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## **An Impact of Social Development of Women SHGs through Micro-Credit in Thiruvallur District**

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### **ABSTRACT**

The Micro Finance program is an endeavor, which gives enough freedoms to ladies to take part in the issues of the family just as in the general public. At the point when ladies are taught with fearlessness and a feeling of having a place with the gathering, it is discovered that they show more noteworthy industriousness than men. Specifically, SHG program gives sufficient degree to the rustic and metropolitan families, particularly ladies, to build up their self-assurance, confidence and social conduct through a progression of extraordinary mission, preparing projects and gathering gatherings coordinated by NGOs and Rural Development Agency.

The current paper surveys the social advancement of Women SHGs through Micro-Credit in Thiruvallur District. This investigation dependent on both essential and optional source. The essential information has gathered through structure talk with timetable and auxiliary information were gathered from diary, magazines, yearly reports and so forth There are 400 individuals have been chosen based on Simple Random examining method. The Researcher has embraced measurable instrument of combined t-test for the reason to investigate the gathered information. The current investigation affirms that the economic wellbeing of the SHG individuals have improved enormously, as upgrade in their dynamic abilities, self-assurance, relational abilities, outside relationship, acknowledgment from family and society, sending young lady kids to class, wellbeing and sustenance, simple move with bank authorities, improved character. Ladies have acquired solidarity to begin the independent work exercises, and they need satisfactory business visionary preparing, support from the public authority, their relatives and the general public on the loose.

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Keywords: Social Development, Decision Making, Micro-Credit, Self Help Group

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### **1. Introduction**

Micro credit is an apparatus for destitution easing. India is famous for its micro credit exercises. Over 60% of the miniature 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.

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## 2. 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.

**Akter, et. al. (2010)** studied the effect of local area based association (CBO) advances on business improvement. The examination discovered critical upgrades in the financial states of the recipients. These included; more noteworthy mindfulness, expansion in family pay, resources, better dress and food admission and improved disinfection. It was likewise tracked down that the ladies investment in the family dynamic expanded.

**Behera (2011)** has summed up the issues and difficulties looked by the Microfinance sector. Microfinance has acquired force throughout the most recent decade as methods for improving the issue of neediness. The arrangement of microfinance through these establishments has empowered the ladies recipients to accomplish confidence and certainty separated from financial enrollment. A positive effect on strengthening of women has been seen by resource creation, arrangement of crisis help in this way lessening the weakness of helpless women.

**Saravanan (2016)**, this investigation tends to ladies strengthening through self improvement gatherings in Tamil Nadu. The data needed for the investigation has been gathered from the optional sources and has been followed as a full paper. Microfinance to the provincial SHGs is an approach to raise the pay level and improve the expectations for everyday comforts and monetary autonomy of the country ladies. The effect on their lives isn't only a financial one - acquiring self-assurance is frequently a really enduring accomplishment that frames the reason for social and monetary upgrades. The investigation can be reasoned that the SHGs greater affect both monetary and social parts of the recipients.

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## 3. Objectives of the Study

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

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## 4. 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.

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## 5. Methodology and Research Design

The current examination dependent on both essential and optional source. Essential information has been gathered by overseeing organized meeting timetable to the SHG individuals who have joined for a time of at the very least three years. Auxiliary information has been gathered from the Mahalir Thittam Office, Journals, Magazines, Internet and Annual Report. Pilot Study was led prior to undertaking the fundamental overview, by overseeing a speculative Interview Schedule to 30 SHG individuals, to test the dependability and legitimacy of the Interview Schedule. Absolutely 1851 SHGs are working in Thiruvallur District, from which 100 SHGs have been chosen and 4 individuals from each gathering have been picked. Of the four, one is the president, one is the secretary and the other two are individuals. All together 400 individuals have been chosen based on Simple Random Sampling strategy. The Researcher has embraced measurable instruments of Wilcoxon Sign Ranks Test, Simple Ranking Method and Chi-Square Test for the reason to dissect the gathered information.

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## 6. 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. Consequently, it is tracked down that the individuals join the SHGs to advance different social abilities than some other advantages; subsequently, it lessens and wipes out family and social indecencies in the investigation territory.

## 7. 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	<b>0.000*</b>
2.	Recognition in Family and community	17.784	<b>0.000*</b>
3.	Access to Health Services	17.587	<b>0.000*</b>
4.	Knowledge of Credit Sources	18.863	<b>0.000*</b>
5.	Awareness of media exposure	16.109	<b>0.000*</b>
6.	Decision making skills	15.934	<b>0.000*</b>
7.	Participation in Development Programmes	14.570	<b>0.000*</b>
8.	Participation in Family Planning	15.348	<b>0.000*</b>
9.	Entrepreneurial Skills	16.427	<b>0.000*</b>
10.	Confidence to face any problem	16.683	<b>0.000*</b>
11.	Confidence of facing any financial crisis of your family	14.254	<b>0.000*</b>
12.	Have the intention of helping your neighbours	13.311	<b>0.000*</b>
13.	Increased Social Relations	16.925	<b>0.000*</b>
14.	Do you assume Leadership on issues	1.223	<b>0.151**</b>

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

Social improvement of women which is estimated utilizing a few factors like age of the respondent, conjugal status, kinds of family, economic well being, zone of SHG, youngsters' schooling, relatives well being and sustenance, common advantages, solidarity of individuals, shared co-activity, information sharing, conversation with bunch individuals, sensation of fellowship, acknowledgment from family and society, fearlessness, relational abilities, attention to media, support being developed projects, dynamic expertise and so on, to test whether there is any critical contrast in difference in economic well being like acknowledgment from family and society, admittance to well being and credit sources, dynamic ability, pioneering expertise and so on, among the individuals from SHGs when joining the gathering, the Wilcoxon Sign Ranks Test is utilized. For this reason, the invalid speculation is outlined.

As indicated by Wilcoxon Sign Ranks Test result, it is shown that the determined estimations of Z is more than the table worth (1.96) at 5% degree of importance and henceforth the invalid theory is dismissed. Thusly, it tends to be gathered that there is a critical change in the societal position of individuals when joining the Self Help Group.

Economic well being elements like acknowledgment from family and society, information using a credit card sources, admittance to well being administrations, consciousness of media openness, dynamic expertise, innovative abilities and so forth, showed positive change, however two factors are not exactly the table worth. There is immaterial contrast at 5% level importance on the 'issues on authority'.

## 8. 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	<b>0.061</b>
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	<b>0.080</b>
Good relationship with Banker's	12.133	12	<b>0.435</b>
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.

## 9. 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 individuals can secure the social disasters or dangers solely after joining the SGH through Micro account, for example, manhandling ladies in films, kid marriage, mishandling of youngsters. It is additionally shown that the majority of the example respondents had announced that the predominance of living status of SHG individuals are supported and part's way of life has changed from numerous points of view to propel the monetary status and social position in light of the miniature credit.

The current examination demonstrates that ladies have empowered them to acquire satisfactory solidarity to secure themselves against interior and outer stuns or issues. Besides, the investigation affirms that the economic wellbeing of the SHG individuals have improved monstrously, as upgrade in their dynamic abilities, self-assurance, relational abilities, outer relationship, acknowledgment from family and society, sending young lady youngsters to class, wellbeing and nourishment, simple move with bank authorities, improved character. Ladies have acquired solidarity to begin the independent work exercises, and they are needing sufficient business person preparing, support from the public authority, their relatives and the general public on the loose.

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