



A Empirical Study concerning the role of SHGs' in poverty eradication and Rural Women Empowerment in Thiruvarur District, Tamil Nadu, India.

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Abstract

The study revealed the issues concerning the rural women and their poverty Eradication by the SHGs in Thiruvarur District, Tamil Nadu, India, the obedience's farmland multitudinous veracious findings related to the part of SHG in the poverty eradication of rural women of the District. With the help of this exploration the researcher examined the impacting factors of rural women's poverty and examined the process of SHG and its donation to the socio-profitable upliftment of rural women in multitudinous aspects, the study aimed to anatomize the reason behind the rural women's poverty and carried out with the help of primary and secondary data, interview schedule system has been espoused by the researcher in a regular approach to bring forth the Study observed the issues related to the rural women and their poverty Eradication by the SHGs in Thiruvarur District, Tamil Nadu, India, the compliances film land numerous veracious findings related to the part of SHG in the poverty eradication of rural women of the District. Through this disquisition the experimenter examined the impacting factors of rural women's poverty and examined the process of SHG and its donation to the socio- economic upliftment of rural women in numerous aspects, the study aimed to dissect the reason behind the rural women's poverty and carried out with the help of primary and secondary data, interview schedule system has been espoused by the experimenter in a methodical approach to bring forth the information gathered from the rural women of Thiruvarur District. e data collected from the rural women of Thiruvarur District.

Key Words: Poverty alleviation, Scapegoat, poverty eradication

Introduction

Rural women are the significant representatives to bring the transformational profitable, environmental, and social variations which are needed for sustainable enhancement. Due to the limited entrance to credit, health care and education are came the numerous challenges they face in their continuance, which are the further worse goods of the global food and profitable heads and also climate change. Easing rural women's poverty is the crucial factor not only to the well- being of individualities also in, families, and rural communities too but to overall profitable productivity, which has given women's large presence in the agrarian pool across the globe. Women in poor rural areas homes are loaded and burdened with a noteworthy responsibility for family survival and are important, frequently the primary, and in numerous womanish- headed homes, they're the sole profitable breadwinners.

Achieving gender equivalency and empowering women isn't only the right thing to do but is a critical component in the fight against extreme poverty, hunger, and malnutrition. On average, women make up more than 40 percent of the agrarian labor force in developing countries, ranging from 20 percent in Latin America to 50 percent or further in corridor of Africa and Asia. Yet they face significant discrimination when it comes to land and beast power, equal pay, participation in decision- making realities, and access to coffers, credit, and request for their granges to fluoric.

Contribution of Rural Women to Development

Rural women and girls play a pivotal part in icing the sustainability of rural homes and communities, perfecting rural livelihoods and overall well- being, which has been decreasingly honored. Rural women contribute a substantial proportion of the agrarian labor force, including informal work, and perform the bulk of overdue care and domestic work within families and homes in rural areas. They make significant benefactions to agrarian product, food security and nutrition, land and natural resource operation, and erecting climate adaptability.

Structural walls and discriminative social morals continue to constrain women's decision- making power and political participation in rural homes and communities. Women and girls in rural areas warrant equal access to productive coffers and means, public services, similar as education and health care, and structure, including water and sanitation, while important of their labor remains unnoticeable and overdue, indeed as their workloads come decreasingly heavy due to the eschewal- migration of men. Encyclopedically, with many exceptions, every gender and development index for which data are available reveals that rural women fare worse than rural men and civic women and that they disproportionately witness poverty, rejection, and the goods of climate change.

Poverty and Rural Women

Feminization and poverty should be considered licit foreign policy enterprises. As women are precipitously profitable players and heads of homes as well as maters.

Their poverty reduces the speed of a counties profitable development and also reduces the nippy global profitable growth. Also, in our country disadvantage of rural women feeds a destructive curl of poverty, population growth, environmental declination, etc.

Poverty has numerous sizes and is delicate to measure. Calculated in bones and rupees, and appertained to as the inadequacy of income. When it's measured in terms of the mortal condition, it's the inadequacy of health and nutrition, education, and other factors of well- being, including rest time.

Reviews of Literature.

Kumar, (2009) observed the need and limitations of self-help groups in empowering rural women's health and improvement which focus on the experimental work undertaken in one of the Indian States. They examined the extent to which SHGs could be involved in attaining better health for rural women and children.

