

## **DIMENSIONS IN FUNCTIONING OF SELF-HELP GROUP: A STUDY WITH SPECIAL REFERENCE TO MADURAI DISTRICT**

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### **ABSTRACT**

The study examined the relationship among various dimensions of the functioning of the self-help group with particular reference to Madurai District. The total number of questionnaires distributed in the self-administered survey was 900 sets. The purposive sampling method is applied in this research for selecting the sample. As a result, 547 (filled questionnaire) valid sets of questionnaires were available and then used for further analysis using SPSS software version 21. A structured questionnaire was used to collect the data while Correlation Coefficient analysis was used to analyse the data. A result revealed that the correlation coefficient for various types of the functioning of the self-help group is strong and positive. Hence, the study, therefore, concluded that functioning of self-help group among women empowerment is strong and positive.

**Keywords:** self help group, women, women empowerment

### **INTRODUCTION**

Self Help Group (SHG) is a group of 12 to 20 women of the same socio-economic background who come forward voluntarily to work together for their own upliftment. The unique feature of the SHG is its ability to inculcate among its members sound habits of thrift, savings and banking. Regular savings, periodic meetings, compulsory attendance, and systematic training are the salient features of the SHG concept. Each group selects one animator and two representatives from among themselves. The animator is responsible for providing leadership to the group and to maintain the various registers. The representatives assist the animator and maintain the bank accounts of the group. In order to enable all poor women living below poverty line to join and benefit from the Self Help Group movement, the group formation is undertaken with special focus on NREGS women workers, urban slum dwellers and in Village Panchayats where SHG coverage is still inadequate.

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## METHODOLOGY

Totally 547 respondents has been chosen for the purpose of the study. For this study, the researcher used a well-structured questionnaire to collect the data from the respondents. The questionnaire includes questions related to functioning of self help group. The researcher used Correlation analysis to find the relationship among various dimensions of functioning of Self Help Group. IBM SPSS 21 version was used for statistical purpose.

## RESULTS AND DISCUSSION

### Relationship among dimensions of Functioning of Self Help Group

In this study, Functioning of Self Help Group consists of five that measure Style of functioning, Grey Area, Knowledge of the Program, Bank assistance and Positive effect. The table below shows the relationship among various dimensions of functioning of self help group.

H<sub>0</sub>: There is no relationship among various dimensions of functioning of Self Help Group.

*Table 1*

*Relationship among dimensions of Functioning of Self Help Group*

Functioning of Self Help Group	Style of functioning	Grey Area	Knowledge of the Program	Bank assistance	Positive effect
Style of functioning	1.000	0.111**	0.214**	0.077**	0.321**
Grey Area		1.000	0.332**	0.357**	0.128
Knowledge of the Program			1.000	0.364**	0.262**
Bank assistance				1.000**	0.476**
Positive effect					1.000**

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

From the above table it can conclude that the correlation coefficient for Types of functioning of self help group is strong and positive. Hence it can be concluded that style of functioning has positive and strong relation with

grey area (11.1%), Knowledge of the Program (21.4%), Bank assistance (7.7%) and Positive effect (32.1%). Grey Area has positive and strong relation with Knowledge of the Program (33.2%), Bank assistance (35.7%) and Positive effect (12.8%). Knowledge of the Program has positive and strong relation with Bank assistance (36.4%) and Positive effect (26.2%). Bank assistance has positive and strong relation with Positive effect (47.6%).

## CONCLUSION

The fact is evident that women are impeded over each and every step during the course of their domestic life, professional engagements, marital obligations and predominately their educational spectrum. The social structure of the area explicitly denotes the hold of centuries old customs, traditional and norms that are playing the role of mercenary to block women's educational status. This study concludes that there is relationship among various dimensions of Functioning of Self Help Group.

## REVIEW OF LITERATURE

**Yoginder Singh (2013)** had studied on effect of self-help group in economic empowerment of rural women in Himachal Pradesh. The study was conducted to know the pre and post SHGs status of SHGs members and to evaluate the impact of SHGs in empowering women in Mandi district of Himachal Pradesh. Stratified random sampling method had been used for the selection of 150 beneficiaries from the SHGs of Mandi district in order to analyse the impact of SHGs on the beneficiaries. The study had revealed that 32% of respondents had no occupation in pre-SHG stage, only 8% of the respondents were without occupation in post- SHG. The study had revealed that in post- SHG stage women were engaged in other income generating activities and their income level had increased significantly after joining SHG. The study had shown that through SHGs women became able to contribute towards their family income. SHG helped to upgrade their skills, to understand banking operation and to improve communication skill. After joining SHG they became able to take decision in community, village and household activities. The researchers had concluded on the basis of their study that SHGs had a power to create a socio economic revolution in the rural areas. **Kappa Kondal (2014)** conducted a study of women empowerment through Self-Help Groups in GajwelMandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in GajwelMandal of

Medak District in Andhra Pradesh. **Irshad Ahmad Irshad et al., (2015)** found to develop the nation it is necessary to fortify and empower the women folk. This can be done through various ways i.e., by taking the benefit of various schemes that are meant for women both by the state and center. One of the essential services for the upliftment of women is no doubt Self Help Groups (SHG's) as we have mentioned in this article. Through the progress made by Self Help Groups (SHG's) is slow but it is worth praising. The women join these groups voluntarily to serve and make them run according to the time. The knowledge but the Self Help Groups (SHG's) is not so much disseminated as we see that there are only few such groups present in the Jammu & Kashmir. Hence programmes should be organized to make the women aware of about these groups. These groups have indeed developed the morale and confidence of every woman that is a part of these groups. These groups have helped to solve the community issues and in raising their economic standard. **M. Saravanan (2016)** revealed that Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life. SHG Programme clearly plays a central role in the lives of the poor. Empowering women is not just for meeting their economic needs but also more holistic social development. There is evidence of increased household income. Standard of living for the program participants have increased and also the food security is much more for the program clients. Microfinance is playing a significant role in alleviate poverty and rural development. Since women are the sole family caretaker, proper emphasis should be given to the rural women and for empowering the rural women finance is required. 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.

### **OBJECTIVES OF THE STUDY**

To study the relationship among various dimensions of functioning of Self Help Group.

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