Employment And Income Generation Opportunities Among Self Help Group Of Krishnagiri District In Tamil Nadu

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Abstract:Introduction of the research Self-Help Groups is a new method of participation, now the growth of India. Non-Governmental organisations and community development agencies have been working out the possibility for years together in Tamil Nadu. It has found support from the people and the governmental agencies. Objectives of the study to analyse socio-economic information, benefits, employment and income generation of self-help group in Krishnagiri district. The concepts understand through review literature of review five literatures was taken for the study. The study is based on the primary data collected from the self-help group members in Krishnagiri district, Tamil Nadu. The research work was carried out during period of October to November 2019. The most important of this research paper is to analyse the demographic information, benefits, employment and sources of income. The research respondents are selected based on convenience sampling due to availability, and the study was carried on a sample of 184 respondents out of 200 questionnaires were used for data collection. Descriptive analysis and factor analysis is used for data analysis. Finally conclusion of the research there may be enough purpose to be satisfied with the overall status of SHG in rural regions in regards to their family reputation, upbringing of their kids, their schooling, handling household affairs, their finance and different activities. The ladies now have turn out to be more vocal in selecting the SHG is the path of freedom.
Key words: Employment, Economic, Generation, Income, Opportunities, Self-help group

1. INTRODUCTION:

Self-Help Groups is a new method of participation now the growth of India. Non-Governmental Organisations and community development agencies have been working out the possibility for years together in Tamil Nadu. It has found support from the people and the governmental agencies. Empowerment of women, creation of employment, eradication of poverty, raising the levels of confidence of the people in meeting their problems are few of the objectives enshrined in the operation of the Self-Help Groups.

In any country, economic growth has achieved by social expansion and uplifting women and it completely lead to social development. In our nation women have equal portion with men, Therefore, women development cannot be ignoring just like that whereas diversifying different policies for rural and socio-economic changes. (Bharathy & Selvakumar, 2014) Directly from autonomy, even before freedom period, rustic improvement versus destitution mitigation has considered as a significant challenge to our country.

Fundamentally, it was accepted that a blend of neediness decrease program, for example, Integrated Rural Development Program, Training of young people for Self-Employment, advancement of Women Children in Rural Areas, ICDP and so forth. This could influence to improve the income level of the rural, especially women. But this programme has filed to reach the target because of trickledown; if infrastructure growth not accompanied the economic growth cannot be sustained. Lack of participatory in planning and execution of these programmes resulted has total failure to develop socio-economic circumstance of the deprived crowds for which these were grew. In this situation micro financing or group lending has seen as an instrument could eradicate poverty vis-à-vis rural development. (Selvakumar & Yoganandan, 2019) Thus policy makers provide microfinance to rural women through an organize set up will create them to get-up-and-go.

Movement of Self-Help Groups in India:

There are various success sections of poor SHG participants showing descriptive entrepreneurial talents to come out from various circle of poverty and gratefulness with the assistance of Self Help Group. The expedition of SHG – Group Linkage programme has crossed so many mileposts from involving an experimental with SHGs of rural poor in two decades before to cross 8 million groups. Therefore, poor rural families are at present sum of this World's. Biggest micro credit initiative all over the world India is one of the country which potentially using the self-help group concept. In the part of Tamilnadu is the leading state to register for maximum number of micro level business activity. (Selvakumar & Ramaraj, 2017)

2. OBJECTIVES OF THE STUDY:

To analyse the socio-economic information, Benefits, employment and income generation of Self Help Group in Krishnagiri district, Tamil Nadu.

3. REVIEW OF LITERATURE:

Neelamegam and Dhanasekhar (2018) has examined the social economic and demographic dimensions of self-help groups in India and revealed that there is a need for understanding the needs of the self-help group members in their situational context. The study also examines the role of the government in promoting their development through financial and non-financial factors (Neelamegam & Dhanasekar, 2018).

Mahadev & Terdal, (2018) in their observational research Rural Development is an extremely powerful procedure which includes in improving the socio-social, natural, political and monetary prosperity of the rustic poor living in generally confined zones. In a nation like India where dominant part of the individuals is living in provincial zones, the idea of country advancement expects incredible criticalness. Giving monetary help or credits to the rustic ladies causes them to enable, monetarily as well as socially, further this reinforces the entire society when all is said in done. Henceforth, the present examination is set in this setting to look at the connection between Self Help Groups and financial advancement of rustic network all in all and ladies in India and furthermore to propose reasonable measures for the viable improvement of working of SHGs in improving the financial states of the country individuals. The self-improvement gathering SHGs approach is another case into the field of provincial advancement which targets improving the living state of the country poor by making maintainable network based foundations (Mahadev & Terdal, 2018).