Bharathi & Badiger, (2009) concluded that the restrictions faced by farmwomen self-help-group (SHG) members while working with the NATP project entitled “ Empowerment of Women in Agriculture,” and bring out their suggestions for the further development of the project. They identified that lack of formal education was recognized as one of the principal issue faced by the rural women. Majority of them suggested continuing and expanding the project increasing the loan amount, and providing information related to banking and marketing aspects, among others. In their observation they concluded that it was necessary to increase the literacy of rural women, upgrade and improve their skills, and provide opportunity for them to express their potential abilities.

Panda (2009) conducted a quasi-experimental mode under this method target groups were compared with the chosen SHGs across some group of household variables like assets education, employment, savings, consumption, the consumer price index, etc., Researcher applied multistage random sampling method to process the observed data from 150 sample respondents of their Indian states Chhattisgarh, Orissa, Jharkhand. The researcher used the following statistical tools descriptive statistis, Z-test, and profit model under econometrics was applied to scale the impact relating to the participation in SHGs. Household income and assets were gauged through the statistical tool Gini coefficient and Lorenz curve. The ‘Household’ represented a unit of this analysis. The outcome of this investigation resolved that increased income, household assets position, educational awareness, and migration of rural households attained a positive

impact. Weak symptoms' of the significant impression of the group used micro-finance in the circulation of household assets and income was also identified. Rural women's participation in self-help groups had been determined strongly by the elements like household income employment, migration, saving, and literacy positions.

Showkot Jahan Nadim and Adie Dwiyan to Nurlukan (2017)

In their composition said that women commission is the burning issue in developing countries and it would be considered as the armament of poverty relief, the predominant issues related to Bangladesh women are measured by achieving independence and poverty eradication. They concluded that social, religious profitable and family walls are the obstacles to women commission if women are empowered that may have an impact on poverty reduction and as a result, it'll be reflected in the enhancement of the society too.

Sanjoy Kumar Sadhaxhan and Soumydeep Mukherjee (2013)

In their observation, they observed that rural women commission influences the overall development of the family and society in which they live, they further explained that rural women commission would have brought out numerous positive issues in connection with their children's education, health status, fiscal development, and gender equity. They concluded that fastening on the issues related to women's commission would affect in bringing further empowered rural women.

Objectives

To parade the profile of the rural women in the Thiruvarur District.

To identify the confines of poverty relief for rural women.

To estimate the goods of poverty eradication by rural women commission.

To suggest suitable measures to annihilate poverty among rural women.

Statement of the Problem

The rural women of the Thiruvarur quarter aren't having important mindfulness of saving and planning profitable growth, as a result, they're come goats for poverty, through this study the experimenter tried to find out the result for poverty eradication for rural women.

Sample Size

Sample size in research refers to the number of respondents or observations of a study. This number is represented by n. A sample size of a study influences the power of the study to conclude. The researcher used 385 sample respondents and collected data from the respondents and systematically processed the data to draw proper conclusions.

$$\text{Sample Size} = \frac{Z^2 * (P) * (1-P)}{C^2}$$

$$SS = \frac{1.96^2 * (.5) * (1-.5)}{.05^2}$$

$$.05^2$$

$$= 385$$

Hypothesis

The following hypothesis is framed by the researcher and analyzed the objectives of this study.

H1. : There is no significant association between the age and socio-economic status of the respondents.

H2: There is no significant association between the area of residence and criteria for becoming a member of SHG.

H3: There is no significant association between the monthly income and socio-economic status of the respondents

Table 1

One way ANOVA test to analyze the significance between age and Socio economic status of the respondents

Age/ Economic Status	Very Much	Somehow	Never	No idea	Total
15 – 25	11	15	19	27	72
25 – 35	63	42	45	37	187
36 – 50	12	18	21	34	85
Above 50	6	9	12	14	41
Total	92	84	97	112	385

The above table represents the data gathered from the respondents by that we came to know that out of 385 respondents 63 respondents accept that their socioeconomic status have been developed very much and 42 respondents say that some of their socioeconomic statuses has been improved and 112 of the respondents are having no idea about it.

Table 1 (a)

Calculated Value	Table Value	df	5% Level of Significance
0.12	24.9	15	Not Significant

Hypothesis

There is no significant association between the age and socio-economic status of the respondents. From the table, it is inferred that the calculated value is lesser than the tabulated value so it is concluded that there is no significant association between the age and socio- economic status of the respondents therefore the hypothesis is accepted.

