of Respondent	Percentage	Cumulative Percentage
Agriculture	23	23.0	23.0
Education	18	18.0	41.0
Entrepreneurship	17	17.0	58.0
Personal needs	34	34.0	92.0
Other source	8	8.0	100.0
Total	100	100.0	

Source: primary data

Interpretation: from the above table, we find out 34% respondent are invest money in personal needs.23% respondent are invest money in agriculture and 18% respondent are invest our money in education.17% respondent are invest money in entrepreneurship. Only 8% respondents are investing our money in other source.

Majority of the respondent investment money for personal needs
Test of normality
Test of normality for income before joining self-help group and after joining Self-Help Group
H_0:- Data are normally distributed
H_1:- Data are not normally distributed

Table 7 Tests of Normality

Particular	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Income Before	.119	100	.001	.944	100	.000
Income After	.106	100	.007	.965	100	.009

a. Lilliefors Significance Correction

    Above test of normality indicates that our data of income before joining self-help group and after joining self-help group is not normally distributed because p-value is less then 5% (p<0.05)
    Normality conditions are not fulfill that's why parametric test would not be apply

Test to measure that weather, there significant effect of joining self help group on members income or not.

Table 8 Descriptive Statistics

Particular	N	Mean	Std. Deviation	Minimum	Maximum
Income Before	100	4284.00	1422.952	2000	8000
Income After	100	6668.00	1459.755	4000	10000

Table 9 Test Statistics[a]

Particular	Income after - income before
Z	-8.699[b]
Asymp. Sig. (2-tailed)	.000

a. Wilcoxon Signed Ranks Test
b. Based on negative ranks.

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H_0:-there is no significant difference between income before joining self-help group and income after joining self help group.

H_1:-there is significant difference between income before joining self-help group and income after joining self help group.

For self-help group income, incomes were significant different before and after joining self help group Z= -8.699 P < 0.05

Finding of percentage analysis

32% respondents are belonging to 35-45 age.

81% respondents are married in sample survey.

55%respondents are literate in SHG.

57% respondents are belonging to joint family.

64% respondents are received information about self-help group member related to SHG.

77%respondent are attend monthly meeting of SHG.

76% (28+25+23) respondents are joining SHG for needs of family, saving & self employment.

34% respondents are investing money in personal needs and 17% respondents are investing money for entrepreneurship.

52% respondents are like individual plan for taking loans.

83% respondents are satisfied SHG fulfill the requirement of the member.

45% respondent participated in group discussion during the meeting in SHG.

58% respondent answer is employment training is not provided through SHG.

80% respondent social participation activity improved after joining SHG.

79% & 71% respondents are strongly agree and agree women self confidence and decision making power has increased.

SUGGESTION:-

Self Help Group is good source of finance but it needs some improvements these are followings:

1) Most of the people getting finance from it for fulfill the personal need requirement because they are not fully aware about the ideas they need some skill development programs in which they will learn about income generating activities.

2) Most of the people are belonging from the category of 35-45, its meaning that the contribution of the youth is less than adults. Youth have creative ideas and risk taking ability to build successful entrepreneur. So government needs to start some youth motivational initiatives.

3) In the village areas very few peoples for giving consultation service government needs to establish some business consultation centers in village areas.

CONCLUSION

Self help group is the way to success, with the help of micro finance provided by the self-help group, common man realized his business dream. Common who have a great idea but haven't sufficient money for execute them. Self help group give them enough fund to make a bold move to success. From the above analysis we conclude that income of the self help group member has successfully increased after joining self help group.

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