Shaik & Khadar (2017) conducted on rural women empowerment through SHG's and given that various earning opportunities in rural villages in Prakasam District Andhra Pradesh

and the study established that the self-help groups promote economic development and self-esteem of the women. It is examined that the problems are centred around capacity building of SHG members technical knowledge and guidance concerned with entrepreneurship (Shaik & Khadar , 2017).

Lagare & Talathi, (2016) in their study, "Impact of women SHG on income, employment, investment and saving in South konkan Region" was carried out. From Ratangiri district Dapoli, Khed and Guhaghar whilst from Sindhudurg district were selected. From each tahsil, ten SHGs and five participants of every SHG had been selected randomly. Thus, very last pattern consisted of 60 SHGs, 300 SHG contributors. The decided on SHGs had been categorized taking into account organization activities completed by way of SHG. The SHGs were classified as farming activities, agro-processing activities, and non-farming sports. This indicated that once becoming a member of the SHG, per member earnings expanded to the quantity of thirteen.87 in step with cent. This growth in earnings changed into 14.84 in line with cent in farming, 12.31 per cent in agro-processing and 14.63 consistent with cent in non-farming class (Lagare & Talathi, 2016).

Goyal and Parkash (2011) attempted to study the problems and prospects of women entrepreneurs in India and revealed that the women entrepreneurs are persuasive, diligent and competitive and there should be consistent effort to motivate offer training and women entrepreneurship should be examined both at the individual level and at the firm level. (Goyal, Meenu, & Jai , 2011).

4. RESEARCH METHODOLOGY:

This article is based on the primary data collected from the registered Self Help Group in Krishnagiri district, Tamil Nadu. The research work was carried out during November 2019. The primary objective of this research paper is to analyse the demographic information and sources of income. The investigation respondents are selected based on convenience sampling technique due to availability of members, and the study was carried on a sample of 184 respondents out of 200 and questionnaires were used for data collection. Descriptive analysis and factor analysis is used for data analysis. The research carried in the month of October to November 2019.

5. RESULTS AND DISCUSSION:

Table: 1 Demographic Profile

Variables	Classifications	Respondents	Percentage %
Gender	Male	112	61%
	Female	72	39%
	Total	184	100%
Marital status	Unmarried	77	42%
	Married	107	58%
	Total	184	100%
Age	Below 20 years	43	23%
	21 - 30 years	66	36%
	31 - 40 years	57	31%
	41 - 50 years	18	10%
	Total	184	100%

Educational qualifications	Illiterate	47	26%
	up to HSC	35	19%
	Diploma	18	10%
	Graduate	62	34%
	Post Graduate	22	12%
	Total	184	100%
Occupation	Employed	48	26%
	Unemployed	42	39%
	Self employed	30	23%
	Professional	15	8%
	Agriculture	20	11%
	Agri. Labour	10	5%
	Others	19	10%
	Total	184	100
Monthly family income	Below 10,000	73	40%
	10001 to 20000	35	19%
	20,001 to 30000	28	15%
	30001 to 40000	22	12%
	40001 and Above	26	14%
	Total	184	100%

Source: Primary data

Interpretation:

From the above table reveals that 61% of the respondents are male, 58% of the respondents are "Married", 36% of the respondents are belongs to the age group of "21-30 years", 35% of the respondents are belongs to an educational qualification of "Under Graduate", 39% of the respondents are belongs to the occupation of "Unemployed", 40% of the respondents are belongs to the family monthly income of "Rs.10001 to 20000".

Table: 2 Profile of SHG:

Variables	Classifications	Respondents	Percentage %
What type of business engaged	Agriculture	51	28%
	Cattle farming	22	12%
	Petty shop	25	14%
	Hand making products	37	20%
	Textile	31	17%
	Retail shops	13	7%
	others	05	3%
	Total	184	100%
How long are you in SHG	Below 5 years	63	34%
	5-10 years	42	23%
	10- 15 years	21	11%
	15-20 years	35	19%
	20 above	23	13%
	Total	184	100%
Your economic status has been improved after	Agree	66	36%
	Strongly agree	43	23%

becoming a member of SHG	Neutral	38	21%
	Disagree	24	13%
	Strongly disagree	13	7%
	Total	184	100%
Getting income from the group	Agree	53	29%
	Strongly agree	71	39%
	Neutral	32	17%
	Disagree	16	9%
	Strongly disagree	12	7%
	Total	184	100%

Source: Primary data

Interpretation:

The above table shows about profile of SHG details for interpret on 28% of the respondents are belongs to the "Agriculture" of business engaged. 34% of the respondents are belongs to the "Below 5 years" in SHG. 36% of the respondents are belongs to the "Agree" of economic status improved. 39% of the respondents are belongs to the "Strongly Agree" of after getting income from the group.