Table: 2

Chi-square test to analyze the significance between the area of residence and the criteria becoming the member of SHG

Area of Residence	Loan	Saving	Employment	Social Status	Others	Total
Rural	78	69	97	84	49	377
Semi-Urban	1	2	1	3	1	8
Total	79	71	98	87	50	385

It is inferred from the table that 78 respondents from rural women got loans through the SHG 84 of the respondents are becoming a member of SHG to gain good social status and only 49 of the respondent are becoming a member of SHG for other purposes.

Table 2(a)

Calculated Value	Table Value	df	5% Level of Significance
0.12	22.3	15	Not Significant

Hypothesis

There is no significant association between the area of residence and criteria for becoming a member of SHG.

From the observation, it is inferred that the calculated value is lesser than the table value and the hypothesis is accepted. Hence it is concluded that there is no significant association between the area of residence and criteria for becoming a member of the SHG.

Table 3

One way ANOVA test to analyze the significance between a Monthly income and Socio-economic status of the respondents

Monthly Income/ Economic Status	Very Much	Somehow	Never	No idea	Total
Up to 5000	47	56	29	23	155
5001 - 10000	48	57	12	17	134
10001- 15000	8	15	22	11	56
15001 - 20000	18	9	3	6	36
Above 20001	1	1	1	1	4
Total	122	138	67	58	385

It is inferred from the table that 155 respondents are in the income range of up to 5000, 134 respondents from rural women are in the income range 5001 – 10000 and only 4 respondents are in the income range of above 20000.

Table 3(a)

Calculated Value	Table Value	df	5% Level of Significance
1.36	24.9	15	Not significant

From the table it is inferred that the calculated value is lesser than the tabulated value so it is concluded that there is no significant association between the age and socio-economic status of the respondents, therefore, the hypothesis is accepted.

Findings

- 69 percent of rural women are having the habit of saving.
- 92 percent of the repliers say their profitable status has bettered veritably much.
- Profitable Diversification isn't good at the rural position Frugality hence immediate way have to be taken to address this issue
- Decent Work for rural women Workers isn't being developed so it may affect in a good force Chain process to palliate rural women's poverty.
- The donation of transnational Enterprises to decent Work in rural Areas of women isn't over to the position of satisfaction. Important further focus has not been given to Quality Services in the Rural Economy to Promote Growth and Social Development.
- Social Protection for rural women and the Rural Economy have been left without any consideration.
- The part of Access to Finance isn't enough to develop the rural frugality through fiscal addition.

Suggestions

- ❖ To increase rural women's access to agrarian extension services by the revision of being bones or by launching separate services for them.
- ❖ Government Schemes should concentrate to expand women's access to fruitful structure, particularly in

rural areas.

- ❖ State and NGOs may borrow labor-ferocious "pro-poor" profitable growth programs that would expand employment openings in rural areas.
- ❖ Addition of social security systems would come a complement to pro-poor growth programs. Targeting agrarian programs related to impoverished growers can give women growers access to agrarian growth and their particular profitable development also.
- ❖ Government should bring out new education reform dockets which would concentrate to increase the volume and quality of it, first primary and also secondary, training, especially for girls.
- ❖ By expanding substantial access of poor women to family planning and reproductive health services government makes propagates mindfulness to rural women, particularly in these issues.
- ❖ Furnishing impulses to the private sector in the expansion of women's access to agencies would develop credit and savings services for rural women commission

Conclusion

To empower rural women, profitable status is veritably essential that they should take part in large figures in the Gram Sabha meetings and they must register their preferences and enterprises concerning the perpetration of Government schemes like those mentioned in the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). Civic atmospheres go advantages for education when compared to rural areas, but there lie numerous hurdles, particularly for girls from poor civic family circles. In civic slums, after-academy study is frequently limited by factors like lack of space, peace, light, and another setup. Gender-grounded violence is a core issue of focus when we begin to dissect women's profitable commission, and in civic settings, particularly, where gender morals may be challenged. To make rural women's lives successful and meaningful, Indian rural women have to bring out their 100 percent action in all conditioning rendered by the government to ameliorate their profitable status and relief poverty to release rural women from the clutches of fiscal constraints. Else, the scheme may fail like any other government design, with all its loopholes. However, it can come apart model for all developing If enforced successfully. Countries and it may affect in poverty eradication of rural women not only in Thiruvarur District but indeed in other sections too.

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