

Role of SHGs in Poverty Eradication Process to Rural Women Empowerment in Thiruvarur District – A Empirical Study

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Abstract

The Study observed the issues related to the rural women and their poverty eradication by the SHGs about Thiruvarur District, Tamil Nadu, India, the observations pictures many truthful findings related to the role of SHG in the poverty eradication of rural women of the District. By this investigation the researcher examined the influencing factors of rural women poverty and examined the process of SHG and its contribution to the socio-economic upliftment of rural women in many aspects, the study aimed to analyze the reason behind the rural women poverty and carried out with the help of primary and secondary data, interview schedule method has been adopted by the researcher in a systematic approach to bring forth the information gathered 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 economic, environmental, and social modifications which are required for sustainable improvement. Due to the limited admittance to credit, health care and education are became the many challenges they face in their lifetime, which are the further worse effects in the global food and economic crises and also in climate change. Alleviating rural women poverty is the key factor not only to the well-being of individuals also in, families and rural communities too but to overall economic productivity, has given women's large presence in the agricultural workforce across the globe. Women in poor rural areas households are loaded and burdened with a noteworthy responsibility for family survival and are important, often the primary, and in many female-headed households, they are the sole economic breadwinners.

Achieving gender equality and empowering women is not only the right thing to do but is a critical ingredient in the fight against extreme poverty, hunger, and malnutrition. On average, women make up more than 40 percent of the agricultural labor force in developing countries, ranging from 20 percent in Latin America to 50 percent or more in parts of Africa and Asia. Yet they face significant discrimination when it comes to land and livestock ownership, equal pay, participation in decision-making entities, and access to resources, credit, and market for their farms to flourish.

Contribution of Rural Women to Development

Rural women and girls play a crucial role in ensuring the sustainability of rural households and communities, improving rural livelihoods and overall wellbeing, has been increasingly recognized. Women account for a substantial proportion of the agricultural labor force, including informal work, and perform the bulk of unpaid care and domestic work within families and households in rural areas. They make significant contributions to agricultural production, food security and nutrition, land and natural resource management, and building climate resilience.

Structural barriers and discriminatory social norms continue to constrain women's decision-making power and political participation in rural households and communities. Women and girls in rural areas lack equal access to productive resources and assets, public services, such as education and health care, and infrastructure, including water and sanitation, while much of their labor remains invisible and unpaid, even as their workloads become increasingly heavy due to the out-migration of men. Globally, with few exceptions, every gender and development indicator for which data are available reveals that rural women fare worse than rural men and urban women and that they disproportionately experience poverty, exclusion, and the effects of climate change.

Poverty and Rural Women

Feminization and poverty should be considered legitimate foreign policy concerns. As women are progressively economic performers and heads of households as well as mothers, their poverty reduces the speed of a counties economic development and also reduces the swift global economic growth. Moreover, in our country disadvantage of rural women feeds a destructive spiral of poverty, population growth, environmental degradation, etc.

Poverty has many sizes and is difficult to measure. Calculated in dollars and rupees, and referred to as the inadequacy of income. When it is measured in terms of the human condition, it is the inadequacy of health and nutrition, education, and other components of well-being, including leisure time.

Reviews of Literature

Showkot Jahan Nadim and Adie Dwiyan to Nurlukan (2017)

In their article said that women empowerment is the burning issue in developing countries and it would be considered as the weapon of poverty alleviation, the predominant issues related to Bangladesh women are measured by achieving independence and poverty eradication. They concluded that social, religious economic, and family barriers are the obstacles to women empowerment if women are empowered that may have an impact on poverty reduction and as a result, it will be reflected in the improvement of the society too.

Md.Zahir Uddin Arif (2014)

In his paper he analyzed the process of poverty reduction in rural women life and empowerment by the active participation of micro-finance, he suggested that the powerlessness of women can be changed by involving them in socio-economic activities, to this extent they have to be motivated and encouraged to accept responsibilities in group activities and he concluded that micro-finance plays a vital role in empowering rural women and their poverty reduction.