Factor analysis: benefits received from shg

Table: 3, kmo and bartlett's test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.622
Bartlett's Test of Sphericity	Approx. Chi-Square	946.343
	Df	65
	Sig.	0.000

Source: Primary Data

Here, KMO = 0.622 which indicates that the sample is adequate and we possibly to continue with the Factor Analysis. The chi square value 0.000 highly significant for this study to represent for more suitable this study.

TABLE: 3.a

Extraction method: principal component analysis communalities

S.No	Factors	Extraction
1	Getting Employment	0.723
2	Increase family income	0.691
3	Increase living status	0.853
4	Starting new business & Extension	0.750
5	To develop business skills	0.695
6	Increase savings	0.640
7	Easy to getting Loan	0.567
8	Minimum of amount of interest	0.305
9	Getting Subsidy from government	0.748
10	Better relationship to banks	0.745
11	Better relationship to group members	0.670

The above table no 2 shows that communality values. The value can be defined as the proportion of variance in a few of the unique variables, which is caught by the extracted factors. The history of the resulting components is outlined in the Total Variance Explained

table. It is noted that the first component explanations for the most variance 85.3 %, the second explanations for the second greatest volume 75.0 %, and so on.

Table: 3.b: TOTAL VARIANCE EXPLAINED

Component	Initial Eigen values			Extraction Sums of Squared Loadings			Rotation sum of squared loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.273	18.944	18.944	2.273	18.944	18.944	2.113	17.610	17.610
2	1.421	11.838	30.782	1.421	11.838	30.782	1.367	11.389	28.999
3	1.278	10.650	41.432	1.278	10.650	41.432	1.329	11.075	40.074
4	1.220	10.166	51.599	1.220	10.166	51.599	1.271	10.595	50.670
5	1.148	9.571	61.169	1.148	9.571	61.169	1.260	10.499	62.279
6	0.815	7.785	68.954						
7	0.859	7.159	76.112						
8	0.739	6.158	82.270						
9	0.718	5.987	88.257						
10	0.653	5.444	93.701						
11	0.532	4.434	98.134						

Extraction Method: Principal Component Analysis.

Three modules are extracted for the reason that Eigen values are greater than 1. Composed they account for in the region of 62.279 % of the variance. From the table it can be perceived that 5 factors were extracted and engaged. This means that 62.279 % of the variance is being caught by the extracted factors composed whereas the variable Elevators within the store exhibits a low communality value of 0.815. This point toward that only 81.5 % of the variance in variable is caught by the extracted factors. The account of the derived components is sketched in the above table.

TABLE: 3.c: ROTATED COMPONENT MATRIX

S.no	Factors	Component				
		1	2	3	4	5
1	Increase family income	0.712				
2	Increase savings	0.401				
3	Getting Subsidy from government	0.563				
4	Getting Employment		0.644			
5	Starting new business & Extension		0.513			
6	To develop business skills		0.612			
7	Easy to getting Loan			0.757		
8	Minimum of amount of interest			0.549		
9	Better relationship to banks				0.749	
10	Better relationship to group members				0.534	
11	Increase living status					0.724

*Extraction Method: Principal Component Analysis. ***Rotation Method:** Varimax with Kaiser Normalization

Interpretation:

The Income factors contains in increase family income (0.712), Increase savings (0.401), getting subsidy from government (0.563) contributed to the factor 1. The employment factor

consist of getting employment (0.644), Starting new business & Extension (0.513), To develop business skills (0.612) contributed to the factor 2. The financial assistance extract for Easy to getting Loan (0.757), Minimum of amount of interest (0.549) contributed to the factor 3. The relationship between others namely called Better relationship to banks (0.749), Better relationship to group members (0.534) contributing with factor 4. The life style factor contains influencing for Increase living status (0.724), is the only variable contributing to the factor 5.

6. CONCLUSION:

There is enough reason to be glad with the general repute of SHG in rural regions with regard to their circle of relative's fame, upbringing in their kids, their schooling, coping with household affairs, their budget and other activities. The self-help group members now have grown to be more vocal in choosing the path of freedom. SHG has furnished a platform for especially for women to earn themselves by using carrying out monetary activities. More number of financial intuition to provide training and motivation for business especially micro level business. Most part of self-help groups to increase the rural development and women self-fulfilment. Finally conclude about self-help group to boost economic for nation as well as economically weaker section. The group members to understand the rules and regulation of bank and within the repayment of capacity that much loans to borrowed much better.

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