Sanjoy Kumar Sadhakan and Soumydeep Mukherjee (2013)

In their observation, they observed that rural women empowerment influences the overall development of the family and society in which they live, they further explained that rural women empowerment would have brought out many positive outcomes in connection with their children's education, health status, financial development, and gender equity. They concluded that focusing on the issues related to women empowerment would result in bringing more empowered rural women.

Objectives

- To exhibit the profile of the rural women in Thiruvarur District
- To identify the dimensions of poverty alleviation to rural women.
- To evaluate the effects of poverty eradication by rural women empowerment
- To suggest suitable measures to eradicate poverty among rural women.

Statement of the Problem

The rural women of the Thiruvarur district are not having much awareness in saving and planning the economic growth, as a result, they are become scapegoats to poverty, through this study the researcher attempted to find out the solution for poverty eradication to 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.

$$\begin{aligned} \text{Sample Size} &= \frac{Z^2*(P)*(1-P)}{C^2} \\ \text{SS} &= \frac{1.96^2*(.5)*(1-.5)}{.05^2} \\ &= 385 \end{aligned}$$

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 Socioeconomic 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 / Membership Criteria	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/	Very Much	Somehow	Never	No idea	Total

Economic Status					
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 the rural women are having the habit of savings.
- ✓ 92 percent of the respondents say their economic status has been improved very much.
- ✓ Economic Diversification is not good at the Rural level Economy hence immediate steps has to be taken to address this issue
- ✓ Decent Work for Rural women Workers is not being developed so that it may result in a good Supply Chain process to alleviate rural women's poverty.
- ✓ The contribution of Multinational Enterprises in decent Work to Rural Areas of women is not up to the level of satisfaction.
- ✓ Much more focus has not been given to Quality Services in the Rural Economy to Promote Growth and Social Development.
- ✓ Social Protection to rural women and the Rural Economy has been left without any consideration.
- ✓ The Role of Access to Finance is not enough to develop the rural economy through financial inclusion.

Suggestions

- ✓ To increase rural women's access to agricultural extension services by the modification of existing ones or by launching separate services to them.
- ✓ Government Schemes should focus to expand women's access to fruitful infrastructure, particularly in rural areas.
- ✓ State and NGOs may adopt labor-intensive "pro-poor" economic growth policies that would expand the employment opportunities in rural areas.
- ✓ Renovation of social security systems would become a complement to pro-poor growth policies.
- ✓ Targeting agricultural policies related to impoverished farmers can give women farmers access to agricultural growth and their personal economic development also.
- ✓ Government should bring out new education reform agendas which would focus to increase the quantity and quality of it, first primary and then secondary, schooling especially for girls
- ✓ By expanding substantial access of poor women to family planning and reproductive health services government makes propagate awareness to rural women, particularly in these issues.
- ✓ By providing incentives to the private sector in expansion of women's access to agencies would develop credit and savings services to rural women empowerment.

Conclusion

To empower the rural women, economic status is very essential that they should take part in large numbers in the Gram Sabha meetings and they must register their preferences and concerns concerning to the implementation of Government schemes like mentioned in the MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). Urban atmospheres afford advantages for education when compared to rural areas, but there lie many hurdles particularly for girls from poor urban family circles. In urban slums, the after-school study is often limited by factors like lack of space, peace, light, and another setup. Gender-based violence is a core issue of focus when we begin to analyze women's economic empowerment, and in urban settings, particularly, where gender norms may be challenged. To make rural women's lives successful and meaningful, Indian rural women have to bring out their 100 percent initiative in all activities rendered by the government to improve their economic status and alleviation of poverty to release the rural women from the clutches of financial constraints. Otherwise, the scheme may fail like any other government project, with all its loopholes. If implemented successfully, it can become a role model for all developing

countries and it may result in poverty eradication of rural women not only to Thiruvarur District even in other districts too.

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